The Madras Journal of Co-operation

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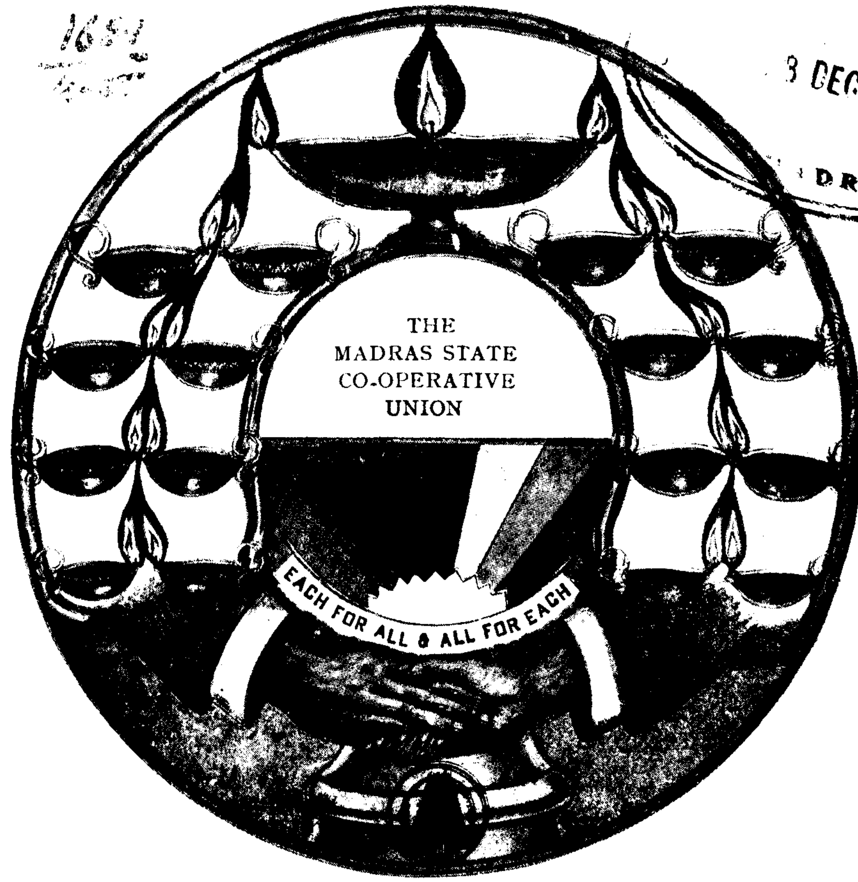

ALL INDIA CO-OPERATIVE WEEK SOUVENIR

Hony. Editor:

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

Associate Editor

C. M. JANARTHANAM, B.A., B.Com.

L. XLVII] NOVEMBER, 1955 [No. 5.

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Further particulars can be had from the undersigned:

S. R. Manivannan
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Journal of the Madras State Co-operative Union, Esplanade, Madras 1

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Thought for the Month

CO-OPERATIVE METHOD IS AN ETHICAL FORCE

This Co-operative method is an ethical force drawing people closer together and providing them a device, by which the philanthropic impulses may be put into action in a practicable, workable, and mutually advantageous way. It is not a theory in the realm of the esoteric. It takes ethics into the market place and sees that scales balance true and measures are just.

JAMES PETER WARBASSE.

Editorial Notes

ALL INDIA CO-OPERATIVE WEEK

The appeal of Dr. Punjab Rao Deshmukh to celebrate the All India Co-operative Week in a fitting manner has been responded to admirably by Co-operators all over the country and they have joined enthusiastically in a big and vigorous crusade for Co-operation from 5th November 1955 to 11th November 1955. The celebrations were marked by an earnest enthusism, a spirit of Co-operative fellowship and a crusading zeal. Everywhere, " CO-OPERATIVES " was on the news; processions, public meetings, Co-operative recreation programmes were the order of the day. In the Madras City the Madras State Co-operative Union was the moving spirit behind the week celebrations. Many other Co-operative Institutions, like the Madras District Co-operative Bank, The Madras State Handloom Weaver's Society, the Motor Transport Society for Ex-servicemen, the Triplicane Urban Co-operative Society, the South India Co-operative Insurance Society, the Co-operative Fire and General Insurance Society enthusiastically co-operated with the Union to make the week a resounding success. Fittingly enough, the week commenced with an inspiring appeal from the Chief Minister, Sri K. Kamaraj. He made a lucid and clear analysis of the economic forces at work in a modern society and said that Co-operation was the only solution to the problem of social and economic inequality. It worked through love and mutual help. Co-operatives bring about a silent socio-economic revolution; they bring progress through evolution; and as such, they are great peace-builders. But he said that many do not know the ethical value of Co-operation. He, therefore, appealed to all those, who are interested in the progress of Co-operation, not only to work hard to develop the efficiency of Co-operatives, but also, take vigorous steps to propagate the ideals of the Movement to the millions of men and women in the rural areas Sri A. Palaniappa Mudaliar, Registrar of Co-operative Societies, Madras spoke about the international value of the Movement and how Co-operatives, all the world over are harnessed to the task of building peace, in a world overshadowed by the gloom of atomic disaster. He referred in detail to the several schemes of Co-opeative development, included in the Second Five Year Plan. Prof. R. Krishnamurthi emphasised the educative value of Co-operation. Sri K. Nachchinarkiniya Sivam wanted that the Movement should expandto

benefit the masses. The celebration of the " STUDENTS' DAY " marked an unique event; for the first time, the Madras State Co-operative Union organised an "Oratorical Contest" in which 19 students of several colleges and Co-operative Training Institutions in the City participated. We are particularly thankful to Hon'ble Justice Sri K. Ramaswamy Gounder, Sri A. B. Shetty, Minister fo Co-operation and Sri A. Palaniappa Mudaliar for the great interest evinced by them in the Contest. They acted as Judges. Hon'ble Justice Sri Ramaswamy Gounder, speaking on the occasion made a powerful plea to develop co-operation in the rural areas; he also stressed that the youth of the county should be enthused with the spirit of co-operation, so that later in life, they may take up the leadership of the Movement.

" WEAVERS AND ARTISANS' DAY "—was celebrated on the 7th November 1955 at the Saidapet Weavers' Co-operative Production and Sale Society premises. Sri S. S. Ramaswamy Padayachi, Minister for Local Administration appealed to the Weavers to join the Co-operative Movement and strengthen it by their devotion and loyalty. The Governments, both Central and State were anxious to help them, with credit, production aids, marketing, housing, educational and other facilities. It is upto them to make full use of the State assistance. Addressing the audience on the " CO OPERATIVE CREDIT DAY", Sri A. Palaniappa Mudaliar made a fervent plea to give a "New Deal" to the farmer and help him with credit, marketing and other facilities, in the light of the recommendations of the All India Rural Credit Survey Report. In the urban areas, it should be the aim of credit institutions to foster savings and thrift and thus help capital formation. Ex-Servicemen Co-operators enthusiastically celebrated the EX-SERVICEMEN DAY on the 9th. Sri Shanmugha Rajeswara Sethupathi, Minister for Public Works referred to the role of Co-operation in a socialistic pattern of society and assured the Ex-Servicemen of Government's help in their rehabilitation. Major-General S. C. Alagappan exhorted them to maintain their discipline and morale. Sri M. Bhakthavatsalam, Minister for Agriculture, Industries and Labour, addressing a meeting at the Triplicane Urban Co-operative Society, Ltd., on the " CONSUMERS DAY " stressed about the value of Co-operation in rural welfare and said that Co operation united men for service and was a good solvent for political and other differences. Dr. P. Natesan, General Secretary of the Union, made a plea for reorganising

Consumer Movement on efficient lines. Hon'ble Justice Sri W. S. Krishnaswami Naidu, who presided over the "INSURANCE DAY" made a forthright plea to discard "Non-Co-operation" and to foster Co-operation in all walks of life. He made a special plea to develop "INSURANCE" on a Co-operative basis. Sri P. Kasturi Pillai appealed to the Government to exempt Insurance Co-operatives from the Income Tax. Sri T. M. Chinnayya Pillai exhorted the Co-operators to work with a missionary zeal and try to spread the message of co-operation effectively. Thus in the City, the whole week resounded with the message of Co-operation. We have been receiving reports from the muffasal centres about the enthusiastic manner in which the All India Co-operative Week was observed. It seems, as if, a proper atmosphere has been created, in which co-operation might take deeper roots and attract more people. The stage has been well-set for a purposive expansion of Co-operation within the framework of the Second Five Year Plan.

We would like to make a suggestion for improving the content of the All India Co-operative Week programme. From next year, as a part of the celebrations, each Co-operative Society should draw up short-term targets regarding (1) membership increase, (2) increase in co-operative capital, (3) increase in business efficiency and during the week, intensive propaganda should be done in realising the targets and on the last day of the week, the news relating to the realisation of targets should be announced and published and suitable awards should be given, in recognition of the work done. Such a method of canalising the enthusiasm will confer on the Movement concrete benefits. And secondly, these short-term targets should be fitted into a long term plan, so that the wave of enthusiasm generated during successive co-operative crusades may result in an ever-expanding tempo of co-operative progress in the future.

SIR STAFFORD CRIPP'S WARNING

The greater it became as an economic Unit, the more it was liable to be treated, and indeed, to treat itself as a great capitalistic enterprise in a society of capitalists. It is liable to forget its humble beginnings and all that it means in social and political terms and simply become a vast business enterprise. If ever that were to happen, then the seeds of decay would have been sown. The danger is that the Movement should become a business."

SIR STAFFORD CRIPPS.

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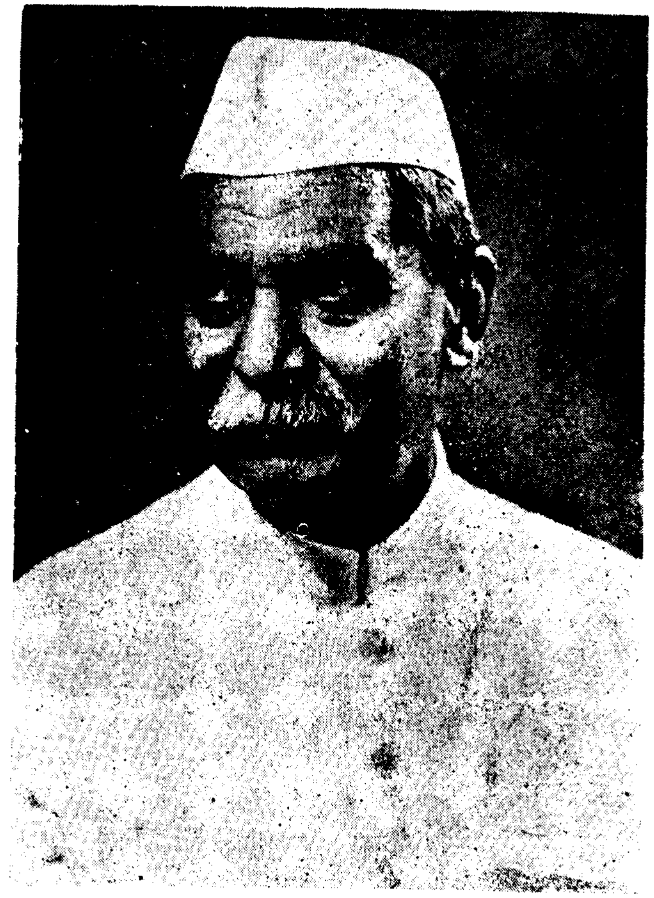


Dr. Rajendra Prasad, President, Indian Union.

Dr. S. Radhakrishnan, Vice-President, Indian Union.

All India Co-operative Week Messages

Rainbow flags, the symbol of the International Co-operative Movement, fluttered all over India, symbolsing a countrywide observance of the All-India Co-operative Week.

To spotlight attention on the utility of the Co operative Movement as a way of life for the rural masses in securing better standards of living, programmes had been drawn up by the various States for observing the Week-

Highlighting the importance of Co-operation, Dr. Rajendra Prasad, President of India, and Sri Jawaharlal Nehru, Prime Minister, had issued messages wishing success to the Indian Co-operative Movement.

Every day of the All-India Co-operative Week had been assigned a title role. November 6 was observed as Consumers' Day, followed by Artisans' Day; Students' Day; Farmers' Day; and Women's Day—in that order. On November 11, 'Planning Day' was observed.

PRESIDENT'S MESSAGE

President of India, Dr. Rajendra Prasad, in a message for the All-India Co-operative Week says:

"The Co-operative Movement has taken strong roots in our country since its birth about fifty years ago. But we must not be complacent about our achievements, for, in a country like ours consisting of more than 80 per cent rural population, it goes without saying that Co-operation is vital for the very existence of our garicultural population and their emancipation from chronic indebtedness. The Co-operative Movement, based as it is of the union of persons of small means who have no individual credit-worthiness, is perhaps the only means of economic stability of the society.

"It would therefore, be, the endeavour of everyone to popularise the movement and introduce it at every level of our social life for the good of the greatest number of people end to participate in the expansion of its activities. It need not be emphasised that for the success of the movement, it is essential to guard against any tendencies which would retard the movement. I send my best wishes for the success of the Co-operative Week."

PRIME MINISTER'S MESSAGE

In a message wishing success to the Co-operative Movement in India, Sri Jawaharlal Nehru Prime Minister, says :

" We live in an age of conferences. Everything must have a conference, and people from the far ends of India gather together to discuss some subject of more or less importance. I have no doubt that conferences are necessary, and good work is done. But some times I wonder, if we do not overdo this kind of thing or, rather, if we do not spend more time in conferring and less in acting.

" But there can be no doubt that the subject of Co-operation is of vital importance. The National Congress laid down long ago that its objective was a Co-operative Commonwealth. What exactly that means might be difficult to define, but the broad approach was clear enough. It was to apply the co-operative principle not only to its limited field but to the larger functioning of government and national activities.

" We have had co-operative societies in various parts of India for a long time past and in some places a measure of progress has been made. But the general picture is not satisfactory, and co-operation has been thought of in a very limited sense. Also, the laws, rules and regulations governing the Co-operative Movement are so rigid that advance and progress are difficult.

Required : Crusading Zeal

" If there is one subject more than another, which requires an enthusiastic approach, full of faith and crusading zeal, it is that of co-operation. The moment this becomes just a matter of official routine, with no particular urge in those who are responsible for it, then it is a lifeless thing.

" We have arrived at a stage when we have to get out of the old, narrow grooves of thought and work. We have now to put some dynamism in our activities and to give up the red-tape approach completely. A person in charge of this co-operative movement should not be just anybody, but one who has the training and the enthusiasm for this kind of work. He must have the public approach and the capacity to win the confidence of the public. An officer always surrounded by the four walls of his office and dealing distantly with this living problem is no good.

" The old acquisitive economy is not the ideal we aim at. We have stated clearly that we want to build a socialist pattern of

society. That pattern is intimately related to co-operation in various fields. Indeed, the principle of co-operation should govern human as well as national relations.

" I wish success to the Co-operative Movement in India."

SRI AJIT PRASAD JAIN'S APPEAL

Only Co-operative enterprise can solve the problems of the small cultivator and the small industrial worker, says a message from Sri Ajit Prasad Jain, Union Minister for Food and Agriculture, for the All India Co-operative Week.

Co-operation, as a form of enterprise, has its place in any form of society, the message adds, but in India, where a socialistic pattern of society has been accepted as the objective, the importance of Co-operation is even greater.

With its teeming millions, India stands to benefit the most by co operative working. The petty cultivator needs credit. He also need help in buying commodities he needs and marketing of surplus produce. The small artisan and worker need organisation in the supply of raw material and tools, manufacture of goods and sale of his products.

Future Working

" The more I have thought ", says Sri Ajit Prasad Jain, " the more I feel convinced that the co operative form of enterprise can alone solve the problem of the small cultivator and small industrial worker."

After a thorough examination of the needs for credit, marketing and processing, the Government of India has come to the conclusion that all forms of co-operative enterprises should be given a powerful push.

" In my own opinion ", the Union Minister for Food and Agriculture adds, " the States' participation in the co-operative enterprise must be the minimum and, as soon as suitable conditions are created, it should be reduced or withdrawn so that the movement goes ahead with its own momentum and force ".

" I am confident ", Sri Ajit Prasad Jain concludes, " that this occasion will be used by the workers of the All India Co-operative Union to explain the true import of the Government's scheme for the future working of the Co-operative Movements in India. And I am sure that with the amalgam of the best in the officials, and goodwill and co-operation between them, we shall be able to build a healthy and strong Co-operative structure."

DR. PANJABRAO S. DESHMUK'S CALL

A National Need

Like every othgr democratic virtue, the co-operative way of life cannot be produced to order; it can be acquired only by education, by systematic cultivation and patient practice, says Dr. Panjabrao S. Deshmuk, Union Minister for Agriculture. in a massage for the All-India Co-operative Week.

" Whether we succeed or fail in our attempt ", the message adds, " we have no other alternative except co operative endeavour in every possible field. No effort, therefore, is either too little or too great because Co operation is a national need. In the circumstances and times in which we live the need is the greatest.

Abiding Result

" I am confident that we will take Co-operation out of the humdrum departmental routine and make it, as it ought to be, a live and living force.

" With this end in view, we have planned and launched a vigorous drive to explain the place and importance of Co operation in every conceivable field and to create, as far as possible, an atmosphere in the country where Co-operation will take deeper root and will attract more people. The process may be long, but the result will be abiding."

A People's Movement

Among the messages received wishing the All-India Co-operative Week success are:

Sri Govind Ballabh Pant, Union Home Minister: " It goes without saying that for a long time to come the basis of our economy will continue to be rural, and co-operative effort embracing most of the socio-economic activities of the bulk of these people will undoubtedly help in reaching the objectives of a Welfare State of Socialistic pattern in the minimum time possible.

" Till the attainment of freedom, the climate of foreign rule was not at all congenial for a flourishing Co-operative movement. Whatever inspiration it got was from official sources only, and people naturally looked at it with apathy and disinterestedness."

" The whole Co-operative campaign has now to be rejuvenated and while to start with, official support, to some extent, cannot be

Pandit Jawaharlal Nehru, Prime Minister of India wants Co-operators to work with a crusading zeal.

Sri Ajit Prasad Jain, Union Minister for Food and Agriculture says that Co-operation leads us to the socialistic pattern of society.

Sri Dr. Punjab Rao S. Deshmuk, Union Minister for Agriculture wants to make "Co-operation" a living force.

H. E. Shri Sri Prakasa, Governor of Madras, has sent an inspiring message, wishing the Celebrations success.

done away with in the existing conditions, more and more non fficials and men of social spirit will have to be brought into the picture, so that the mechanism is ultimately run entirely on Co-operative lines without official props or inspiration."

Task Ahead

Sri C. D. Deshmukh, Union Minister for Finance: "It is in the field of organisation and operation, not in principles or ideas that co operation will have to make significant progress in the Sceond Five-Year Plan. In this task, all men of goodwill must take an interest. And I hope that the celebration of the Co-operative Week all over India will bring together like-minded people at all levels and enable them to get together and collaborate for the vindication and success of the Movement."

Spirit of the Age

Sri G. V. Mavalankar, Speaker, Lok Sabha, Bombay: "I believe, Co-operation has to be the spirit of the age, if Democracy and Welfare State are to advance in the rural areas of the country. Co-operation is not a mere matter of forms or rules; it is a matter of heart and spirit."

Better Deal for Common Man

Sri Morarji Desai, Chief Minister, Bombay: "I hope the Co-operative Movement will do its best to speed up every measure for the relief and eventual abolition of poverty and economic insecurity and to offer the common man better facilities."

Fruitful Effort

Dr. B. C. Roy, Chief Minister, West Bengal: "There is indeed no sphere of human endeavour in which the Co-operative Movement will not produce fruitful results. The State is now eager to help and it is hoped that non-official enthusiasm will be forthcoming in abundant measure."

Sri B. Gopala Reddi, Chief Minister, Andhra: "I hope that the celebration of the Co-operative Week throughout the country will bring together all people and enable them to contribute their best towards making the Co-operative Movement dynamic and progressive to meet the needs of the country."

Fundamental Importance

Sri K. Santhanam, Lieutenant-Governor, Vindhya Pradesh: If a socialist economy is to be integrated with political democracy the development of Co-operation to a wider extent is of fundamental importance. As the private sector of economy shrinks, if its place is to be assumed by State enterprise, we shall be moving towards a bureaucratic State, in which most people will be official employees This, in the last analysis, will be a negation of political democracy . . . . . I am convinced that a mighty and prolonged effort to build up a Co-operative Movement in its multifarious form is essential."

Sri Gurmukh Nihal Singh, Chief Minister, Delhi State :—"Ours is an economy which is peculiarly suited for organising on co-operative lines, particularly in view of our ideal of building a socialist pattern of society in the country."

Only Legitimate Form

Dr. C. P. Ramaswami Aiyar, Vice-Chancellor, Banaras University :—"The only legitimate form of collaboration for the purpose of advancing the common weal is to be found in the Co-operative Movement. This Movement is quite in consonance with the ancient ideals of land-holding and TRADE GUILD and mercantile enterprise in our country."

Collective Welfare

Sri R. R. Diwakar, Governor of Bihar: "Apart from being an instrument of economic importance, Co-operation is a social discipline of the highest value to organise society. It inspires mutual trust, creates spirit of service, promotes an outlook of collective welfare and brings home the realisation that an individual is but a part of the whole socieiy."

Sri K. Kamaraj, Chief Minister, Madras; "The purposes which Co-operation seeks to serve, today are as variegated as life itself."

Towards A Co op. Commonwealth

Sri Bisnuram Medhi, Chief Minister, Assam : "Let this week carry the message of hope and confidence to every door and inspire one and all to join this great Movement, so that we may succeed in making our country a Co-operative Commonwealth in fact as well as in name."

The Co-operative Way

DR. PANJABRAO S. DESHMUKH,
Union Minister for Agriculture.

It is highly gratifying that the subject of Co-operation is now receiving considerable notice at the hands of economists, politicians and administrators. In statements of economic policy, Co-operative form of enterprise generally figures midway between the private and the public sectors, sometimes as a happy compromise partaking of the virtues of both, sometimes as a frankly recognised transitional phase from one sector to the other. Co-operation is the common men's organisation to obtain the material requisties of well being in a world of want and strife. It is a form of organisation most-suited to the economic requirements of our country where the bulk of our production represents the effort of self-employed agriculturists and artisans, who do not command sufficient financial resources and are not thus able to hold their own in an economy dominated by persons with large sources at their disposal. These institutions, because of their democratic set-up, elimination of profit motive and acceptance of distributive justice as the basis of working, harmonize with the social principles implicit in our Constitution. For fulfilling these great purposes, however, it has to be understood and accepted by the common man not just as another form of doing business, but as part of his ordinary thinking, as a habit of life and conduct. Actually, it is only in this manner that co-operation can be worked even as a business organisation. In every other form of organisation it is possible to divorce use form ownership, and often times it is so divorced. In joint stock enterprises, the share-holders hardly ever take interest in the actual conduct of the enterprise, of which they hold shares. In the co-operative, on the other hand, the users are the owners, and if the members fail to take interest in the affairs of the organisation, it ceases to function, or at least to function as a co-operative. In fact, the success of the co-operative organisation varies in direct proportion to the use made of it by its members. Whatever the type of co operative, whether it be a marketing society or a consumer's store or a farming co-operative, the fundamental principle is the distribution of reward in proportion to patronage or use Loyalty to the organisation is thus a basic condition, not merely for the success of the co operative, but for its very existence.

But loyalty, to be abiding, must spring from knowledge and faith. Co-operation can work only through persuasion and conviction.

It abjures every form of violence. This is why in every country where Co-operation has been tried, the greatest emphasis is placed on education as a pre-requisite of co operative activity. Robert Owen, the Father of Co-operation in Great Britain, was never tired of stressing the importance of education; Owenism in its very essence was an educational movement. The Rochdale Pioneers, the founders of the consumer's store movement, placed education of the members on the forefront of their programme. The Danish Folk Schools prepared the ground for the remarkable growth of co-operatives in Denmark. If Co-operation in this country is, therefore, to be taken out of the humdrum departmental routine and made, as it ought to be, a live and vital force, it is necessary to launch a vigorous drive to explain the place and importance of Co-operation in all fields of human endeavour and to create as far as possible an atmosphere in the country, which will favour its growth and attract people to its fold.

In this great task, the Government and the co operators have to work together. In a recent survey of the Co-operative Movement with particular reference to rural credit, which was conducted by a Committee appointed by the Reserve Bank of India, the most startling fact that came to light was the failure of the Co-operative Movement, in spite of 50 years of progress, to meet the needs of the situation in almost every field in which it has been organised in this country. In the field of rural credit, in which Co-operation has made the greatest advance as compared to other spheres like marketing production, purchase etc., co-operatives, according to the survey, covered no more than 3.1 per cent of the total credit needs of the agriculturists. The Rural Credit Survey Committee, therefore, recommended, and the Government, both Central and States, have concurred with it that co operatives and the Government will work as close partners in a joint enterprise for the economic uplift of the common man and that a co ordinated plan of development in credit and other fields of economic activity will be drawn up, with organisational and financial arrangements necessary to put the plan into effect. These technical, financial and administrative arrangements proposed in connection with the co-operative development schemes of the different States are being scrutinised and incorporated in the Second Five Year Plan. The Central Government, on their part, have decided to set up, according to the pattern that will be ultimately approved by the Parliament, a Central Co-operative Development and Warehousing Board to promote, on a planned and co-ordinated basis,

the organisation of all economic activities in rural areas like production, marketing, purchase, storage and warehousing on co-operative lines.

There is, in the meanwhile, an enormous amount of work to be done immediately in different directions, partly as preperatory to the introduction of full-fledged schemes and partly as a beginning of the programmes themselves. The main lines of action are clear. Co-operation has first to address itself to the weakest and this happens also to be the largest—element in the rural polity, namely, the small farmer. For him, Co-operation is a necessity. It is patent that at the movement he is a loser in everything that pertains to his business; he buys dear and sells cheap owing to his weak bargaining power and thus lives in a chronic state of deficit economy. The whole organization of credit, marketing, trade and distribution is in the hands of interests which thrive largely on his weakness. The result is that there is always a wide disparity between the initial price, which the cultivator gets and the final price, which the consumer pays. This disparity enables the organised elements in the economic life of the country to always ride on the back of the agriculturist and make him bear the brunt of price instability and narrower income margin. I firmly believe that one of the principal means for the stabilization of agricultural prices is recourse to Co-operation and co-operative marketing. Some of the greatest handicaps to co-operative marketing such as lack of sufficient credit facilities and absence of storage and warehousing arrangements, will be removed after the National Co-operative Development and Warehousing Board and its ancillary warehousing corporations begin to function.

There are other important elements among the rural community like the weavers, the village artisans and the small cottage workers, who will be materially benefited by the spread of Co-operation. All these elements are at present economically weak and are at the mercy of middlemen both for the purchase of their requirements as well as for the marketing of their products. There is another large class of people, namely, industrial workers, middle class government employees, men of limited means in urban areas, who are all interested in obtaining the articles they require for daily needs at fair prices and of reasonably fair quality. All these activities would mean the organization of co-operative purchase, marketing and distribution in properly co-ordinated economic units spread throughout the country.

Child is the father of man, and it is necessary that the co-operative way of living should be inculcated in the habits of life of the very young. We have a large student community at various levels, namely, schools, colleges and universities, who know as yet so little about the principles and practice of Co-operation and the manner in which they can put it to their own use, even during the period when they are engaged in receiving instruction. They can be specially helped to organize co-operative books and stationery stores, as well as stores for other consumers goods. Thay could also be interested in acquiring knowledge of Co-operation in other fields by encouraging studies of observation and participation in the working of simple types of co-operative societies, so that they may not be strangers when they themselves have to play a more active part in the Co-operative Movement at a later age. It may, perhaps, be possible later to thing of having even a federation of these stationery and books societies either at a central place in each region or State. It should not be impossible to have even a group of students at the capital to take up the work of propagation and organization of such wholesale societies as well as primaries.

The strength of urban or consumer movement in foreign countries is due to the fact that the movement receives good deal of support from the housewives. In our country, women, even in towns, have yet to take an active interest in the movement, because hardly any steps have been taken to carry the movement to them. This is an important aspect to which more attention will have to be devoted in future.

Before specific societies are organized for these purposes, however, the ground will have to be very well prepared by intensive propaganda and education suited to the requirements of different classes of people and different forms of co-operative activities, so that when the various development programmes go into action, they will be able to elicit the amount of response needed for success. Although Co-operation has existed in the country for over half a century, a concerted and effective endeavour to explain it to the largest number of people of all ages and all walks of life has yet to be made. All India Conferences, Congresses etc., have undoubtedly drawn the attention of the country to the importance of Co-operation and have done much pioneering work and yet a sustained push and encouragement from one focal point has, I think, so far been lacking.

It is with this end in view, that we have decided to celebrate a Co-operative Week commencing from the 5th of November, which is the All-India Co-operative Day, with as much enthusiasm as we can summon and to make that day the starting point of our campaign.

The programme, which we visualise should embrace all important sections of the community and all important aspects of co-operative activity, Each day of the Week should be devoted to making a special appeal to one particular section or group, or to explain one major form of co-operative activity. Thus, the Co-operative Week will be luanched on 5th November in all the States by the hoisting of the Co-operative flag, to the accompaniment of co-operative hymns and songs and the taking of co-operative pledge by those assembled led, wherever possible, by the State Ministers incharge of Co-operation and other co-operative leaders, official and non-official. The occasion will also be used for explaining the co-operative philosophy and the general plan of co operative development. The second day can be " Consumers' Day ", the third the " Artisan's Day ", the forth the " Students' Day ", the fifth the " Farmers' Day " and the sixth the " Women's Day ". The last day of the Week may be devoted to general discussion, when the employees of co-operative institutions and departments may review the work so far done and draw up programmes of action in the light of the general plan of development. The celebration of the Week may be in the hands of local committees formed for the purpose, and the active participation of all notables of the locality, legislators, heads of colleges, universities and high schools, representatives of labour unions, social service leagues, newspapers etc., should be enlisted. Every attempt should be made to make the programme both educative as well as interesting. The programme should be enlivened by organizing meetings, youth camps, discussion groups, dramas, radio talks etc. Pamphlets explaining co-operative principles and practice should be prepared to suit the needs of students in various stages in schools and colleges and should be available in all the state languages. Separate pamphlets for the common man, who has never had any connection with Co-operation, and for those who are members of co-operatives, will also have to be got ready. In all these it may be advisable to have a short plan prepared with targets capable of achievement by 5th of November and those which could be taken up from the point of view of long range action.

I am convinced that the future of this country lies in cultivating co-operative habits of life and in bringing to bear co-operative principles in every aspect of human endeavour. No eflort is, therefore, either too little or too great for the purpose, because Co-operation is a national need, and in the circumstances in which we live, it is the most vital and the most urgent need.

Co-operation

The Co-operative Movement in India has made considerable progress during the half a century that it has been in existence. This progress has not, however, been uniform as between different States or as between different fields of activity. As at the end of June 1954, there were about 2 lakhs of co-operatives of all types all over the country, with a crore and a half of members and a working capital of nearly Rs. 352 crores. Of these, the agricultural credit societies formed a preponderant majority. They numbered over a lakh and a quarter and had a membership of about 58 lakhs and a working capital of over Rs. 54 crores. The bulk of the achievement in this respect, as in several other fields of co-operative activity, was confined to a few States, such as Bombay, Madras, Andhra and Uttar Pradesh. To-day, the Movement stands at the end of over five decades of development and on the threshold of a new phase in which it is to undertake an increasingly active role in the nation's efforts for economic progress during the period of the Second Five Year Plan. It is, therefore, appropriate that the co-operators of the country should assess the experience of the past, draw lessons therefrom and, in the light of these, plan their further efforts and re-dedicate themselves, with redoubled vigour, to the tasks of tomorrow.

The experience of 50 years of Co-operation in this country covers some notable successes as also a few severe set backs. Taking the gains, first, the co-operatives proved themselves effective instruments of the State to pursue policies directed towards social welfare. Thus, when there was a scarcity of food-grains in the country and controls were imposed, it was to the co-operative stores that the Government entrusted the distribution of the articles which were in scarce supply. The exemplary manner in which this task was performed by the co-operatives proved beyond doubt how useful they could be in translating into action the policies of the Government intended to benefit large sections of the people. Apart from helping in equitable distribution, the co-operative societies also contributed their might to the nation-wide drive for increased production, especially, the production of food-grains. Besides supplying the credit needed by the agriculturists for agricultural operations, they helped to distribute improved seed, chemical manure and agricultural implements among agriculturists, to develop irrigation facilities and to reclaim waste lands for cultivation.

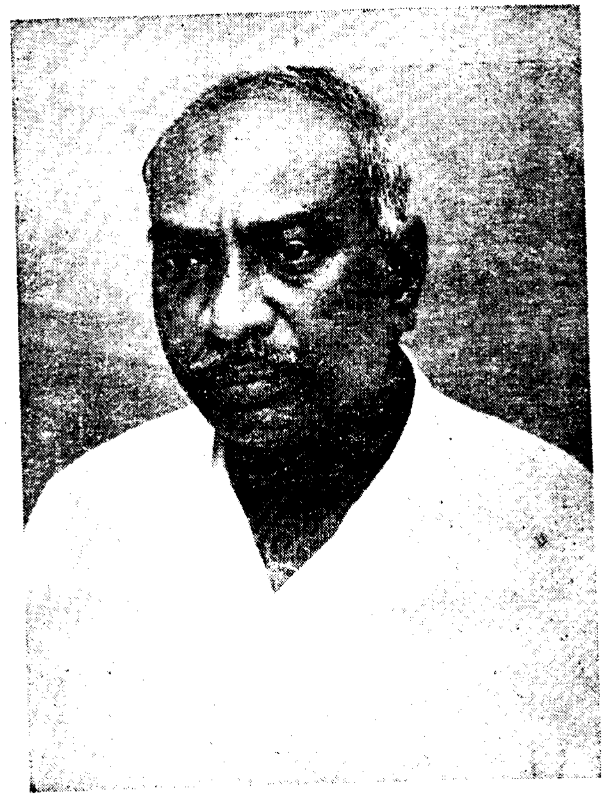
The co-operative have also assisted in ameliorating the economic condition of those employed in the handloom weaving industry. Handloom weaving, which employs more persons in India than any other industry except agriculture, is handicaped in numerous ways. At one stage, the main difficulty of weavers was that they could not easily get the supply of yarn needed by them. Now, their main problem is to sell the cloth which they produce. Wherever they have been extensively established, weavers' co-operative societies have greatly helped in meeting these two difficulties. They have organised the bulk purchase of yarn from mills for distribution among their members. They have set up sales depots within the country and outside it so as to improve the marketing of handloom cloth. They have taken the financial aids given by the Handloom Board out of the Cess Fund created by Government and helped to provide work for thousands of weavers.

The co-operatives have also been of assistance in meeting the problems created by the emergence of special classes of disadvantaged persons. Immediately after the close of World War II, for instance, efforts were made to re-settle the demobilised exservicemen by organising motor transport societies, land colonisation societies, co-operative workshops, etc. Again, co-operatives of different types were organised for the rehabilitation of persons displaced from Pakistan, after the partition of the country. Similarly, in a few States such as Madras and Andhra, special types of co-operative societies were formed for the amelioration of ex-toddy tappers, who lost their means of livelihood after the introduction of Prohibition.

Apart from these specific aspects of satisfactory performances, the co-operative societies in the country deserve appreciation for the general progress they have made. That a crore and a half citizens have been brought into co-operative societies of one type or another is itself a notable achievement. Assuming roughly that every member represents, say 5 persons constituting a family, this would mean that about 7 to 8 crores out of a population of 36 crores have been brought into the co-operative fold. Nevertheless, there are also certain aspects of relative lack of success, which have to be taken into account in assessing the Co-operative Movement as it has so far developed in the country.

The foremost of these is that what has been achieved so far, impressive though it is, by itself, falls for short of the task which Co-operation has set for itself, in this country. Performance has not yet come upto to the promise which co-operation has held as a means of promoting social welfare, especially the well-being of the less well-to-do sections of the community. Co-operation has yet to develop on a significant scale in various lines of activity and, besides, the benefits of co-operation are yet to reach large sections of the people. Taking the primary agricultural credit societies alone, the target was set in 1946 by the Co-operative Planning Committee appointed by the Government of India that these societies should be able to cover at least 30 per cent of the rural population and 50 per cent of the villages. Now, after 7 or 8 years of efforts in this direction, these targets have not been reached in most States. Only in Bombay have both these targets been attained and it is only in Madras and Punjab that 50 per cent of the villages have been covered by agricultural credit societies. Again, from the point of view of the quantum of agricultural credit supplied, the performance of co-operatives has been negligible. According to the All India Rural Credit Survey conducted in 1951-52 by a Committee of Direction set up by the Reserve Bank, only 3 per cent of the total credit obtained by the cultivator was provided by the co-operative credit societies and, except for an equal proportion supplied by the Government in the form of taccavi loans, etc., the cultivator had to obtain the entire remainder of his credit needs from the village moneylender or trader. Further, it was also discovered from this Survey that a proportionately larger share of the total credit supplied by co-operatives went to the relatively bigger cultivators and that the smaller cultivators, consequently, suffered comparative neglect. Apart from these shortfalls in performance in the field of agricultural credit, there are other problems too. For instance, the Movement is totally undeveloped in certain States. Further, in certain fields of activity such as co-operative housing, little progress has been made in many States. The consumer stores which have received a serious setback in their business after the removal of controls present still another problem. These are among the factors to be taken into account in assessing the present state of the Indian Co-operative Movement.

It is against this background that we should view some recent developments in the formulation of policies for the promotion of the Co-operative Movement. One of these developments was the publication, in December, 1954, of the Report of the Committee of Direction, which had been appointed by the Reserve Bank of India in 1951 to conduct an All India Survey into the conditions pertaining to



"Carry the Message of Co-operation to Masses" was the appeal of Sri K. Kamaraj, Chief Minister of Madras.

Sri A. B. Shetty, Minister for Co operation and Health, Govt. of Madras. He was one of the Judges of the Oratorical Contest, held on the Students' Day.

Sri M. Bhaktavatsalam, Minister for Agriculture says that Co-operation unifies men for service.

Sri S. S. Ramaswamy Padayachi, Minister for Local Administration appealed to the Weavers to join the Co-operatives and thus avail of the assistance given by the Government through Cess Fund Schemes.

rural credit, to interpret its result its results and to make recommendations. The Committee made its own diagnosis of the relative lack of success of the Co-operative Movement and recommended an integrated scheme of rural credit, in which the co operatives were assigned a central role. An important feature of this scheme is State partnership in co-operative credit institutions at all levels. The State is expected to contribute not less than 51 per cent of the share capital of State Co operative Banks, central banks and larger-sized primary credit societies. The introduction of this novel feature in co-operative organisation was suggested by the Committee as a means of imparting to co operatives the strength which they require to withstand effectively the competition and opposition offered by private credit agencies like the moneylender and the trader. In the conditions in which the Indian Agriculturist is placed to-day, he suffers from various handicaps such as those which relate to his backward technique of production or the small size of his farming unit or the absence of adequate facilities in regard to credit and marketing. It would be idle to expect that the agriculturists placed in such circumstances should, by their own self-help and mutual help, muster enough strength to fulfil the objects for which they are co-operatively organised. In the socio-economic context in which the cultivator lives and works, therefore, he needs the active support of the State and all the influence and resources which would go with it, if his co-operative society is to succeed under the present conditions. Again, there is a close connection between credit and other rural economic activities such as marketing and processing of agricultural produce. In fact, the failure of co-operatives to play a part in these activities is one of the factors which militated against the successful working of a co-operative credit system. The Committee of Direction of the Survey have, therefore, suggested, firstly a programme of nation-wide development of co-operative economic activity, i.e., especially of co-operative marketing, and processing as also of co-operative farming, co-operative milk supply, etc., and, secondly, a plan for establishing warehouses throughout the country so as to help the agriculturist to hold this stocks for a better price instead of disposing of them immediately after harvest and to obtain credit, meanwhile, on the pledge of such stocks. A third important aspect of the integrated scheme proposed by the Committee is the provision of trained personnel for the co-operative institutions in the country. These and other proposals of the Committee have been widely discussed and broadly accepted by Co-operators, official and non-official, and action has been in progress, since the Report was published, to give effect to the various recommendations.

In the Second Five Year Plan, which is now taking shape, provision is being made for implementing the various proposals contained in the Report of the Rural Credit Survey Committee, as agreed upon at a Conference of State Ministers of Co-operation which was held in April last to consider the Report of the All India Rural Credit Survey. This Conference, apart from expressing its general approval of the Committee's recommendation, also laid down certain specific targets to be reached by the co-operatives by the end of the period of the Second Five Year Plan. Thus, it was agreed that the membership of primary co-operative agricultural credit societies should be raised from the present level of about 5 million to about 15 million by 1960-61 and the volume of short-term loans advanced by them from Rs. 30 crores to Rs. 150 crores, the average loan per member going up from Rs. 60 to Rs. 100. Similarly, medium-term loans to be provided by co-operatives should go up from Rs. 10 crores to Rs. 50 crores and, long-term loans, from Rs. 3 crores to Rs. 25 crores. There should be a co-operative marketing society at each important Mandi by 1960-61 and it should handle at least 10 per cent of the produce sold in the Mandi. Efforts are now in progress to plan and work towards these targets and for the development of co-operative activity in other spheres too; such as the processing of agricultural produce, retail distribution of groceries, the supply of milk to urban areas, promotion of cottage industries, etc. The co-operatives have thus been assigned an important role in the fulfilment of the many tasks which the nation is setting for itself during the period of Second Five-Year Plan.

In this many-sided effort, which should help to usher in a new era in the history of the co-operative movement in this country, the Governments—Central as well as State will undoubtedly play an active part, as they have one in the past, and in a greater measure than before. The Reserve Bank, as the Central Bank of the country, has been taking an increasingly keen interest in recent years in the development of the co-operative movement, especially with reference to agricultural credit. The provision of credit to State Co-operative Banks for financing seasonal agricultural operations and the marketing of crops at the rate of 1½ per cent, or 2 per cent less than the Bank rate of 3½ per cent at which it advances loans for all other

purposes, is but one manifestation of the Bank's active interest in this behalf. It may be expected that the Bank will continue to evince similar interest in future, not only by providing the necessary financial accommodation but also by helping generally to co-ordinate the efforts of all concerned. The sure guarantee for the successful fulfilment of this programme, however, cannot lie in assistance from any outside sources such as the Government or the Reserve Bank, valuable as it will no doubt be. As co-operation is essentially a democratic movement, its success will be determined, in the ultimate analysis, only by the enthusiasm and effort which it can inspire among the millions of members all over the country in making progress towards the ambitious objectives which it seeks to achieve. All the members of the co-operative societies of all types should, therefore, re-dedicate themselves to the mission of promoting an understanding of co-operative principles and extending the benefits of Co-operation among the widest section of the people. It is clear that Co-operation has no rival as a method by which the weak, who are also the many, can come together on the basis of mutual knowledge and endeavour jointly to attain the aims, which they have in common. In other words, if the many are to get the strength which they individually lack, they should help one another and thus help themselves, and the best medium for this purpose is the co-operative organisation. No co-operative society, however, can succeed unless its members identify their own interests with those of their societies and display steadfast loyalty. Thus, a member of a co-operative consumer store should purchase his requirements only from his store and from nowhere else. Then alone will the store have enough business to make possible the benefits which should accrue from its functioning. Similarly, no member of a co-operative marketing society should sell his produce except through the society. The members of every type of society should also take an active interest in their societies by attending their meetings regularly. Thus alone can they ensure that the societies function on efficient lines and as live and democratic organisations which they are intended to be. There can, in fact, be no better publicity to the principles of co-operative organisations than the existence of a society which is known to be working successfully and proving beneficial to its members. Further, concerted efforts should be made to take the message and benefits of co-operation to as many sections of the community as possible by suitable propaganda and the organisation of co-operatives in fields of activity where they have not so far played any significant role. The principles of Co-operation are so noble, its methods so simple and its benefits so obvious, that success is bound to attend sincere and active efforts which are undertaken to promote Co-operation, in any new sphere of activity or any geographical area, where it has not so far made notable progress. All that is required is that, coupled with the efforts of the State, a concerted and well co-ordinated endeavour should be made by co-operators, with the zeal and enthusiasm, which a mission like Co-operation should be able to inspire, to persuade the rest, by deeds no less than words, that Co-operation is unequalled as a method of organisation for the promotion of social welfare.

There are a few very important precepts which every member has to religiously follow if his society is to succeed; (i) he should take a live interest in its day-to-day working; (ii) if he is a member of a credit society, he should not borrow from any other source, if he is a member of a marketing society, he should not sell his produce except through his society; (iii) he should use the funds borrowed only productively in strict conformity with the purpose for which he has applied for the loan; (iv) he must see that not merely is he himself prudent and industrious, but also his neighbour, who has also borrowed because his failure or his neighbours' failure would mean failure of the whole society; (v) he should be thrifty and make a resolve to save and deposit his savings in the society; and (vi) he must carry the message of co-operation to those, who are still not members.

Source: Ministry for Food and Agriculture: Leaflets prepared for the Co-operative Week.

Sri Shanmuga Rajeswara Sethupathi, Minister for Public Works exhorted the ex servicemen to work their institutions with a missionary zeal and assured them of Government's assistance in their rehabilitation.

Sri A. Palaniappa Mudaliar, Registrar, who presided over the 'Co-op. Credit Day' wanted a 'New Deal' to be given to the farmers.

Progress of Co-operation—An Appraisal*

Sri A. Palaniappa Mudaliar, M.A.
Registrar of Co-operative Societies, Madras.

1. It gives me great pleasure to associate myself with the celebration of the All India Co-operative Day this evening under the auspices of the Madras State Co-operative Union and I am grateful to the authorities of the State Co-operative Union for the opportunity they have afforded me to participate in this function and to address you a few words on this occasion.

2. It was on 2nd July 1955 that the 33rd International Co-operative Day way celebrated and in its declaration on the occasion, the International Co operative Alliance appealed to the Co-operators of the World to see that their respective Governments coordinate their economic policies so as to promote international exchange, full employment of all human and material resources, a steady economic expanision and to offer the common people the certain prospect of peace with abundance. The observance of the International Co-operative Day reminds us of the international character of the Co-operative movement. Co-operation is not merely a national movement but it is also an international force. Co-operation is the successful way to better life and it has a universal appeal. It aims at the preservation of the noblest ideals and endeavours to uplift the common man in every country to his fullest social, moral and economic stature. If the moral values preached by the Co-operative movement are understood and preached by the nations of the world, there could be no occasion for international feud and conflict. What is required to-day is the moral rearmament of the nations, if the desperate race in instruments of the mass destruction should be effectively arrested. This will be possible only when the Co-operative ideology gains more and more adherents in all countries of the world.

3. Turning to our own country, I need hardly recall that the co-operative movement was introduced in this country not only to fight rural poverty but also to elevate the masses in the rural areas socially and morally by promoting self-help, self-reliance, mutual aid and thrift among them. We should remember that co-operation is

*Speech delivered by Sri A. Palaniappa Mudaliar, M.A., on the occasion of the All-India Co-operators' Day held under the auspices of the Madras State Co-operative Union on the 5th November '55 under the Chairmanship of Sri K. Kamaraj, Chief Minister of Madras.

not only an economic force but it is a community-making movement. In Co-operation, the emphasis is more on the development of human personality than on mere economic improvement. On a solemn occasion like this, it is incumbent on us, co-operators, to remind ourselves of the lofty ideals of the co-operative movement and to rededicate ourselves to its service.

4. In recent years, the co-operative movement in this country has made great strides of progress, thanks, largely to the active support and encouragement of the popular Governments in the States. Co-operation has been accepted as an instrument of economic planning and the Planning Commission has assigned an important place to the co-operative in the implementation of the Five Year Plan. The importance of co operation has become greater in the context of our economic objective viz., the establishment of a socialistic pattern of society. But the movement has to be revitalised if it should efficiently discharge the tasks that lie ahead of it. You may be aware that the Committee of direction appointed by the Reserve Bank of India to undertake an all India Rural Credit Survey has pointed out that in the sphere of agricultural credit the co-operative movement has not touched the fringe of the problem and it has recommended the strengthening of the co-operative organisations through State partnership and State participation.

5. The co-operatioe movement in this State is on the threshold of an unprecedented expansion. Several schemes of co operative development have been formulated and included in the Second Five Year Plan of the State. The schemes relate to agricultural and industrial sectors and their total cost comes to nearly Rs. 12 crores. This does not, however, represent the full benefit that will be conferred by the co-operatives on the different classes of people. For, the loan assistance to the co-operatives will be provided by the normal co-operative financing agencies. When this is taken into account, the benefit that will accrue to the people in the agricultural and industrial sectors as a result of the implementation of the schemes, will be far greater than what the expenditure of the plan indicates.

6. The State plan of integrated rural credit and marketing largely follows the recommendations of the Rural Credit Survey Committee. It envisages the supply of credit to the agriculturists by the co-operatives to the extent of Rs. 15 crores, that is 20 per cent of the credit needs of the agriculturists. In the last year of the Plan

period 75 per cent of the villages and 50 per cent of the rural population would be served by co operatives. On the marketing side it is proposed to establish 30 new marketing societies increasing the total number of such societies in the State to 150. The marketing societies, the large-sized primary societies and rural credit societies will undertake a programme of construction of godowns and it is expected that these agencies will construct nearly 400 godowns costing about Rs. 75 lakhs. They will also undertake processing activities. The scheme for development of dairying and the milk supply on a co-operative basis aims at increasing milk production by the organisation of more milk supply societies. It is proposed to instal pasteurisation plant in about 10 centres and a scheme for hygienic handling of milk is proposed to be implemented through the Madras Co-operative Milk Supply Union. Co-operative farming societies will also be formed and experiments in Joint Farming undertaken. On the industrial side various schemes calculated to improve the handloom industry will be undertaken and by the end of the plan period more than 50 per cent of the looms in the State is sought to be brought within the co-operative fold. Housing colonies for weavers are proposed to be established at about 15 centres. On the housing side the activities of the rural and urban housing societies will be intensified and special attention will be paid for the formation of housing societles for industrial workers and the agriculturists in the rural areas. A sum of nearly Rs. 4 crores is proposed to be spent on such housing schemes.

7. I have indicated in broad outline the several schemes of co-operative development which will be implemented in the Second Five Year Plan period. The execution of the schemes will require a large body of trained personnel for technical and administrative work not only in the Co-operative Department but also in the co-operative institutions. It is, therefore, essential that adequate facilities for training the personnel are provided. Under the existing arrangements for the training of co-operative personnel in this State, the Central Co-operative Institute at Madras trains the subordinate personnel of the Co-operative Department, while the co-operative training institutes at Tanjore and Coimbatore offer training to the subordinate employees of co-operative institutions. A training institute has recently been started at Kozhikode to serve the needs of the districts of Malabar and South Kanara and a training institute will be opened at Madura next year. I expect that these 4 training

institutes in the Madras State will provide the required facilities for the training of the non-official co-operative personnel at the subordinate level. It is proposed to convert the Central Co-operavtie Institute at Madras into a Co-operative Training College to impart training to the personnel of co operative department at all levels subordinate, intermediate and higher and to the employees of co-operative institutions at the intermediate and high levels. A scheme has been drawn up to impart training to panchayatdars and members of co operative societies at 60 centres in the State, each centre giving training 30 candidates for a period of 7 days.

8. Madras occupies a place of pride in the co operative movement in this country and I have every hope that by the end of Second Five Year Plan period, the movement in Madras will have made substantial progress and contributed its legitimate share towards the building up of a New India. In the great tasks connected with the execution of the several co operative schemes, I appeal to the unstinted co-operation of the co-operators and the general public. I thank the authorities of the Madras State Co-operative Union once again for having given me this opportunity to participate in this function.

Co-operation—Its Meaning and Purpose

SRI C. M. JANARTHANAM, B. A., B. COM.,
Associate Editor, 'The Madras Journal of Co-operation'

Co-operation —An Instrument of Planning

India has set herself on the stupendous task of planned economic development in a democratic manner and the promotion of social equality. As a institutional pattern for the attainment of those objectives, profit motivated capitalism is not favoured for its explorative nature, while totalitarian State regimentation is considered undemocratic. In Co operative Organisation, however, our Planners have found a befitting medium for the achievement of the above aims and have therefore laid down the goal of Co-operative Commonwealth for the country. The Planning Commission have endorsed this ideal in observing that " as an instrument of democratic planning, combining initiative, mutual benefit and social purpose, Co-operation must be an essential feature of the programme for the implementation of the 5 Year Plan at all levels of administration." Co-operation has thus been assigned a significant niche in the planned economic edifice of India. The Plan, however, did not specify targets but was just content to define the policy goals. The task of not only redefining the goals in the context of the partitioned Madras State but also of fixing up realisable targets in each sector of Co-operative activity in a planned manner has become an indispensable and an urgent one and the Movement must address itself to this task.

Favourable Climate

Let me now refer to the favourable climate that is now obtaining for the flowering of Co-operative spirit in an harmonious manner. The upward trend of the Movement, which started from the war time conditions and was later strengthened by restrictions on unregulated private money-lending and land-reform legislation after independence had been sustained by increased interest and schematic action under 5 Year Plan. The States are spending crores of rupees for the speeding up of reorganisation and expansion of Co-operative administration and services and for grants, subsidies and loans for various developmental co-operative activities. The Central Government will also spend Rs. 50 lakhs on Co-operative training and experiments. In the schemes of Community Projects, National Extension Service, development of village industries, soil conservation, supply of credit and various other projects also, Co-operation has been assigned an important part to play.

More than these, the Avadi Congress has given a clarion call to the Nation and has given a dynamic social goal in the form of a socialistic pattern of Society. The concept of socialistic pattern of society is a vivifying one comprehending the three main strands namely, social ownership and control of the principal means of production, progressive speeding up of production and equitable distribution of national wealth. Pandit Nehru made a powerful plea to make a practical approach to the issue and gave the Nation a new term "The National Plan Sector." Of course, the term "Socialistic pattern of Society" is only a translation of the ideal of Co-operative Commonwealth into concrete and well understood economic policies. A Co-operative Commonwealth implies a socialistic pattern, without the dogmatic regidity of a socialistic society, based on class-war and violence.

The Idea of State Partnership

The broad frame work of a Socialistic pattern of society comprehends an element of State-control at strategic points of planned economy. Both as an extension of the idea and as a corollary to the main theme, it visualised that the State should take an initiative in furthering the cause of Co-operation and in strengthening the Co-operative structure. Appropriately enough, the All India Rural Credit Survey Report, after making a lucid survey of the rural economy, its internal weaknesses and its external maladjustments has convassed vigourously the idea of State-partnered Co-operation as a panecea for the existing defects of Co-operation. This is indeed a challenging concept. Co-operators are aware of the two contending schools of thought, the one represnted by that great American Co-operator Dr. James Peter Warbasse and the other by men like G.D.H. Cole. According to Dr. Warbasse 'The socialistic State is a major hazard for Co-operation." "The surrender of Co-operative Institutions to the Political State is in comformity with a philosophy which is contrary to the basic voluntarism of Co-operation. The philosophy of Statism rests on compulsion, which moves on toward totalitarian domination over the individual and his freedom. It begins as socialistic reform and ends in autocracy." But G.D.H. Cole, an ardent advocate of State-Partnership in co-operation writes: "In much the same way, the growth of the State's economic activities makes it appropriate for the Co-operative Movement in the twentieth century, to work in much closer association with the State. Thus I do not see why Co-operative Societies need hesitate, when opportunity offers, to act as agents of the State—for example, in supplying all the inhabitants of a particular area with milk or coal—even if it involves some departure from the voluntary principle. Nor do I see why Co-operative bodies, in order to extend the range of services, should not be prepared to borrow capital from the State or again, to enter into partnership with the State for conduct of some branch of wholesale trade, such as sugar, or of some branch of produtction of consumers' goods."

Dr. Faquet in his "Co-operative Sector" makes an impassioned plea for the Co-existence of Co-operatives and that State in a mutually helpful manner, for in the ultimate analysis the interests of a Welfare State and the Co-operative Economy do converge at the point of social welfare and there need be no real conflict between the two. "Since their federal structures bring together their component units in a rising scale of integration, co-operative organisations offer the State—if it is ready to take advantage of it—a chain of intermediaries between the directive centres of the economy and the depths of social life."—*The Co-operative Sector.*

One of the major policy tasks of the movement is to make a clear analysis of the theory of State-Partnership and to find out ways and means of applying this concept in a flexible manner, without at the same time affecting the Co-operative liberty and voluntary discipline, which Co-operation has built up all these years.

Problems Stated

The new national policy affords a golden opportunity for Co-operators to spread their ideals. But at the same time, it is a challenge too. The prominence given to Co-operation in the National Plans is primarily due to its inherent characteristics of self-reliance, mutual-help and group action and not due to proved success of the Movement during the past half-a century. Although *prima facie*, nearly 2 lakhs of societies, covering over a crore and a half members and having a working capital of over Rs. 352 crores indicate a great progress, the achievement is far short of ideals; the coverage of the Movement itself does not extend to more than 20 per cent. Even in the field of credit, its record is not by any means satisfactory. The number of societies liquidated every year still runs into hundreds; in the field of Consumer Co-operation, the war-time boom has given place to de-control depression; the story of Marketing Co-operatives is a tale of halting, cheerless existence; in the field of Cottage Industries, Housing, Farming and other activities, the progress of Co-operatives is too meagre, that they can be described as negligibly small. But we have a new tempo; people every where are seething with a new impulse for rural progress. The National Extension Schemes and the Community Project Schemes have created a fresh wave of enthusiasm for progress in rural areas and there is a demand for more and more Co-operatives, to answer the diversified economic needs. But is the Co-operative Movement endowed with the necessary energy, wherewithal and personnel to carry out the growing demand? That is the big task, which the Movement should discharge, with faith and courage.

The Co-operative Movement: A Unique Combination of *Gesselschaft* and *Gemienschaft*.

One of the fascinating and challenging characteristics of the Co-operative Movement is that it is a combination of both the contractual *Gesselschaft* and the community *Gemienschaft* type of problem solving. At one extreme, the emphasis is upon the development of an economic organisation, which can compete effectively with corporative industry and which can have sufficient power to merit a careful hearing by our Government. To this extent, the Co-operative emphasis must be upon efficiency, highly rational decisions and impersonal problem-solving. The job of Management in a big Co-operative is an excellent example of this.

On the other hand, the Co-operative Organisation is a movement with a *Gemienschaft* philosophy. Every time you emphasize the importance of Rochdale principles, you are saying that here is an organisation, whose very foundation is the personal, neighbourly, emotional attachment and involvement of people in their community environment. If Co-operative Movement means any thing different from corporate enterprise, it is found primarily in this personal participation and personal method of problem solving. This is the well spring of the movement of organised effort by people to adjust conditions, which are out of harmony with their economy.

Now it seems to me that this combination of *Gesselschaft* and *Gemienschaft* elements presents great challenge to the Co-operative Movement. If we accept these two elements, how are we to be certain that they are kept in some adequate balance? On the one hand,

emphasis must be given continually to policy, programmes, research and education which will increase the efficiency of the management. On the other hand, greater emphasis must be placed upon research and education which will help to improve the quality of membership and deepen the involvement of membership.

If we accept that economic as well as social effectiveness are the twin goals of Co-operation, we must conduct Surveys and Evaluation studies both to assess the business efficiency of the organisation and the effective participation of membership. I would suggest that a Programme Evaluation Organisation should be created and the results of such studies should be continually available for effecting modifications in co-operative development policies. Side by side with Surveys and Evaluation Studies, there is need for research and experimentation in regard to the types of Co-operatives that can succeed in this country, for example—Co-operative Marketing, Co-operative Farming, etc.

The Tasks

I have broadly indicated the tasks of the Movement and the immense problems, confronting the Co-operatives. The great Co-operative Movement has to examine several outstanding problems like the triangular linking of credit, production and marketing, the extent of rural indebtedness, the quantum and effectiveness of rural credit dispensed by Co-operatives in each district, the impact of economic changes i.e., changes in prices, trade, tariff, etc., on Co-operative growth in such aspects as capital cost, deposit position, advances and recoveries, debt position, etc., the problem of development of Co-operatives in National Extension and Community Project areas, the effective correlation of rural institutions like the Panchayat, the Village Headman etc., the problem of crop insurance, cattle insurance and the like and find realistic answers.

There are some of the main trends of Co-operative development and immense are the possibilities of the Co-operative method. Let us hope that both our Welfare State and the Co-operative folk will impart to Co-operation, the radiance that it richy deserves. Let us hope that Co-operation may become a powerful lever of progress, so that the millions of small farmers, artisans and humble workers may find a new meaning and purpose in their lives.

The Madras Co-op. C. L. M. Bank, Ltd., and its Functions

1. Organisation and Management of L.M.Bs. in Madras State

Various schemes were considered by the Government of Madras from time to time to make long-term credit available to the agriculturists of the Province, repayable at a low rate of interest in easy instalments. It was considered desirable to model our land credit institutions on the model of the German Land Schaften, which supplied credit to the landholders in the various Provinces of Germany. A few Land Mortgage Banks was started in different parts of the Province about the year 1925. Their working soon brought to the forefront the urged need for a central institution which would be able to raise all the money required by all the Land Mortgage Banks in the Province. Accordingly, with the approval of the Legislature, the Madras Co-operative Central Land Mortgage Bank was started in December 1929.

When the bank was started in 1929, it had 19 Primary Land Mortgage Banks and 124 individuals as members on its rolls, with a Paid-up Share Capital of Rs. 70,400. Under the fostering care of a band of able non official Co-operators, like Dr. S. Swaminathan, Sri M. Ramachandra Rao, Sri T.A. Ramalingam Chettiar, Sri C. Gopala Menon, Sri V. Ramadas Pantulu, Sri N. Satyanarayana, Sri C. S. Ratnasabhapathi Mudaliar and Sri B. Venkataratnam and the active assistance of the Ministers and Officers of the State Government from time to time, the bank grew in strength till 1953, the membership of the Central Land Mortgage Bank rose to 130 Primary Land Mortgage Banks and 550 individuals with a Paid up Share Capital of Rs. 24.70 lakhs. Consequent on the formation of the Andhra State in 1953, 57 Primary Land Mortgage Banks which functioned in the Andhra area were excluded from the jurisdiction of the Madras Co-operative Central Land Mortgage Bank.

2. The Madras Co-operative C. L. M. B.

The authorised capital of the Central Land Mortgage Bank as on date is Rs. 30 lakhs divided into 30,000 shares of Rs. 100 each fully paid-up. Individuals and Primary Land Mortgage Banks alone are eligible for membership in the Bank. There are 73 Primary Land Mortgage Banks and 342 individual members who have subscribed and taken up shares of the face value of Rs, 15.70 lakhs as on

30-6-55. The issue of shares to individual members has been stopped for some years now. Primary Banks have to take shares to the extent of 4 per cent of their borrowings in the bank. The Reserves amount to Rs. 19,41,475 and the debentures in circulation to Rs. 4,26,46,300.

Under the by-laws of the Bank, 40 per cent of the net profits should be added to the Statutory Reserve Fund. The by-laws also prescribe that the dividend to the shareholders shall not exceed one per cent above the rate at which the last series of debenture was issued. After payment of dividend as above and bonus to staff the entire profits of the bank are added to one or other of the reserves.

The Bank is managed by a Board of Directors consisting of 17 members, three elected by individual shareholders and eleven elected by representatives of primary banks and three nominees of the Government including the Registrar of Co-operatives Societies. The detailed administration of the Bank is in the hands of an Executive Committee of seven members consisting of the President, Vice-President and Treasurer, two representatives of Primary Banks and two nominees of Government including the Registrar of Co-operative Societies.

The main object for which the Central Land Mortgage Bank has been established is to finance Primary Land Mortgage Banks which, in their turn issue loans to agriculturists in their area on the first mortgage of agricultural land.

The rate of interest charged to the ultimate borrower is kept as low as possible. From 18-8-1947 to 15-11 1951 the rate charged was 5¼ per cent only. Consequent on the upward trend in the interest rates in the money market, the Bank had to enhance this rate to 5¾ per cent from 15-11-1951 and to 6 per cent from 1-4-1952. The 48th series of debentures issued on 1-3-1953 was floated at 4¼ per cent. The margin between the borrowing rate and the lending rate having been fixed by Government at 2¼ per cent, the rate charged to the ultimate borrower from 1-1-1953 was enhanced to 6½ per cent.

3. Primary Land Mortgage Banks

There are 73 Primary Land Mortgage Banks at present working in the State situated generally at taluk headquaters. These banks have been organised generally in areas where there is an assured system of irrigation or where there is not any danger of failure of rain and where systematic cultivation has been carried on every year on an assured monsoon. Owners of land who have occupancy rights and can transfer their holdings without let or hindrance are alone granted loans. Every borrower has to become a member of the Primary Land Mortgage Bank and hold shares therein to the extent of 5 per cent of his borrowing. The bank is managed by a Board of Directors consisting of 9 members representing different groups of villages in the area of the Bank. Generally speaking, about a hundred villages are included in the area of operations of a Primary Bank in the Delta areas and about 200 to 300 villages in the dry areas.

4. Purpose of Loans and Individual Maximum Borrowing Power

Loans are issued only on the first mortgage of agricultural lands in the Province up to 50 per cent of the estimated value. Loans are issued for redemption of prior debts and for improvement of lands.

In order to minimise risks involved in the issue of loans for large amount, the amount of individual loans has been fixed at Rs. 10,000 and in select areas at Rs. 15,000.

5. Procedure adopted in Sanctioning Loan

The lands proposed to be mortgaged to the Land Mortgage Banks are valued by a Government appraiser (a co-operative Sub-Registrar trained specially for the work) on the basis of prewar values of land. The valuation is made after a personal inspection of the land by the officer and is based on the registration records maintained by the Registration Department of the Government. As there was a great rise in the value of lands since the beginning of the war, it was decided not to base the valuation on current land values but on values obtaining prior to the war. As the appraising officers are not the employees of either the Primary Land Mortgage Banks or the Central Land Mortgage Bank but are public officials of the Co-operative Deparatment of the Government of Madras, absolute independence of judgment is assured.

With each loan application, an applicant has to file a statement of all his debts with full details and a statement of all his property with income thereon and the title deeds relating thereto and other financial details about his family. An encumbrance certificate for 24 years is taken and title is examined by the legal adviser of the Primary Land Mortgage Bank. A paid employee of the Primary Land Mortgage Bank and a Director investigate the property offered for mortgage and prepare a report. The report, with all the details

gathered, is placed in the hands of the Co-operative Sub-Registra i. e., the Governments' appraiser who gives his own report afte inspecting the land and making necessary enquiries. These are cor sidered by the Board of Directors of the Primary Land Mortgag Bank who, after recommending the loan, forward the loan applica tions with all the reports referred to above to the Deputy Registra for Land Mortgage Banks. The Deputy Registrar is a Gazette Officer of the Co-operative Department, who works under the direc control of the Registrar of Co-operative Societies. This office scrutinises the application and forwards the same to the Centra Land Mortgage Bank. In all cases of loans for and above Rs. 10,00 the Deputy Registrar has to make a personal inspection of the land before he sends his report. In the Central Land Mortgage Bank th special staff employed for the purpose scrutinises the title and othe details and the Executive Committee of the Central Land Mortgag Bank finally sanctions the loans.

The borrower executes a mortgage bond for the amount of loan sanctioned. This bond is sent by the Primary Land Mortgage Bank to the Central Land Mortgage Bank, on receipt of which the Central Land Mortgage Bank, remits the amount of the loan to the Primary Land Mortgage Bank. The Primary Land Mortgage Bank, after securing all the concerned vouchers, pays the amount of the loan to all creditors of borrowers in the case of prior debts, and for improvements after the inspection of the improvements effected. The absolute safety of the loan issued and its utilisation for the purpose for which the loan was sanctioned, are thus assured. The lands mortgaged are valued once in two years and action taken to rectify any defects noticed. This valuation is also based on pre war values. On 30th June 1955 against a loan outstanding of Rs. 339.2 lakhs, the value of properties mortgaged to the Bank amounted to 1051.9 lakhs If the present values are taken into account, the values will be substantially higher as the land values have increased two or three times their pre-war level.

The success of any scheme for issue of long term loans to agriculturists will depend upon the punctual repayment of the loans by the borrowers, as ultimately the repayment of the debentures will have to be made from the collections from the borrowers. The precautions (detailed above) taken at the time of scrutinising the loan applications weed out all possibilities of default on the part of barrowers. In order to ensure and enforce prompt payments, provision has been made in the Madras Land Mortgage Banks Act for the recovery of instalments by distraint and sale of produce. The Act also confers on the Land Mortgage Banks the power of sale of mortgaged land without the intervention of the Court. But these powers have been rarely exercised as cases of overdues are not many.

6. Debentures.

Under section 4 of the Madras Co-operative Land Mortgage Banks Act, the Bank is empowered to issue debentures with the previous sanction of the Trustee, on the security of Mortgages and other assets transferred by Primary Land Mortgage Banks and on the other properties of the Bank. The total amount due on the debentures and outstanding at any time shall not exceed the total amount due on the Mortgages, the amount received thereunder and the value of all other assets transferred by the Primary Land mortgage banks to the Central Land Mortgage Bank and subsisting at that time. Debentures of whatever series shall rank in the matter of security *Pari Passu* with one another. The debenture-holders have a floating charge on the mortgages and assets transferred by the Primary banks, amounts paid under the mortgages and the other properties of the Bank. Under section 5 of the Act the Registrar of Co-operative Societies is the Trustee of the debenture-holders for the purpose of fulfilling the obligations of the Bank to the debenture-holders. The relationship between the Bank and the Trustee is governed by a Trust Deed. All the mortgages and the other assets transferred by the Primary Banks to the Central Land Mortgage Bank vest in the Trustee, and the Bank cannot deal with the property in any way e cept with the permission of the Trustee. Under section 6 of the Act the Government of Madras has been authorized to guarantee the principal of and interest on debentures issued by the Central Land Mortgage Bank up to a maximum amount to be fixed from time to time in consultation with the Legislature. In G. O. No. MS. 6321 Dev., dated 27-12-1951 the Government have increased the guarantee to Rs. 700 lakhs. By virtue of the guarantee by the Provincial Government, the debentures are declared Trustee Securities under section 20 of the Indian Trusts Act. The debentures are also approved securities, under the Insurance Act 1938.

To ensure repayment of the debentures to the holders on maturity, on the advice of the Reserve Bank of India, Sinking Funds have been constituted in respect of each series of debentures into which contributions are made annually to accumulate necessary funds to pay off the debentures on the due date.

The Investment of the Sinking Funds is governed by the Trust Deed. The funds can be invested in Government Securities (Central and Provincial), in the Postal Cash Certificates, in the Bank's own debentures and in short term deposits in the Madras Provincial Co-operative Bank.

The interest on the debentures is not tax free and the tax is not deducted at the source, if the holder is a resident of any of the provinces of India. This is an advantage to investors as they have the use of the money till they are assessed to income tax. This is particularly advantageous to Insurance Companies as the question of the refund of tax arises in their case only after valuation by an actuary. Such valuation is made once in three to five years and the amounts of tax deducted at source will thus be freezed till the refund is received.

To suit all classes of investors debentures are issued in denominations of Rs. 25,000 ; 10,000 ; 5,000 ; 1,000 ; 500 and 100. There is a provision of consolidation of bonds of lower denominations into bonds of higher denominations and also for sub-division of bonds into bonds of lower denominations. The debentures are transferable by means of transfer deed *which is exempt from stamp duty* A transfer-fee of annas four per bond subject to a maximum of Rs. 2-8-0 for each transfer is payable to the Bank for registering the transfer. The debentures of the Bank form an excellent investment for institutional investors like the Insurance Companies which want a steady income from their investments. These debentures are not subject to violent fluctuations in the market as they are held by substantial parties who do not speculate in the market. Even during the war years, when there was a heavy fall in the Government securities market, the debentures commanded a steady market. Though the debentures are issued for 20 years with the option to the Bank to repay on three months' notice after the expiry of the first ten years period, the holder of a debenture can at any time realise the amount of the debenture by sale in the market at the market rate. If money is temporarily required by the holder he can pledge the debenture with any of the joint stock or co operative banks and raise funds. The Reserve Bank of India, the State Bank of India, the Central Bank of India, the Indian Bank, the Madras State Co-operative Bank and all other banks advance moneys against these debentures. Most of the banks including the Reserve Bank of India have themselves invested in these debentures and so do not hesitate to advance funds when a holder is in need. In view of their ready marketability, the debentures offer at once a long dated investment and at the same time, a security which can be readily realised and therefore form an ideal investment.

The Bank has till now issued debentures for a total sum of Rs. 9,41,01,900. Of these, debentures for a sum of Rs. 2,34,58,600 were redeemed and debentures for a sum of Rs. 2,79,97,000 were allotted to the shares of the Andhra Central Land Mortgage Bank and Mysore Central Land Mortgage Bank and debentures for a sum of Rs. 4,26,46,300 are now (30-6-55) in circulation as detailed below:

Bearing interest	at $2\frac{3}{4}$	per cent	Rs.	23,90,800
,,	at 3	,,	,,	2,03,97,100
,,	at $3\frac{1}{2}$	,,	,,	49,81,100
,,	at $3\frac{3}{4}$	,,	,,	31,85,000
,,	at $4\frac{1}{4}$	,,	,,	1,16,92,300
			Total.	4,26,46,300

The interest on these debentures is remitted by means of interest warrants issued in the form of a cheque on the Madras State Co-operative Bank or on the Bombay State Co-operative Bank. The warrants are posted to reach the holders in advance of the due dates so that they may cash them on the due date. It is not necessary for the debenture holders to submit their debentures each time interest has to be paid as in the case of Government securities.

7. Interest of the Government

By virtue of their guarantee for the repayment of principal and interest on the debentures issued by the Central Land Mortgage Bank the Government show keen interest in the proper working of the Central Land Mortgage Bank and the Primary Land Mortgage Bnnks. The Government hold a few shares of the Bank and have their representatives on the Board of Management of this Bank. The Registrar of Co-operative Societies is a Trustee to the Debenture holders. The appraising officers and the inspecting staff are all Government officers. The audit of both the Central Land Mortgage Bank and the Primary Banks is conducted by the officials of the Co-operative Department.

What is a Model Society?

SRI K. RAMANKUTTI NAIR, B.A.,
Secretary, The Malabar District Co operative Bank Limited.

At a recent Conference of the representatives of the Local Co-operative Unions and other Co-operators of Malabar, it was decided to work up at least one society in a Union area as a model society. What is a model society? What are its attributes? How far can their utility be extended among the villagers and what all can be done to alleviate the distress and improve the standard of living of the common man? These are questions which require serious thinking by Co-operators and these who are engaged in steering the movement.

A model society is one which functions for the benefit of the largest number of people in its area of operation. The benefits that are expected of a society are many and varied. The members who are mostly agriculturists require financial assistance in times of need; they require facilities for marketing their produce for better prices: they want arrangements for purchase of articles of daily requirements at reasonable price; they need advice on improved methods of agriculture; they want to secure pure seed and good manure for increased production; they want financial assistance to dig wells, or bunding water sources to ensure a steady supply of water; they want to supplement their income by undertaking some form of cottage industry suitable to the locality; they want facilities to put by a portion of their income for use at some future occasion; they want to improve the breed of their cattle and they also require some recreational activities and educational facilities. In short they require all the facilities to make their life worthliving. If a society can provide at least a large measure of these facilities, then that society can be considered to have worked successfully. But we have to admit with regret that the present condition of many societies has failed to reach anywhere near this standard. Our aim must therefore be to work them up to conform as far as possible to this standard. The following suggestions, if adopted by the societies, may go a long way in making them useful institutions.

1. First of all, what is required to work up an institution is proper equipment. A decent office, with necessary furniture and other utensils are absolutely necessary. It must have a name Board.

The office should be in a public place and must provide easy access to the public. Necessary paid and trained staff should be appointed and godown and warehouse facilities must also be provided.

2. The area of a society should be sufficiently large so as to enable it to function as an economically self-sufficient unit. The membership should be enlarged and the numerous small societies, each working in the same village with different objects should be got affiliated. Every house in the area must be represented in the society and women should also be persuaded to become members in large members. Sufficient propaganda and canvassing are necessary by holding public meetings and distributing pamphlets among the villagers.

3. After having secured a proper office and other equipments and after enlisting the maximum number of members, a society should conduct a thorough survey of the credit worthiness and requirements etc. of each of the members. This survey should be conducted most thoroughly and the financial position and status of each member should be correctly assessed. After such a survey, the credit limit of each member should be fixed and the management should undertake to finance the member only within this limit. A record of the survey and credit limits must be kept in the office of the society for reference.

4. From the above survey, the panchayatdars can make a correct assessment of the financial and other requirements of the members and take action to render them the required help at the proper time. As for financial requirements, proper applications should be received from the members and necessary amounts should be secured either by way of local deposits or in the shape of loans from the financing Bank. Agricultural loans are invariably short-term loans and these can be split into three categories, namely, cultivation loans, crop loans and produce loans. Medium and long-term loans can also be provided, subject to the financial position of each society, but all these must only be within the limit fixed under the survey conducted earlier.

5. From the survey conducted, the panchayat shall also be in a position to know the requirements of each member by way of seed, manure and other articles of daily use. These articles can be arranged to be purchased and distributed on indent basis and here lies the spirit of co-operation. Articles such as agricultural implements etc.

which can be kept for some time without deterioration canalso be purchased and stocked for outright sale to the members.

6. Another important thing for an agricultural country like ours is good cattle-wealth. Their position at present is indeed miserable. The societies can have a breeding bull, the services of which may be hired. Such activities can be co-ordinated with those of the several Milk Supply Societies. The societies may also arrange to purchase good cattle from outside and to supply them to the members on the hire purchase system

7. The society should provide every facility for the members to augment their income. Cottage industries such as handpounding of rice, extraction of oil by "country chekkus," basket making, poultry farming, bee-keeping, spinning and weaving etc. may be introduced and necessary encouragement given by timely finance and by finding out markets and arranging to market the products. Carding and spinning of coir is an important cottage industry in the coastal area which can be provided with a small capital, yielding comparatively better income.

8. Thrift deposits such as chit funds, savings deposits, day deposits, hundis etc. may be introduced and encouraged. Each member should be made to put by what ever he can.

9. Propaganda and education are important and a model society should undertake these items also. For this, a reading room and some recreational activities can be started. Each society may celebrate the " Society Day " on the day of its annual general meeting to which the public and the children may be invited. Dramas or other recreational functions may be provided on such occasions. Co-operators may be invited to deliver speeches bearing on co-operation and exhibitions can also been arranged. In short, it should be celebrated as a gala day.

10. The Board of Management should keep themselves in touch with the latest developments both inside and outside the movement. For this they should be in touch with the local Co-operative Unions, the financing Bank and the Department. They must also be in constant contact with the members and their day to day requirements and do whatever is needed to help them to become good citizens.

If worked with a will and enthusiasm and a spirit of service, the societies can be further developed and made useful working institutions.

A Plea for the Status Quo

SRI P. SHANMUGHAM, B.A.
Secretary, The Co-op. Fire and General Insurance Society, Ltd.

There is a proposal to start a Co-operative Insurance Institution for Fire & General Insurance business and a Sub-Committee has been appointed under the auspices of the Andhra State Co-operative Bank, Ltd., Vijayawada to go into the question and submit its report. In this connection it may not be out of place if I trace the origin, growth and working of the CO-OPERATIVE FIRE AND GENERAL INSURANCE SOCIETY, LTD., AT MADRAS. This was sponsored in 1941 by the Co-operative Department of the then composite State of Madras with a paid-up Share Capital of Rs. 3,10,400, mainly with a view to render insurance service to Co-operatives in the State. At the inception of the Society, the Share Capital consisted of 89 Share-holders (Andhra Member Institutions 43 and others 46). Since 1941 this Society has been doing insurance business and the Board of Management consists of 10 Andhra Members and 10 others. The Executive Committee also consists of 3 Andhra Members and three other members. The Share Capital of this Society as on 31st December 1954 stood at Rs. 3,51,200 out of which Rs. 1,50,600 were from the Andhra State. The By-laws of this Society have since been amended to include one member on the Board of Management of this Society elected by the Andhra State Co-operative Bank. Similarly one member from the Mysore State Co-operators shall be co-opted by the Board of Management of this Society from the next election period.

The Society originally confined its activities to the then composite State of Madras. Subsequently from 1946 onwards the By-laws of this Society has been so amended as to include underwriting operations in the whole of the Indian Union. This Society has now offices at Delhi, Bangalore and Vijayawada. The Premium Income of this Society for the year ended 1954 for the Andhra State and Residuary areas and the Share Capital for the said period are as under :--

		Share Capital Rs.	Premium Income Rs.
Andhra State	...	1,50,600	1,22,000
Residuary State	..	2,00,600	2,92,000
Total	...	3,51,200	4,14,000

The Society is now doing business in respect of Fire, Motor Vehicles, Fidelity Guarantee, Burglary and other miscellaneous insurances.

The Society has built up a Fund of about Rs. 9 lakhs as on 31-12-1954 as shown hereunder :—

		Rs.
General Reserve	...	3,11,174
Building Fund	...	24,987
Common Good Fund	...	10,228
Reserve for Doubtful Debts	...	22,000
Investment Fluctuation Reserve	...	1,03,361
Fire & Miscellaneous Insurance Fund.		3,91,475

On account of the economic and prudent management by the Board, the Society has been able to build up a Reserve Fund to the tune of about 3 times the paid-up capital of this Society during the period of the last 14 years. Having built up sufficient funds to meet unforeseen claims that might arise in the course of the working of the Society, the Board of Management has now decided to pass on as much of the profits as possible to the share-holders and Fire Policy-holders in the shape of 'Bonus' which no joint-stock Insurance Co., has so far allowed. A sum of Rs. 20,000 has been set apart for the year 1955 for this purpose. This amount will be progressively increased from year to year so as to enable this Society to declare a greater percentage of 'Bonus'.

Till 1954 the Society had been exempted from the payment of Incometax on the trading profits. Only the interest derived from investments on Government Securities, Debentures etc., was subject to taxation. From this year all Co-operative Insurance Institutions are also subject to Tax on the trading profits just as other Joint-Stock Insurance Companies. The exemption having thus been withdrawn, the Society is called upon to pay a sizeable portion of profits as Incometax.

There is also the question of Nationalisation of Insurance Industry and it is not known whether Co-operative Insurance Institutions would also come within the scope of Nationalisation. The Government of India has been considering this question and how far Co-operative Institutions will be affected by this Nationalisation has not been made clear so far.

There is also the question of merger of all Co-operative General Insurance Institutions into one and the Insurance Sub-Committee of the All India Co-operative Union has been considering this question. What shape this amalgamation would take and how far this Insurance Institution would be affected it is not known now.

To sum up the following points may be considered by the Andhra State Co-operators :—

1. This Society is the result of the joint endeavours of the Andhra and Madras Co-operators and it has attained this foremost position among other Co-operative General Insurance Institutions in India owing to the combined help and patronage of Co-operative Institutions in the two States.
2. Co-operative Insurance Institutions with a view to effectively compete with Joint-Stock Insurance Companies require a strong unitary form of Management with Branch Offices wherever possible and necessary to carry the message and work of Insurance.
3. Progressive increase in the payment of 'Bonus' to Member Co-operative Institutions and also Policy-holders which is the distinctive feature of Co-operative Insurance could be given if the present Insurance Institution is to continue as a joint enterprise
4. There is the question of merger of all Co-operative General Insurance Institutions, which is yet to take shape.
5. There is also the question of Nationalisation of Insurance Industry and how far Co-operative Insurers will be affected by this proposal is uncertain.
6. The increase in the tax burden on account of the withdrawal of the exemption hitherto given to Co-operative Insurers.
7. Prudent and economic management hitherto pursued by veteran Co-operators of both the States for building up the Reserves to meet unforeseen contingencies in the shape of claims is a *sine qua non* for continued stability.

It is hoped that the *Ad hoc* committee might take note of these factors in considering this question in the larger interest of the Co-operative Movement in general and Co-operative Insurance in particular.

Proceedings of the Opening of the "Guest House" of the Trichy Co-op Central Bank, on 25-9-'55

[We have published in the October 1955 issue of the Journal, a portion of the proceedings of the opening of the new Guest House of the Tiruchirapalli District Co-operative Central Bank. The remainder is published below.—*Editor.*]

After the new Guest House was declared open by Sri A.B. Shetty, Minister for Co-operation and Public Health, Dr. P. Natesan, unveiled the portrait of Sri K. Kamaraj, Chief Minister of Madras.

SPEECH BY DR. P. NATESAN ON THE OCCASION OF UNVEILING THE PORTRAIT OF SRI K. KAMARAJ NADAR, CHIEF MINISTER OF MADRAS.

Brother Co-operators,

I am greatly beholdened to the Board of Management of your Bank for having thought of me to discharge this pleasant duty of unveiling the portrait of Sri K. Kamaraj, the Chief Minister of Madras. And what a pleasant task it is for a Co-operator of my stamp! presumably, it may be embarassing for party politicians to evaluate the work of a "Great Commoner", amidst the controversial in of party slogans : but to us, Co-operators who hold the goldend mean of political neutrality and who have religiously kept ourselves away from political squabbles, the task is indeed a pleasant one and a happy one, at that. More than happiness, it brings us an inspiration, at once elevating and uplifting ; for, are we not attracted, by the charming simplicity and the ready familiarity of our popular Chief Minister, who with his winning smile and sweet austerity has already endeared himself to the folks of every strata in our State? Whence this strange fasciation and magic lure of his personality ? That baffles both the biographer and the work-a-day critic as well. But one thing is unmistakable. That our Chief Minister Sri K. Kamaraj has an unerring instinct to find out the real problem, however complicated and tangled the issue may be and to solve it in such a manner that it causes the least jar or jolt on those, who may happen to be affected by that measure of reform

Secondly Sri K. Kamaraj is a great believer in the theory of the inevitability of gradualness. He does not explode new theories, just to catch up with every popular wind that blows nobody any good.

Nor is he the fashionable rider of the hobby-horse of slogans. He does not put on the mantel of a high browed philosopher, pontificating on the virtures of any public policy or delivering homilies on the vices of every conceivable controversy. To him problems are real, live and of the earth, earthy. They cannot be simply philosophized, postponed or placated. They have to be met with, tackled and solved amicably, having one's feet on the clay. Sitting on the pedestal of high office, the food problem cannot be solved overnight by some administrative order; One has to enthuse the farmers to produce more by offering economic prices and arrange to distribute the food stuff among the consumers at a fair price; similarly the noisy cackle of labour leadership cannot be solved by the still more noisy declamations but by a realistic approach to the question of wages and labour amity. It is this particular faculty of his, that of seizing the core of each issue and to set about assiduously to disentangle the Gordian knot, with a tenancity that is dogged, with a tact that is truly amazing and with a keeness that is sharp and decisive which accounts for his tremendous power and immense prestige. But his technique demands a mastery over men's emotions, feelings and a number of other imponderable, indefinable subjective elements. How he miraculously achieves this mastery is still a mystery; Naturally enough, meaningful silence has become a powerful tool in his repertory of political leadership and he wields this tool with a rare skill and appropriateness of a master artist. The whole world may be intensely agitated and may even become stormy; as in the case of linguistic provinces, French settlements, Goa question, etc. but still he has that sure deftness and courage to remain apparently unaffected and try, as you may, he will not be drawn into any public statement, much less any controversy. More than any one else, he has understood the magic potency of shrewd timely silence in a listless political world; On many occasions, he has solved many troubles by remaining silent and thus dissolved many political bubbles even as they spring up. This attribute of political taciturnity is a *tour-de-force*, which is peculiarly his own. Added to this, he has that wonderful sagacity to see through a much complicated issue and to seize at the most pivotal personal and subjective forces, animating it and to find out a sure method of solving it.

Emerson said, "All History is the history of great men" and Sri K. Kamaraj has profoundly understood the significance of this truism. All great issues-political, social and economic-stem from

some disharmony of individuals, groups of individuals or leaders, who symbolise the collective will of the group, which they represent. This has lead him to find a quick and efficient remedy for all problems—be they of the Congress, of which he is the leader or of the State, of which he is the Chief. He is a great conversationalist. Like a Judge with wig and crown, he with his khadi collar-less sleeveless, half shirt and angawastharam, gives a patient hearing to the men, who come to him with their numerous grievances, complaints, memoranda, petitions and prayers, embracing a variety of topics from the most trivial to the most profound He has the good grace to hear them patiently and sympathetically, which quality has endeared every humble worker in the Congress to him and has made him the unassailable leader that he is to-day.

But all this may only endow him with a passing grace of popularity. But how do we account for the phenomen on of his permanent and continuous leadership in this State for well nigh a decade and a half? The answer is simple and that is, Sri K. Kamaraj has grown into leadership from the grass roots. His leadership was not the product of any condescending sufferance on the part of a patronizing Chief; such a rootless eminence, foisted on any one will vanish like a midnight dream at the first touch of reality or at the first blow of a storm. But Sri K. Kamaraj is made of sterner stuff and he has got up the ladder of leadership by dint of his own merit and devotion to duty. Those, who are familiar with the recent history of public life in Madras State, will vividly remember how docile, good humoured and simple was Sri K. Karamaj during his great apprenticeship under Congress leaders like Satyamurthi and Srinivasa Iyengar. During the period, when he was the enthusiastic worker in the cause of freedom, he never used to project his personality. His devotion and reverence to elder politicians won for him the admiration of the leaders and the loyalty of his colleagues. His simplicity, frankness, and direct approach made him a very popular Congress leader and very soon, he was elevated to the Presidentship of the Tamil Nad Congress, in the early part of 1938. This elevation did not puff him up to the skies; on the other hand he was, slowly and surely gaining control over the Congress affairs by a diligent application to the problems of the huge and mighty organisation; while he was very affable to elders, he was equally at home with his fellow-workers. In fact, it is said that he has such an intimate and personal knowledge of his fellow workers, that he knows almost every one by name and it is this intimate, personal understanding, that enables him to sense the pulse of the Congress, with a sureness that is infallible and accounts for his undisputed leadership. He has a great gift for not only attracting the devotion of his followers, but also making that loyalty a permanent one. A greater part of his time is being devoted to the solution of the personal problems of the Congress workers; in fact, he is a great follower of the dictum: "Take care of the men! the Movement will take care of itsef." This was not only a good truism; it was an equally good practical hint for an administrator as well All this experience he gained during his period of apprenticeship; when suddenly as a result of the "Quit India policy" of the Congress, he was put into prison in 1942. His prison life gave him an insight into the working of the Congress apparatus and he gained an invaluable inside knowledge of the great Freedom Movement. Early in 1946, he was released and lo! he had to assume the leadership of the Congress Movement in Tamil Nad, at a very critical moment We are familiar, how by slow degrees Sri K. Kamaraj gained a mastery over the Congress Machinery and with what great skill, he wielded the office of the Presidentship of the Tamil Nad Congress. In fact, though there were two other Pradesh Congress Chiefs, it was Mr. K. Kamaraj's influence, that had a profound bearing on the legislative leadership and consequently on the entire administrative set-up of the Madras State. Though silent and unassuming, he was the most vigilant and dynamic personality, who shaped, as it were, the policy pattern of the Madras State.

The secret of success of Sri Kamaraj lies in his recognition, that for achieving any great public success, a disciplined, well-knit political apparatus is an indispensable aid. The grasp of this essential truth has egged him on to become a prolific organiser. I have pointed out, that the business of organisation demands great tact, superb wisdom, perfect resilience, quick adjustability and above all the courage to carry out the decision to its utmost precision. A political party, more than anything else, depends on the loyalty of its adherents. It is not merely idealism that brings forth loyalty and actuates it, though undoubtedly it has a profound influence. More-than idealism, a knowledge and an understanding of the complicated circumstances in each case including the personal and the subjective factors is an indispensable tool for any great Leader to attract the loyalty of his followers. May be in one instance, a follower may have some economic troubles; may be in another instance, one may

have some personal difficulties. It is the duty of the leader to grasp the impact of these various factors and to evolve a satisfactory plan of action, which while alleviating the difficulties of the followers will also at the same time enhance the idealistic value of a particular political programme. But this task of reconciling the organisational objectives with the personal factors demands an extraordinary acumen, which only, a leader of the stature and calibre of Mr. Kamaraj can perform with such amazing ease and dexterity. Apart from this personal emotional approach to political problems, Mr. Kamaraj possesses in abundance a real love for the lot of the common folk; be they the humble teachers, or the hard working clerks in offices or sweating labourers, whether in the field or in the factory. Because he has come up from the ranks, he knows the annoying pains and writhing troubles, which the lower and middle income groups have to undergo in an economy of small incomes and diminishing purchasing power. It is on a realisation of these difficulties that, with consummate skill he has introduced various measures, which have tended to alleviate the sufferings of the lowly and the lost, atleast to some small extent on account of the limited means and the still scarcer resources of the Government, of which he happens to be the Chief to-day. Educational concessions to the children, whose parents have incomes of Rs. 100 and less, the suggestion for a free mid-day meal to students of the low income groups, his anxiety to solve the problem of housing, his interest in making the agriculturist feel at home in his avocation by increasing cheap credit facilities and marketing facilities are only a few of the instances which may be cited to prove his great interest in the welfare of the people. He realises that even though the Government is well intentioned, it cannot embark upon a variety of welfare schemes on account of its inherent financial difficulties. In these circumstances, Sri Kamaraj feels that it would be better to say a few soothing words to those who are undergoing troubles in a repressive economic set-up, rather than trying to sermonize to them on the principles of high thinking and simple living and thus irritate the sensibilities of agonised souls and stir them up to undesirable activities. That is why he is so much liked by the labourers, by the farmers, by the clerks and a host of other people, who are subjected to the effects of chill penury. He brings hope and cheer wherever it is possible in an otherwise gloomy world. It is his practical, bread and butter approach, that accounts for his present day popularity as an Administrator.

To be appropriate on an occasion like this, we shall just recall to ourselves the abiding interest, which Sri Kamaraj evinces in the cause of Co-operation. Worldly wise personality as he is, he is not so much carried away by the airy philosophical import of Co-operation as by its economic utility. He considers that Co-operation steers clear of all the aggrendising propensities of communism and the acquisitive tendencies of capitalism. Its nonprofit-basis and service-at-cost technique is an invaluable instrument in the hands of the lower strata of society to deliver themselves from the clutches of the money lender, the pawn broker and the profiteering merchant. Both the small producers and the poor consumers will stand to gain by the movement, which draws its sustenance from the principles of self-help and mutuality. As a promoter of industrial peace, the role of co operation is once again significant. It offers a golden opportunity for the producers and the consumers to come together by inter-co-operative integrations. Similarly all the trouble of the employers and the labourers will cease, when once Co-operative Movement gets into its stride. Sri Kamaraj, the other day was telling us that we have to make the Co-operative credit mechanism very efficient and supply agricultural credit of various types to the farmers of our land, in copious and abundant measure. Surely that has been our aim, and we shall discharge that duty to the utmost satisfaction of the farmers in our land. As a shrewd and prolific organiser, Mr. Kamaraj knows the teething troubles of an economic institution like that of a Co-operative, which has its basis on idealistic impulses. So he advised the Co-operators not to get upset by small frauds occurring here or there for it is in the nature of things that such depravities are likely to happen in some small measure in an huge undertaking of the dimension of the Co operative Movement in Madras State-even though he cautioned the Co-operators to be vigilant in the exercise of their directorial functions in such a manner as to check the occurence of fraud with a stern hand. Lastly he said, that the ultimate aim of the Co-operative must be to serve constantly and loyally all the members, no matter whatever might be the immense difficulties that one has to overcome in that process. These are the words which we will certainly bear in mind in discharging our duties as co-operators. Mr. Kamaraj is a great believer of unity and discipline. They remain the watchwords of the Co operative Movement. Though we have within our fold, various diverging interests and activities, yet we shall see that we preserve the unity and the solidarity of the Movement and thus try to bring

about the social peace, which is the foundation for any Nation which likes to grow into economic manhood. Let us therefore take an inspiration from the life of this "Great Commoner," who by dint of his own unprecedented capacity and unremitting diligence has emerged as the mighty champion of the Madras State.

ADDRESS

Sri M. Kailai Anandar.

Sri M. Kailai Anandar, Advocate then address the gathering. He said that what could not be accomplished by an individual, could easily be attained by the concerted attempt of a group of individuals, through co-operation and self-help. Thus the weaker or the poorer elements in the Society can protect themselves from economic evils and also attain a higher standard of life through the Co-operative Method. The success of the District Co operative Central Bank is a shining example of what co-operation can achieve in the field of rural credit. Its success has been mainly due to the indefatigable energy and hard work of Sri T. S. Muthukumaraswami Pillai, the President of the Bank.

REGISTRAR'S ADDRESS

Sri A. Palaniappa Mudaliar, M.A.

Mr. President, Hon'ble Minister and Brother Co operators,

I am thankful to the office-bearers of the Trichirapalli Co operative Central Bank for inviting me to participate in today's function and to speak to you a few words. Our revered Minister for Co-operation has dealt with at length some of the outstanding problems facing the Co-operative Movement to-day. He has also indicated to you the salient features of the programme of expansion of Co-operative Credit proposed to be undertaken during the period of the Second Five Year Plan. I am sure you will agree with me when I say that a dynamic programme of agricultural credit is necessary in the context of a changing rural economy. I shall now say a few words about the part which the Central Co-operative Banks and the Apex Co operative Bank can play in implementing this programme of agricultural credit envisaged in the Second Five Year Plan.

2. On a rough estimate, the total annual borrowings of the agriculturists in India is about Rs. 800 crores. In this state, the estimated credit requirements of the agriculturists are about Rs. 70 crores per annum. The provision of agricultural finance, therefore, presents a problem of vast magnitude. In the first place, the organisation of agricultural credit, both financial and administrative, will

have to conform not merely to the existing level of agricultral production but also to the increased agricultural production envisaged in the national programmes of development. Secondly, in formulating the objectives of future agricultural finance and in devising the institutional framework and structure through which that finance will be channelled to the agricultural producers, we should keep in view the directive principles embodied in our constitution for securing social equality and economic justice. In terms of the number of people who live in the villages, India is Rural India. In this context the medium and small cultivators are the persons, whose needs have to be studied in the formulation of policies of agricultural credit and agricultural development. To-day the agricultural credit that reaches these classes of cultivators is not of the right type and is not adequate. The essential ingredients in a healthy agricultural credit system are :—

1. that credit should be granted for sufficiently long periods commensurate with the length of agricultural operations, which it is designed to facilitate ;

2. that it should be granted at a reasonable rate of interest ; and

3. that it should be co-ordinated not only internally in relation to the different institutional sectors pertaining to short term, medium term and long term credit but also with complementary institutional arrangements for marketing, processing and other economic activities of the cultivators.

It is here that the basic importance of village co-operative credit society lies. There is eventually no effective alternative to a co-operative form of institution, particularly at the village level and for dealing direct with the cultivtors. In that sense, the need of the hour is to make the village co-operative credit organisation, whether short term or medium-term, a much more effective institution than it is at present. We should strengthen its structure, increase its financial resources and extend its membership so as to cover a much larger section of the rural population. You may be aware that the All India Rural Credit Survey Committee observed that though Co-operation has failed to provide adequate rural credit, Co-operation must succeed and, that for this purpose, the foremost objective of the future policy should be the creation of conditions in which co-operative credit will have a reasonable chance of success. With this aim in view, the Committee has recommended the re-organisation and

re orientation of the co-operative credit machinery. The recommendations of the committee particularly those pertaining to the re-organisation of the co-operative credit movement were considered at a conference of the State Ministers in charge of Co-operation etc., held at New Delhi in April 1955 and the Conference resolved that within the next fifteen years, 50 per cent of the rural business-Credit, Marketing, Processing, etc., should be co-operative. It was in pursuance of this decision that a scheme for the development of integrated rural credit and marketing has been drawn up for being implemented during the period of the Second Five Year Plan. I would also like to refer to the proposals under the contemplation of the Government of India, for the constitution of an All India Co-operative Development and Warehousing Board and its auxillaries such as an All India Warehousing Corporation and State Warehousing Corporation. The primary functions and objects of these institutions are to promote the planned development throughout the country of the co-operative processing and marketing of agricultural commodities, of agricultural production on a co-operative basis and ultimately, of bringing about the ownership on a co-operative basis of as wide a net work of godowns and licensed warehouses as possible.

3. The Second Five Year Plan for the Madras State is just being finalised and so far as the Co-operative Credit structure is concerned the Plan provides for expansion of agricultural credit and marketing including re-organisation of existing primary credit societies. It is the objective of the plan to cover 75 per cent of the villages with credit societies and to bring within this fold 50 per cent of the population in terms of families. A phased programme of expansion of agricultural credit is contemplated so that during the final year of the plan period loans to the extent of Rs. 15 crores will be issued by these agencies dealing in agricultural credit meeting thereby nearly 22 per cent of the requirements as against 7 per cent of the credit now supplied by the co-operatives. It is proposed to establish nearly 400 large sized societies, so that they may function as economic units and effective suppliers of credit. The needs of the cultivating tenants will be sought to be met by the issue of loans on the security of anticipated crops subject to necessary safeguards being provided for the recovery of the amounts. On the marketing side it is proposed to establish 30 new marketing societies, increasing the total number of marketing societies in the state to 150. The marketing societies, the large-sized primary societies and rural credit societies will undertake a programme of construction of godowns

and it is expected that these agencies will construct 400 godowns costing about Rs. 75 lakhs. It is proposed that the District Central Co-operative Stores should undertake marketing activities as well and at a later stage the question of forming a State Marketing society will be taken up. The Plan also provides for the establishment of the necessary machinery to get trained personnel both for the Department and for non-official institutions.

4. Preliminary to the working of the schemes of integrated rural credit and marketing, during the period of the Second Five Year Plan, it is proposed to launch a piolet project of credit and marketing embodying all the features of the main schemes, during the current financial year, viz. 1955-56 in select areas in the District of Malabar, South Kanara, Ramanathapuram, Coimbatore, Tirunelveli and Chingleput Districts. The objective of this pilot scheme is, that sufficient experience for implementation of the schemes during the plan period may be gained in advance and practical difficulties, if any, in the actual working of the scheme surmounted so as to speed up the implementation of the scheme during the plan period.

5. I need hardly say that the success of the pilot scheme as well as of the schemes of integrated credit and marketing depends to a considerable extent on the initiative, vigour and enthusiasm with which the State and the Central Co-operative Banks will execute them. It will be the responsibility of the Co-operative Central Banks and the Apex Co-operative Bank to achieve the targets provided in the schemes. The central banks will have to take greater interest particularly in the working and the development of rural co-operatives. As you all know, the rural credit societies form the base of the co-operative credit structure and the progress and the growth of the movement is entirely dependent on the strength and vitality of these primary units. The Central Co-operative Bank should nurture these institutions so that they might dovelop into healthy and stable units. And in this task the State would give such assistance as may be necessary. The co-operative financing banks both at the central and the apex levels, will have to perform the duties of a friend, philosopher and guide of the Co-operative Movement. For the success of any programme of co-operative development, some sort of planned thinking and idealism is necessary. I would, therefore, urge that the central banks may arrange immediately for the formulation of district plans in their respective jurisdiction in consonance with the State wide schemes of co-operative credit and marketing just now finalised.

6. Another direction in which the central banks can do useful service to the co-operative movement is to establish a net work of branches. I am aware that some of the central co-operative banks are running a few branches for the convenience of their constituents. But these branches are mostly functioning as pay offices of the head-quarters of the banks. You may be aware that one of the recommendations of the Rural Credit Survey committee is that the Co-operative central financing agencies should establish branches at the intermediate levels between villages and the district headquarters. I would urge you, those in charge of the central co-operative banks to consider the desirability and possibility of establishing more branches at least at sub-divisional centres, so that there may be an effective linking of the high levels of the structure with the societies at the primary level.

7. One of the reasons for slow progress of the rural co-operatives is lack of education and the inadequacy of training. The only remedy for this unsatisfactory condition is that the patient and the persistant education, in the principles and meaning of co-operation, of the members of primary societies. And in fulfilling this task, the co-operative financing banks have a vital role to perform. I may inform you that, in consultation with the State Co-operative Union, I have drawn up a scheme for imparting training to the members and panchayatdars of co-operative societies under the second Five Year Plan. The scheme provides for their training on a State wide basis. The entire state will be divided into three regions for this purpose and training will be given at 30 centres in each region at the rate of 6 to 7 centres in each district. The training will last for a week. Along with the training, propaganda which is essential will be carried on in the villages so that the benefit of village co-operative societies may be brought home to the cultivators in the country side. The Madras State Co-operative Union will be incharge of the Scheme. I hope that in the implementation of this scheme, the central co-operative banks will take the required lead and see to the achievement of the objectives behind it.

8. It is my firm belief that the Co-operative Movement in the districts can develop only under the leadership and guidance of co-operative central banks. It has been admitted on all hands that co-operatives can contribute substantially to the improvement of the living standards and to the reduction of social conflicts. And in planned economy, Co-operation has a vast part to play, not only in

the field of credit but also in several other directions. Both the Central and the State Governments are pursuing a policy of active support of co-operative organisations. And a great role has been assigned to the co-operatives in the socio-economic revolution of the country envisaged in our national plans. I have no doubt that the Central and the State Banks will rise equal to the occasion and will not only draw up realistic plans of development in the districts but also bring to bear on the execution of the plans their expert knowledge and experience, which would place the Madras State foremost in the Co-operative Map of India. I sincerely hope, that with their resources of men and money the State and Central Banks will readily come forward to lead and guide the co-operatives in a spirit of idealism that characterised the pioneers of the Co-operative Movement all over the world.

Earlier, Sri G. Varadarajan, Secretary of the Bank read the messages from Co-operators wishing the function all success. There was an interesting Dialogue item by the Staff of the Bank. The audience thoroughly enjoyed it. Srí T. M. Narayanaswami Pillai distributed the prices to the girls, who rendered the prayer songs and to the members of the staff, who participated in the Dialogue.

With a vote of thanks, proposed by Sri S. Sengamalam Pillai, Vice-President of the Bank, the function came to an end.

CO-OPERATIVES OFFER PRACTICAL EDUCATION.

Co-operation cannot proceed without intelligence. The moment men, even workmen, assemble to consider how their affairs can be best managed, as a matter of business, their minds receive a new impulse, new ideas, new motives new objects. They are obliged to exercise their judgement, to weigh and balance probabilities—to count the profit and loss—and to acquire a knowledge of human character. These are the same qualities, which are called into exercise in the highest situations in the society. If the mind continues to be occupied in this manner, for a series of years, it will receive a practical education much more improving than the dry lessons of schools, which exercise the memory by rote without opening and strengthening the understanding. All Co-operators will become to a certain extent, men of business. But they cannot become men of business, without becoming men of knowledge. This knowledge will be of the best kind, because it is practical.

DR. WILLIM KING.

A Report on the All India Co-operative Week Celebrations between 5th and 11th November 55.

MADRAS CITY CELEBRATES WITH A GUSTO

ALL INDIA CO-OPERATIVE DAY

5th November 1955.

Presiding over the All India Co-operative Day Celebrations in the City to-day, Chief Minister Kamaraj said that if the co-operative movement were to succeed in a greater measure, the ideals of co-operation should be carried to the masses.

While the Chief Minister commended the progress already made, he also noted that little attention had been paid so far to acquaint people with the ideals of the movement.

The function organised by the Madras State Co-operative Union as part of their observance of the All India Co operative Week was held in the premises of the Madras State Co-operative Bank at Esplanade on the 5th November 1955.

WELCOME ADDRESS

DR. P. NATESAN,

General Secretary, The Madras State Co operative Union.

The gathering at the outset observed a minute's silence as a mark of respect to the memory of Mr. N. S. Arunachalam, Secretary, Department of Co operation, who died in the early hours of that morning. Dr. P. Natesan, General Secretary of the Co operative Union at the outset made a feeling reference to the "untimely demise" of Sri Arunachalam.

He then welcomed the audience and the Chief Minister Sri K. Kamaraj. He referred to the abiding interest of Sri K. Kamaraj in Co-operation, which was indicated by his ready and willing acceptance to participate in the day's function. "We are in a period of transition and co-operation, too, is on the eve of great expansion and reorganisation. Co-operatives must be efficient and must be in a position to take advantage of every measure of technological progress As Pandit Nehru said, that while rapid industrialisation is necessary. for the Nation's progress, equally essential are the small scale industries. "We have to take note of the emphasis and try to enrich co-operation by applying it to all fields of human endeavour especially to small scale industries and that, too, in an efficient and enthusiastic manner."

READING OF MESSAGES

SRI T. M. CHINNAYYA PILLAI

Sri T. M. Chinnayya Pillai read the messages received from Sri Ajit Prasad Jain, Minister for Food and Agriculture, Government of India and Dr. Shyamnandan Sahaya, M.P., President of the All India Co-operative Union. He also read the declaration of the International Co-operative Alliance.

REGISTRAR'S ADDRESS.

Sri A. Palaniappa Mudaliar, Registrar of Co-operative Societies, stressed the international character of the co-operative movement and gave an account of the progress of the movement in India and particularly in Madras State, which he said held the pride of place so far as the spread of the movement to various facets of life was concerned. Detailing the various schemes of the Co-operative Department for inclusion in the Second Five Year Plan for the State, he said the schemes were estimated to cost about Rs. 12 crores. He hoped with the implementation of these schemes, the Movement in the State would register great progress.

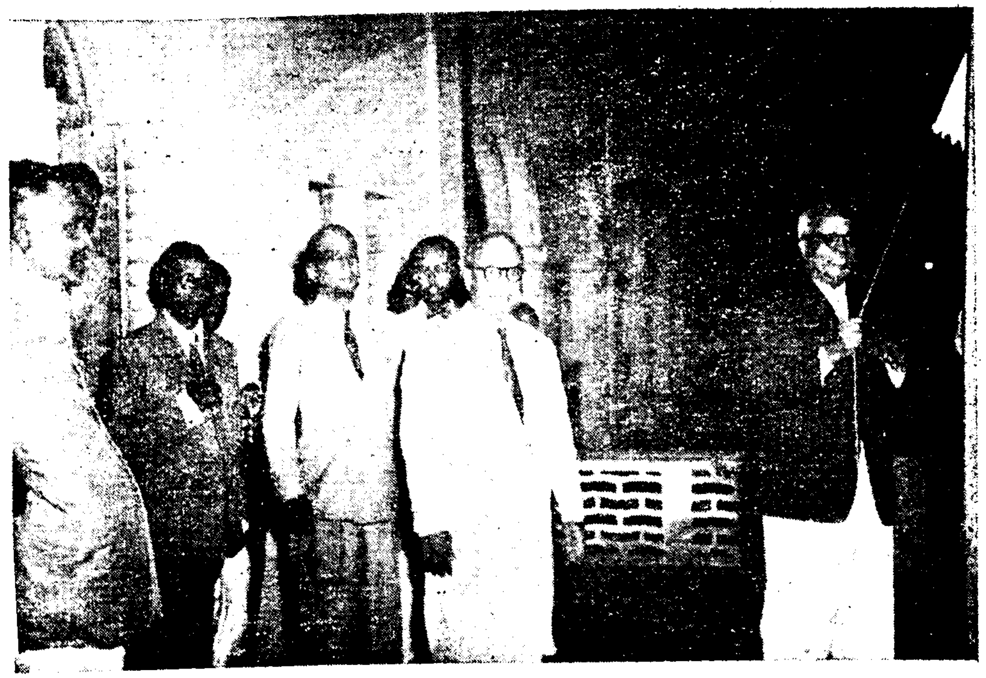
SRI K. NACHCHINARKINIYA SIVAM'S, ADDRESS

Sri K. Nachchinarkinia Sivan, President, The Madras Co-operative Milk Supply Union spoke on the importance of co-operation for bringing about economic equality and urged that the Movement should be expanded to benefit the masses.

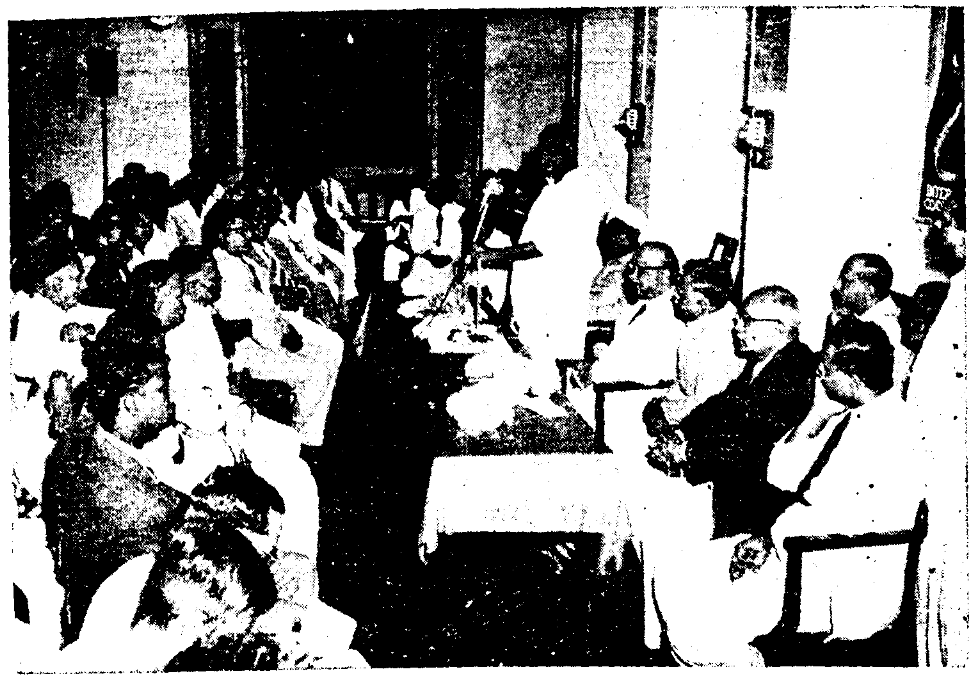
PROF. R. KRISHNAMURTHI'S ADDRESS.

Prof. R. Krishnamurthi said that there was hardly any aspect of life, which had not been touched by the Co-operative Movement. Though there might be defects here, deficiencies there, the Movement on the whole had achieved something great. He thought that in the working of the Movement by non-official agencies, Government control and advice must be welcome. Co-operation was an ethica Movement, which brought out the best in men and it was necessary in a Welfare State. As an educationist, he would emphasise the educative value of co-operation, and he pleaded that the State should render liberal financial assistance to Co-operative Institutions engaged in Co-operative educational work.

All-India Co-operative Week
All-India Co-operative Day * 5th November, '55.



Sri T. M. Chinnayya Pillai is seen hoisting the Co-operative Flag. Sri A. Palaniappa Mudaliar and Dr. P. Natesan are seen in the picture.



Sri K. Kamaraj, Chief Minister of Madras is seen delivering the presidential address.

All-India Co-operative Week
Students' Day * 6th November, '55.

Unique among the All India Co-operative Week celebrations was the Oratorical Contest. Hon. Mr Justice K. Ramaswamy Gounder, Sri A. R. Shetty and Sri A. Palaniappa Mudaliar acted as Judges. In the second row, from right to left are seen the winners in the contest 1. Kumari Chitkala, 2. Sri V. Mahalingam, 3. Kumari Usha 4. Sri D. Gasper.

Weavers' and Artisans' Day * 7th November, '55

Sri S. S. Ramaswamy Padayachi, Minister for Local Administration presided over the Weavers' Day at the Saidapet Weavers' Co-operative Society. Sri A. Palaniappa Mudaliar, Sri A. J. Arunachalam. Sri M. Kanniappan, and Dr. P. Natesan are seen in the picture.

CHIEF MINISTER'S ADDRESS

Chief Minister Sri K. Kamaraj said while some people held that the Co-operative Movement had made satisfactory progress, there were others who contended that the progress was not very good. Both views were plausible. It was true that many, even among the rural folk had cultivated the habit of making use of co operative sales and credit societies. But they did so more out of considerations of benefit than out of a realisation of the true import of the co-operative ideals. Even some people, actively engaged in the movement, might not fully comprehend the principles and the ethics of co-operation. This state of affairs was the result of their past neglect. While the activities of the Co-operative Movement had expanded, they had not taken sufficient interest in propagating its philosophy. Co-operators should henceforward devote attention to elucidating the ideals of the movement for the benefit of the masses.

Sri K. Kamaraj said the various 'isms' and creeds like Communism, Socialism and Co-operation were only of recent origin. At a time when man's wants were few and he lived in a state of self-sufficiency, cut off from the rest of his fellowmen by insufficient means of communication, there was very little needs for such "isms". Agrarian troubles were unheard of in the bygone days. But as civilisation progressed and as man's wants grew both in number and intensity bringing in their trail lust, avarice, greed and self. aggrandisement, it beeame increasingly necessary to propound theories, which would stress the need for equitable distribution of wealth and social justice for all classes. Communism, Socialism and Co-operation all had their birth in similar circumstances. By whatever name they might be called—communism, socialism or co-operation-the heart of their philosophy was the emphasis that accumulation of wealth by a few at the cost of the many would engender unrest in society. Sri K. Kamaraj said if the tranquility of society was disturbed, there would be nothing left of society itself except chaos and confusion. It was not without reason that our ancients had enjoined that all well-to-do should endow part of their wealth in favour of temples. The object was to prevent the accretion of wealth in the hands of a few and to bring about a more equitable distribution of wealth and produce.

More Schemes

Sri K. Kamaraj said while they thought of equitable distribution of wealth, they should remember that in most cases the producer and the consumer were one and the same person. They should not imagine for a moment that the two were separate entities. Even communism, whatever be the high ideals claimed by it, only implied a certain amount of State regulation in ensuring an equitable distribution of the produce. There was, therefore, very little difference in the ideals of communism and co-operation. The only difference was that co-operation sought to bring about the desired change through peaceful persuasion, by appealing to the innate good sense in man. Sri Kamaraj said that the Government also were formulating various schemes to quicken the tempo of the progress of the Co-operative Movement and hoped in the years to come the ideals of co-operation would permeate the rank and file of the people and the Movement would march from strength to strength.

Dr. P. Natesan, General Secretary, Madras State Co-operative Union proposed a vote of thanks.

STUDENTS' DAY

6th November 1955

Oratorical Contest on Co-operative Movement--An Unique Programme

In connection with the celebration of the "All India Co-operative Week' held under the auspices of the Madras State Co operative Union, Esplanade, when an oratorial contest for the students was held, the subject being "The future of the Co-operative Movement in Madras State," Mr. Justice K. Ramaswami Gounder, presided and Mr. A. B. Shetty, Minister for Health and Co-operation and Sri A. Palaniappa Mudaliar, Registrar of Co-operative Societies, acted as the Judges. His Excellency Shri Sri Prakasa, Governor of Madras had sent a message, wishing the function all success.

Dr. P. Natesan, General Secretary, Madras State Co-operative Union, welcomed those present.

He said that he was particularly thankful to the Principals of the Colleges and Co-operative Training Institutions for making this new venture a great success. He referred to the lack of emphasis on the practical side of education, in the modern educational system. Fundamental education for life is the only correct approach. He said that Co operation itself was a practical vocational education; it had both a practical and an idealistic import. And youth must take the responsibility for carrying forward the Movement. That was why, the Madras State Co-operative Union had organised the Oratorical

Contest which was a novel feature. He hoped that this will give a stimulus for students to get themselves interested in the co-operative ideology.

Oratorical Contest

At the outset, there were 19 students from various Colleges and the two co-operative training institutes in the City. A preliminary Contest was held at 2 p. m. Dr. P. Natesan, Sri Ranganatha Iyer, Sri D. Mohanakrishnan and Sri C. M. Janarthanam acted as Judges. The Judges, then selected the following 11 candidates for the final debate. Each candidate was given 5 minutes.

	Name of the Student	Institution
1.	Sri D. Gasper.	Stanley Medical College.
2.	Sri K. M. Anantharaman.	Engineering College.
3.	Miss R. Usha.	Meston Training College
4.	Sri V. Krishnamurthi.	A. C. College of Technology.
5.	Sri V. Mahalingam	Sir Theagaraya College.
6.	Miss Lalitha Menon.	Ethiraj College for Women.
7.	Miss Kamala Menon	do.
8.	Miss S. Chitkala	do.
9.	Mr. Akbar Khaleeli,	Loyola College.
10.	Sri N. Krishnamurthy.	Regional Co-op. Training Centre.
11.	Sri K. G Venkataraman, IV B. Com.	A. M. Jain College.

All the 19 participants were presented with a copy of the Golden Jubilee Souvenir. The following candidates won the prizes, in the Final contest, indicated against each.

List of Prize-Winners.

	Name of the Student	*Institution*	*Description of Prize*
1.	Sri. V. Mahalingam	Sir Theagaraya College	First Prize
2.	Miss. R. Usha.	Meston Training College	Second Prize
3.	Mr. D Gasper	Stanley Medical College	Third Prize
4.	Miss. S. Chitkala	Ethiraj College for Women	Lady's Special Prize

Hon'ble Justice Mr. K Ramaswamy Gounder's Address.

Hon'ble Mr. Justice Ramaswami Gounder congratulated the students on their performance and asked those who failed to win prizes not to be discouraged. He advised the students to deliver the speeches with adequate pauses. He felt performance of the students gave one the impression that they had their speeches by heart. He appealed to them to prepare well and then deliver the speeches in a natural and easy style, so as to give an impression that the ideas are the speaker's own.

Mr. Ramaswamy Gounder said that he was rather a stranger to Co-operation, but he felt co-operation ought to play an important part in the life of a nation. Speaking as a lay-man, he would say even marriage is a form of Co-operation. The principle of mutual help could be extended to other economic spheres of life. The Co-operative Flag was a symbol of unity, mutuality and peace. In India Co-operation, no doubt has made many big strides, especially in urban areas. But he felt that in the remote villages, co-operative societies for credit and marketing were essential; it was his impression that it had not made much headway in the rural parts. The farmer must be assured of credit and other supply facilities; he must also be helped to market his produce in the most favourable market; unless progress is made in these directions, the claim of the Co-operative Movement to be a big and powerful socio-economic force in the country will not be justified. He hoped the Movement will move forward in these directions in future.

Dr. P. Natesan proposed a vote of thanks.

WEAVERS' AND ARTISANS' DAY.

7th November 1955.

The Weavers and Artisans' Day was celebrated with great eclact at the Saidapet Weavers Co-operative Production and Sale Society, under the joint auspices of the Madras State Co-operative Union and the Madras State Handloom Weavers Co operative Society Ltd. A large number of Co-operators were present. Sri A. Palaniappa Mudaliar, Registrar of Co-operative Societies, Sri W. Gnanasambandam. Business Manager, The Madras State Handloom Weavers' Co-operative Society, Ltd., Madras, Sri Adikesava Mudaliar, Sri Kanakasabhai and others were present.

WELCOME ADDRESS

Dr. P. Natesan

General Secretary, The Madras State Co-operative Union.

Dr. P. Natesan, General Secretary, The Madras State Co-operative Union, welcomed the Minister and said that as a part of giving publicity to the work done in handloom sector, it was decided to celebrate the Weavers and Artisans' Day at Saidapet, which is predominantly peopled by weavers. He said that the Governments both

State and Central were anxious to help the weaver, The Cess Fund is a bulwark of strength to the weavers. They must take advantage of the assistance to improve their efficiency and produce quality goods and thus increase their earnings. They should be in a position to compete with the mill industry; they should standardise production; improve designs and attract customers. He appealed to the Weavers to join the co-operatives and thus ensure for themselves higher earnings, continuous employment and better standards of living.

Sri S. S. Ramaswami Padayachi's Call to the Weavers

Sri S. S. Ramaswami Padayachi, Minister for Local Administration presiding over the Weavers and Artisans' Day celebrations at the Saidapet Weavers Co-operative Production and Sale Society, Saidapet said that both the Central and State Governments were interested in the handloom industry, and appealed to the Weavers to utilise properly the facilities provided to them by the Governments.

There was a great demand for Indian handloom goods in America and the Government were exploring the possibilities of finding new markets for handloom cloth. The Minister urged the weavers to keep up a high standard of work and efficiency.

Under the Second Five Year Plan Rs. 4 crores had been provided for improving handloom industry. Certain other measures to improve the lot of weavers were also contemplated, such as educational facilities for children, medical relief, and provision for housing.

The Minister added that Rs. 17 lakhs had been provided for housing and two housing schemes, one at Aruppukkottai, Ramanathapuram district, and the other at Ammapettai, Salem, had already been sanctioned.

Referring to the petition presented by the 48th Division Ratepayers and Tenants' Association that some amount from the handloom cess should be allotted to improve the drainage and sanitary conditions in Saidapet, the Minister said that he would do his best in this regard. He asked them to pass a resolution to this effect, and forward it to him.

Sri M. Kanniyappan said that there was need for a separate Ministry to look after the interests of handloom industry. He also pleaded for liberal financial assistance to weavers.

Sri A. J. Arunachala Mudaliar, Vice-President, Madras State Handloom Weavers Co-operative Society explained the several schemes of assistance under the Cess Fund Scheme. He appealed to the Weavers to be loyal to the Society and produce quality goods. In the long run, it is the productive efficiency of the weavers, that will count in stabilising the prospects of handloom industry. Of late, there has been an increasing demand for the handloom goods in foreign markets like U.S.A., thanks largely to the efforts taken by the All India Handloom Board, in expanding marketing facilities. But the Weavers should improve the quality of weaving, standardize their production and thus help to maintain the reputation for the handloom goods. They should also help to strengthen the Apex Society, which will safeguard the interests of the weavers.

Sri M. L. Chengalvaroyan, President, Saidapet Weavers Co-operative Production and Sale Society proposed a vote of thanks.

Free Milk Shake was distributed to the audience at the end.

CO-OPERATIVE CREDIT DAY.

8th November 1955.

The "Co-operative Credit Day" was celebrated in connection with the All India Co-operative Week at a function held under the joint auspices of the Madras State Co-operative Union, and the Madras District Co-operative Central Bank Ltd. at the premises of the Madras State Co-operative Bank Buildings, Esplanade, Madras. Mr. A. Palaniappa Mudaliar, Registrar of Co-operative Societies, presided.

WELCOME ADDRESS.

DR. P. NATESAN,

General Secretary, The Madras State Co-operative Union.

Dr. P. Natesan, General Secretary of the Madras State Co-operative Union, welcoming the gathering, said that credit was the first activity, that was started under the auspices of the co-operative Movement more than 50 years ago. He referred to the role of urban banks and employees' societies in providing credit to the middle class people at reasonable rates of interest. He said that Co-operation was not properly understood by many members, especially in the case of Employee's Societies, there was a necessity to ask for legislation in the matter of recovery of instalments, through the pay-disbursing officers, even though this was not in consonance of the true principles of co-operation of persuation and mutual help. If Co-operation has been properly developed, there would be no need for the demand for such legislation. He further stated that honesty, integrity and efficiency should be the watchwords, which should guide the Co-operators in their work.

SRI D. MOHANAKRISHNAN'S ADDRESS.

Mr. D. Mohanakrishnan, Vice-President of the Vellala Bank, spoke on the plan of the Government for developing rural credit so as to help agriculturists. He wanted that urban banks should be provided with finances for long-term purposes.

SRI K. KANNANKUTTY MENON'S ADDRESS.

Sri K. Kannankutty Menon, President of the Government Servants' Co-operative Bank, Triplicane, said that the most useful work was being done by the Co operative Department in the State by the establishment of co-operative banks for the benefit of low-paid employees. It has saved them from the clutches of the money lenders and the Pathans; it has rendered invaluable credit assistance at the most crucial moment in the lives of many a salary earner. He suggested that the system of personal surety may be amended. Lastly, he said that thrift should be promoted. He said that persistent propaganda about the idealistic aims of the Movement should be done.

REGISTRAR'S ADDRESS.

SRI A. PALANIAPPA MUDALIAR, M.A.,

Sri A. Palaniappa Mudaliar said that the day was important because credit was the starting point of the Co-operative Movement. He outlined the proposals for strengthening the Co-operative Movement during the Second Five Year Plan period, so that it would be really beneficial to the people. If credit were to be really, effective, it must possess certain basic characteristics, he said. If their agricultural credit system ought to succeed, the society should be in a position to give loans before the need for it expired, as credit delayed was often credit denied. He added that credit should be adequate and supplied on reasonable terms. Judged by these standards, they could see that their agricultural credit societies had not sufficiently come up to their expectations.

Village Societies.

The work of the co-operative institutions ought not to be judged by its usefulness to their members but by the influence they exercised on other sectors. He pointed out that there was no point in giving loans in certain directions and leaving the ryots in other fields to the mercy of the usurious money-lenders. Efforts were under way, he said, to reorganise the village societies on a wider scale so that each unit might serve large number of members with increased volume of transactions, so that they might be able to employ paid staff, if the services of honorary workers were not available. He also referred to the role of land mortgage banks, in the matter of providing long-term loans for both productive purposes and for the purpose of discharging prior debts.

Urban Credit.

With regard to the working of the urban banks, Mr. Palaniappa Mudaliar said that they were in a happy position. He suggested that the urban banks might convene a conference to discuss their problems and draw up their own five year plan of development. As regards employees' societies, he would stress that they should function more as instruments of savings rather than instruments of credit. He suggested that a conference of employees' societies might be convened in the City to find out their difficulties and draw up a plan of development.

Later, there was a programme of variety entertainment Sri Ranganatham Chetty, Agent, State Co-operative Bank, Mylapore entertained the audience to a flute performance. Sri Vinayakamurthi of the District Co-operative Central Bank rendered film music.

Dr. P. Natesan proposed a vote of thanks.

EX-SERVICEMEN DAY.

9th November 1955.

"Ex-Servicemen Day" forming part of the All India Co-operative Week was celebrated on the 9th November 1955 under the joint auspicies of the Madras State Co-operative Union and the Co-operative Motor Transport Society for Ex-Servicemen, Madras, in the premises of the Co-operative Motor Transport Society for Ex Servicemen, Portuguese Church Street, George Town. Sri R. Shunmugha Rajeswara Sethupathi, Minister for Public Works, presided. There was a large audience of distinguished co-operators; Sri A. Palaniappa Mudaliar, Registrar was present.

WELCOME ADDRESS.

DR. P. NATESAN,

General Secretary, The Madras State Co-operative Union

Dr. P. Natesan, General Secretary of the Madras State Co-operative Union, while welcoming the Minister and others said that

All-India Co-operative Week

Ex-Servicemen's Day * 9th November, '55.

Sri Shanmugha Rajeswara Sethupathi, Minister for P.W.D. is seen delivering the presidential address. Major General S. C. Alagappan, Sri A. Palaniappa Mudaliar, Abdul Hafeez, Dr. P. Natesan are seen in the picture.

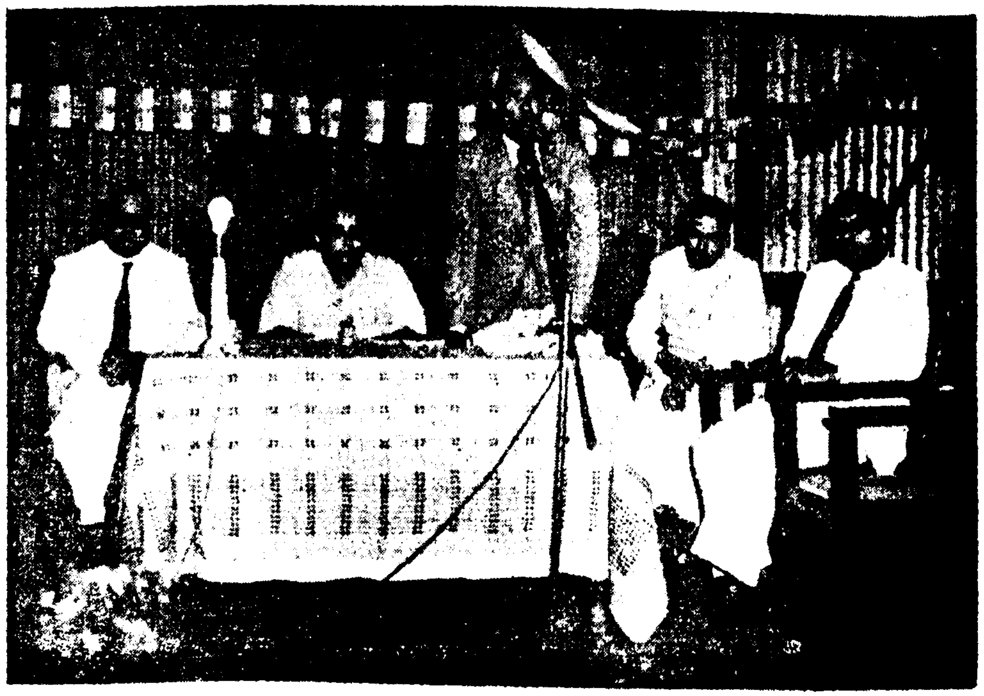
Consumers' Day * 10th November '55.

Sri M. Bhakthavathsalam, Minister for Agriculture presided over the meeting. Sri R. Balaji Rao, Dr. P. Natesan, Sri S. Muthukrishna Iyer, Sri K. Srinivasan, Sri A. Palaniappa Mudaliar are seen in the picture.

All India Co-operative Week
Co-operative Credit Day * 8th November, '55

Sri A. Palaniappa Mudaliar is seen delivering the presidential address. Dr. P. Natesan Sri D. Mohanakrishnan and Sri Kannan Kutty Menon are seen in the picture.

Ex-Servicemen's Day * 9th November '55



Major General S. C. Alagappan, President, Motor Transport Co operative Society for Ex-Servicemen is seen addressing the meeting.

co-operation is the proper agency to rehabilitate the ex-servicemen, after their demobilization. The Government have created Post war Reconstruction Fund, from out of which liberal financial aid was given to ex-servicemen They had land-colonisation societies, motor transport societies and workshops. The Strathie workshop was producing household utensils and electrical metalware. But he would appeal to the ex-servicemen to consider the society as their own, work honestly and efficiently and thus contribute to the success of the Society. They should work in a disciplined and harmonious manner and improve the efficiency of the Co-operative.

MAJOR-GENERAL S. C. ALAGAPPAN'S ADDRESS.

Major-General S. C. Alagappan, President of the Society, said that as far as Ex-Servicemen were concerned, they had received all possible assistance from the Government. He requested the Government to provide them with a suitable site for locating their workshop, to sanction more bus routes and to extend to their society, the facilities of interest free loans. He appealed to the ex-servicemen to maintain and develop the sense of discipline, which they had imbibed during their war service, increase the efficiency of their methods of production systematically and generally build up the institution as their own, by being honest, efficient and loyal to the Society at all times

MR. MOHAMED HAFEEZ'S ADDRESS.

Speaking on the occasion Mr. Mohamed Hafeez, Joint Registrar of Co-operative Societies, pointed out the various Government facilities extended to Ex-Servicemen. In Madras State, he said, there were 7 Motor Transport Societies, 7 Co-operative Work-shops and 7 land colonisation Societies exclusively for the benefit of Ex-Servicemen. Nearly 549 Ex-Servicemen were members of the seven Land Colonisation Societies and about 1,400 acres of land had been distributed to them, each getting about 4 to 5 acres. The Societies at Neidalur in Trichy District and Thirumangalakotai in Tanjore District were functioning very well, while some others were not upto the mark, due to poor soil condition and lack of proper irrigation facilities. He requested the Government to take steps to remedy the situation and enable the ex-servicemen to stick to the land. About 425 Ex-Servicemen were employed in the Co-operative Workshops. The seven Co-operative Motor Transport Societies have provided nearly 699 Ex-Servicemen with employment.

The Joint Registrar suggested that the furniture for Government purposes could be purchased from Ex-Servicemen Societies, if they were not able to get their requirements through the Jails. He added that there was a suggestion to shift the Motor Transport Society to Wall Tax Road in a more suitable premises. He also pleaded that assistance should be given to reorganise the Strathie Workshop on efficient lines and appealed to the members to work hard and run the institutions, designed for their benefit on proper lines.

Minister's call to Ex-Servicemen

Sri Shanmugha Rajeswara Sethupathi said Collective Farming, which was the application of Co-operative principle to Agriculture, was slowly gaining ground in our country. With this end in view, the Government have agreed to bring in the necessary land reform legislation. He said co-operation formed the basis of the socialistic pattern of society. He asked the ex-servicemen to adapt themselves to the changing conditions. He assured that the Government would provide the ex-servicemen with all the facilities for their rehabilitation so that they extend their activities in several useful directions like land colonisation, Motor Transport and workshop.

Major C. Natarajan, Manager of the Society proposed a vote of thanks.

CONSUMERS' DAY.

10th November 1955

The role of Co-operation in promoting India's prosperity was stressed by Mr. M. Bhakthavatsalam, Agriculture Minister, while presiding over the "Consumers' Day" celebration of the All India Co-operative Week at the Triplicane Urban Co-operative Society premises on 10th November 1955. There was a large gathering. Sri A. Palaniappa Mudaliar, Registrar of Co-operative Societies, Sri N. Murugesa Mudaliar, Deputy Secretary, Agriculture Department, Sri S. Nithyanandam, Sri Hirudayaswami, Joint Registrars were present.

The celebrations were organised under the joint auspices of the Madras State Co-operative Union and the Triplicane Urban Co-operative Society.

After tea, Sri K. Srinivasan, Managing Director, Triplicane Urban Co-operative Society, welcomed the gathering. He said that Triplicane Urban Co-operative Society had done 25 years of steadfast service to the consumers and hope that celebrations like this will help to bring home the message of co-operation to many more persons.

SRI M. BHAKTHAVATSALAM'S ADDRESS

Sri Bhakthavatsalam referred to the great strides made in Co-operation, and said it was not a thing imported from outside. Every joint Hindu family was great co-operative unit. Co-operation, he said, was a great solvent of many of their problems whether they related to land or other matters. It was the sure way of bringing about the advancement of the country. If the suffering of the people, especially in the rural areas were to be removed and an incentive was to be created in them to increase food production, he said, it was possible only by offering them adequate credit facilities through Co-operative Societies.

Room for further Expansion

Great as had been the progress achieved, there was still room for futher expansion. Rural uplift was the main objective of the Five Year Plans, and this was proposed to be achieved through multipurpose projects. Co-operation should so spread that every member of a family was a member of some society or another, he said.

The Minister praised the service rendered by the Triplicane Urban Co-operative Society and said it brought together on one platform people belonging to different political parties, groups and communities.

SRI S. MUTHUKRISHNA IYER'S ADDRESS

Sri S. Muthukrishna Iyers, President of the Triplicane Urban Co-operative Society emphasised the place of the Co-operative Sector in a Socialistic pattern of society. He said that Consumer activity was the main limb of the Co-operative Movement. He regretted that Consumer Stores had not flourished well in rural areas. He emphasised the educative value of Consumer Movement has not been adequately recognised. He requested the Government to exempt sales to members from Sales Tax and thus help Consumer Co-operation.

DR. P. NATESAN'S ADDRESS

Dr. P. Natesan stressed the duty of the public to support the Consumers' Co-operative Movement. He said that there were only five types of non-credit activities in which co-operation has permeated rather successfully ; they are : Consumer Store, Handloom Weavers Society, Housing Co-operative, Milk Supply Co-operative and

Insurance Co-operative. Consumer Co-operation, by its very nature ought to be more numerous, and more widespread. There are 13 Wholesale Stores and about 829 Primary Stores. During the war these stores had not only expanded their business, but had also done yeoman service to the Consumer, at a time of acute shortages and high prices, by arranging to supply them equitably at fair prices thus checking the hoarding and profiteering of the private traders. But after the decontrol, many of the Stores are not working satisfactorily and are reporting huge losses. We must see that these societies are reorganised as economic Units on efficient lines. He would make two suggestions. The Consumer store should extend credit facilities at least to some of its established members, taking into consideration the regularity of their income and their repaying capacity. Secondly, he would also suggest that there should be some provision, whereby only members, who make a certain amount of purchases from the Store during a given period should have the right to be elected as Directors. Lastly, he would appeal to the members to take an active interest in the working of the stores and also bring more members into the Co-operative Fold.

Sri R. Balaji Rao proposed a vote of thanks. There was a Humorous Dialogue by Gokarnam Gajakarnam at the end.

CO-OPERATIVE INSURANCE DAY

11th November 1955

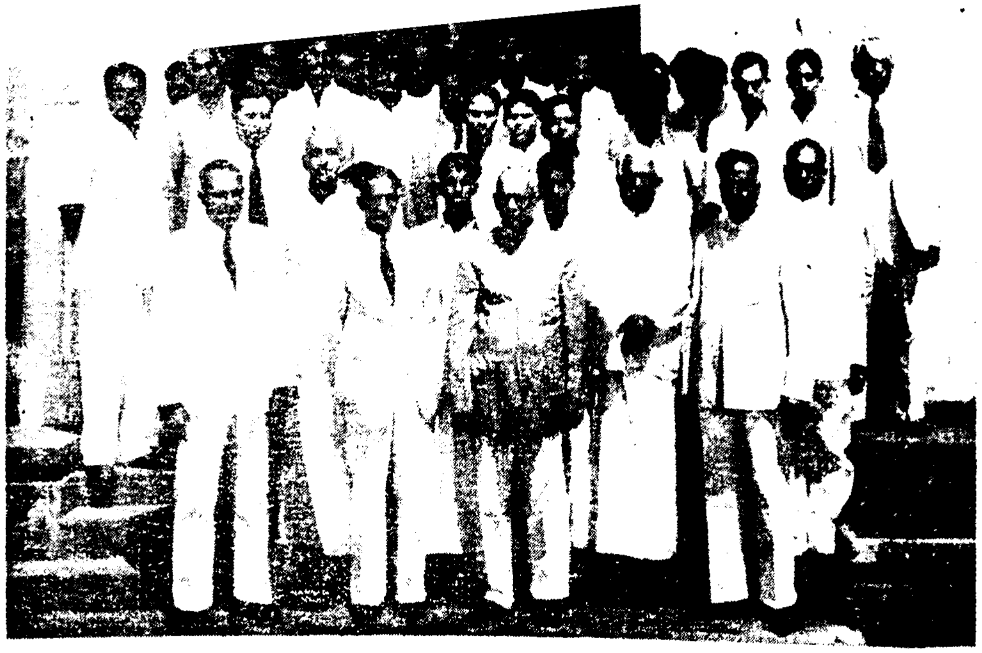
Mr. Justice W. S. Krishnaswami Nayudu presiding to-day over Co-operative Insurance Day, the last day of the All India Co-operative Week, under the joint auspices of the Madras State Co-operative Union, the South India Co-operative Insurance Society and the Co-operative Fire and General Insurance Society and the Postal Insurance Society stressed the need to introduce a system of compulsory payment of insurance premia in respect of employees in private industrial concerns, and suggested that legislation might be undertaken for the purpose.

He said that the days of non-co-operation were over with the attainment of Independence, and there was no place for "non-co-operation" in any walk of life of the country. Co-operative spirit should spread in every village to increase the prosperity of the people. They should take a lesson from China, where Co-operation had been introduced in every activity.

He pointed out that Co-operation had an important role to play in the development of the country under the Five Year Plans. He

Sri V. Venkatachalam, Sri T. M. Chinnayya Pillai, Mr. Justice W. S. Krishnaswamy Naidu Dr. P. Natesan, Sri P. Kasturi Pillai, Sri P. Shanmugam are seen in the picture.

Hon'ble Sri Justice W. S. Krishnaswami Naidu is seen delivering the presidential address.



Sri A. B. Shetty, Minister for Co-operation and Public Health inaugurated the Malabar Co-op. Training Institute on 4-11-55. Sri A. Palaniappa Mudaliar, Registrar and Sri P. Govinda Menon, President are seen in the picture.

All India Co-operative Week, Kumbakonam.

Sri N. S. Ramalingam, B.A., President, Co-operative Central Bank, Kumbakonam

said people should be encouraged to take to insurance, and that through co-operatives. In many cases, persons failed to pay premia and allowed their policies to lapse. This was wrong.

The Judge said attention should be paid to the welfare of old persons. Insurance companies, with the help of the Government must evolve a scheme of old age pensions.

Dr. P. NATESAN'S WELCOME ADDRESS.

Earlier Dr. P. Natesan, General Secretary of the Madras State Co-operative Union welcomed the Judge and others. He said that the Meeting was organised as a part of All India Co-operative Week Celebrations, under the joint auspices of South India Co-operative Insurance Society and the Co-operative Fire and General Insurance Society and Postal Insurance Society. He said that Insurance was first developed on a Co-operative basis by the late Sri V. Ramadoss Pantulu, some 25 years ago. Co-operative Insurance has now made good progress. Co-operation first started as a Credit Movement, but has now been extended to non-credit activities, as Consumer Store, Housing, Milk Supply, Weavers' Co-operation and Insurance. If Co-operatos practised the virtues of honesty, efficiency and enthusiasm, Co-operation is bound to succeed.

SRI P. KASTURI PILLAI'S ADDRESS.

Brother Co-operators,

I extend to you a most hearty welcome to this closing day gathering of All India Co-operative Week this evening. The Madras State Co-operative Union has assigned this very pleasant task of playing the host, to the Co-operative Insurance Societies of this State and appropriately enough to emphasize the need to effect regular and methodical savings by the vast majority of the middle and lower middle classes, who constitute the backbone of the country. We are thankful to the Madras State Co-operative Union and its most energetic and popular Secretary, Dr. Natesan, for extending this proud privilege to us. The All India Co-operative Week, as you are all aware, commenced on the 5th of this month on the International Co-operators' Day and during this week, which is to be considered most sacred and dear to the Co-operators and to the Co-operative movement in this country, the socio-economic needs of the common man and how to tackle them most effectively through co-operative way of life has been emphasized. The significance of these week-long celebrations is only to take stock of the working of the Co-operative Movement in this country and to plan for the future. The future as envisaged by us is a very ambitious and noteworthy one, and Co-operative movement is expected to play a very significant role in the Second Five Year Plan and to establish and develop a socialistic pattern of society, which is the objective before the country.

India is essentially rural India. The Rural Credit Survey conducted by the Reserve Bank of India has presented a very clear picture of this Rural India. Nearly 80 per cent of the population of this vast country lives in villages with a low, per capita income and output and a very low standard of living as compared to other well-developed highly industrialised countries in the West. The several surveys conducted by the Committees on Co-operation have pointed out that the agriculturist in this country is born in debt, lives in debt and dies in debt. Co-operative Movement was started in India over 50 years ago to eradicate this malady of chronic indebtedness of the agriculturist and to save him from the clutches of the merciless moneylender. Started mainly as a Credit movement in the beginning it has gradually enveloped almost all activities of the common man serving his socio-economic needs. It should however be said that in spite of this 50 years working, the Co-operative movement has not developed in the measure that is desired. Though a great impetus was given to it during the Second World War, much headway has yet to be made. In these dynamically changing times, when capitalists and capitalism are fast disappearing from the economic picture of this country, and private enterprise and profit making are becoming things of the past, it is co-operative activity that should take its rightful place in future planning and development of the country on a socialistic pattern. Dr. Punjabrao Deshmukh, Union Minister of Agriculture and Co-operation in inaugurating the Co-operative Week Celebrations at Delhi has rightly pointed out that all activity should be in terms of economic and social values, which it was the policy of the Government to create and maintain and that Government is not prepared to sacrifice freedom and equality in the pursuit of wealth. The manner of production is as much important as the product itself, and in that pursuit, in the larger interests of the Nation, there cannot be any other policy, but one which will involve the greatest participation of the largest number in every field of Co-operative activity, and such participation should be voluntary, entered into on the basis of a share in the rewards proportionate to the effort and loyalty of the

member to the organisation. There is no way out therefore of our difficulties except through the Co-operative method. Dr. Deshmukh further pointed out that the aim of the movement should be to bring within the Co-operative field every family in a village and to meet their requirements effectively through the primary co-operative society. Along with the increased loan operations of the Society every attempt should be made to skim off the savings and make them available to augment the resources of the Movement.

Much emphasis has been laid all these years on the credit side of the movement and very little has been done in the matter of mobilising the savings. The agriculturist, the artisan, and persons of limited means were induced to become members of a Co-operative society to obtain credit at a cheaper rate, To safeguard his future as well as his family, efforts should be made to make him effect regular and methodical savings. It is in this context that Co-operative Insurance Societies play a very significant role and they have not received the desired attention from the Co-operative Movement so far. I do not desire to elaborately discuss here the benefits of life insurance as all of you, who are assembled here are already aware of it. Suffice it to say, that in these fast developing days of civilisation, with its attendant daily risks in human life, no one can afford to ignore the plight of the family after the death of the breadwinner. As a provision for old age and as financial security for the family, there is no better economic device than life insurance. For the middle and lower middle class, who form the bulk of the nation, insurance protection is undoubtedly essential. Life Insurance not only stimulates methodical and regular savings but also affords the much needed security for one's family. The need for life insurance is being felt in larger and larger measure now and after the second World War, it has made very rapid strides in this country. For us, Co-operators the only matter for regret is that almost the entire business is taken away by the Joint Stock Companies and very little is placed through Co-operative insurers. It is needless to say that when the bulk of the population of this country live in rural areas, for their own benefit, it can legitimately be expected that the co-operatives should be pressed into service more and more rather than joint stock concerns. The entire profits will be shared by the policyholders themselves, as there are no shareholders in a Co-operative Life Insurance Society and the funds also can be ploughed back into the Co-operative Movement. It should be the duty of every member of a Co-operative Society who desires to insure his life to seek such insurance protection from a Co-operative Insurance Society alone. This was the sentiment expressed by Mr. D. N. Strathie, ex-Registrar of Co-operative Societies, Madras, at the time of inaugurating the South India Co-operative Insurance Society in 1932. If a member of a Co-operative Society desires to insure his life it should be through our Society only and if one member in each Society insures his life for Rs. 1,000 each year there will be very little need for our Society to go outside the Co-operative fold, for we can be sure of 1½ crores of rupees business each year.

In pursuance of the recommendations contained in the Rural Credit Survey Report the Union Government has launched on a scheme of expanding Co-operative Credit to the agriculturists and in this behalf a large number of rural banks are being organised throughout the country when a large volume of credit is being afforded through the medium of Co-operative movement and in the interest of the agriculturists themselves, it is desirable to link up such co-operative credit with co-operative insurance. Every borrower should be asked to insure his life wherever possible, for a specific amount and the policy should be assigned in favour of the Bank. This will not only enable the borrower to save some amount regularly but will also afford necessary collateral security for the amount borrowed from the Bank. Similarly members of Employees Co-operative Societies, Co-operative Urban Banks and Land Mortgage Banks should be pursuaded to take out insurance in a larger measure and such policies taken by such members will similarly act as a collateral security for the loans borrowed by them.

At present among Co-operative Insurance Societies which are transacting life insurance business in this country, the South India Co-operative and the Bombay Co-operative are the biggest and I am proud to say that the South India Co-operative Insurance Society occupies a foremost place among the Co-operative Insurers in this country and also a fairly high rank among the large number of other insurers in this country. Registered in the year 1932, it has successfully worked all these 23 years. Having got over its teething troubles, it has now to its credit over 5 crores of business in force in its books with a life fund of over 1½ crores. It has invested a considerable portion of its life funds in Land Mortgage Bank debentures

and is also the financing agency of the House Mortgage Banks. The progress and development of the Society would have been more spectacular if the original objective of the promoters of this institution had been realised in a larger measure. When this Society was registered it was presumed that it will have all the backing of the entire co-operative machinery, official and non official, in placing business on its books. Such assistance not having been forthcoming to the extent required, it is also forced to adopt to a large extent the same methods in canvassing business as Joint Stock concerns. I now appeal to the Co-operative Department and other non-official co-operators to take greater interest in the development of this type of co-operative activity at least in future so that during the Second Five Year Plan period the Society can march with rapid strides and not only afford insurance protection to a larger number of persons but also provide a large volume of longterm credit to the Co-operative Movement. Well developed co-operative insurance societies can render effective service to its policyholders in affording facilities for medical treatment. They can also undertake medical research and produce useful and informative Bulletins for the benefit of their clientele.

I should like to take this opportunity to point out the great injustice that has been done to the Co-operative Insurance in the withdrawal of the Income-tax exemption, which they were enjoying hitherto, by the Central Government presumably on the recommendation of the Taxation Enquiry Commission. The Commission has classified the Co-operative Insurers on a par with Mutual Insurers and said that there is no justification for the Co-operative Insurers to enjoy this exemption. It is regrettable to note that the Commission has overlooked two very important aspects which distinguish the policyholder members of a Co operative Insurer from the Policyholder members of the Mntual Insurance concern. Co-operative Insurers are permitted to issue policies for sums even below 1,000 and as such a large number of persons are being served and the average policy value is smaller, when compared to that in a mutual concern. Secondly, the member of a Co-operative insurer comes within the provisions of a Co-operative Societies Act, which the member of a mutual concern does not. Another important aspect to be considered in this connection is the expenditure involved in placing policies of small value on the books of the Society. If under such adverse circumstances, a larger bonus to policyholders has to be given by a Co-operative Insurer, at least the existing facilities should be enjoyed. Further it is the avowed object of the Union Government to foster all Co-operative activity and to establish a Co.operative Commonwealth. If that is so, I see no reason in withdrawing this concession. Representations have been made in this connection to the Central Government. I earnestly hope the concession will be restored, when the next Finance Bill is introduced in the Parliament.

Before concluding, I wish only to say a few words about this much discussed topic of nationalisation of Insurance. In recent months one reads and hears pronouncements made by responsible authorities in the matter of nationalisation of insurance. Speaking for myself I personally do not see any justification for nationalising Insurance. It is a well-known fact that in our country Insurance consciousness has not developed to the extent as it is in Western countries. The per capita insurance in our country is very negligible. If in recent times Insurance has made considerable progress it is through the strenuous effort of the numerous Insurers in this country. It is still a commodity that is sold and not bought. Development of Insurance industry in this country will largely depend on the efforts put forth by private enterprise in the wake of competition. The Insurance Act and the Executive Committee of the Life Insurance Council are regulating the business of Insurance on healthy lines. If it is the objecl of the Government to have a control over the funds of fhe Insurance Companies. I wish to point out that under Section 27 and 27-A of the Insurance Act, major portion of the funds of life insurance are now being controlled. If need be, let some more restrictions be placed and cent per cent of the funds be controlled but let not the industry be disturbed from the present set up to, which it owes its present position and looks forward for its development in future. Whatever may be views of the Government and the public in the matter, I wish to say that Co-operative Insurers should be allowed to function undisturbed, for they alone can deliver the goods most effectively in rural areas. It is the only suitable machinery for fostering insurance consciousness and for development of insurance business effectively in rural areas.

Dr. Punjabrao Deshmukh, while speaking at the Silver Jubilee celebration of the Bombay Co-operative Insurance Society earlier this week has fully endorsed my sentiments expressed here. He has gone a step further in saying that Co-operative Insurance could be an

alternative to the nationalisation of all forms of insurance. He has further pointed out that Insurance had a social purpose, and private, competitive and profit-making interests could not be given a free run with it.

I wish to thank all the guests of this evening once again for having responded to our invitation and also for patiently hearing me.

SRI T. M. CHINNAYYA PILLAI'S ADDRESS.

Sri T. M. Chinnaya Pillai, President of the Co-operative Fire and General Insurance Society, stated that co-operation was compromise between two extremes and asserted that co-operative efforts would never fail. He said the best way to improve the lot of agriculturists, was to bring them into the co-operative fold. Co-operation in an economic Movement with a social purpose, Therefore, the message of co-operation should be brought home to farmers, workers and to all classes of people. Patient and persistant education of the members in the principles of co-operation was essential to the success of co-operative enterprise. Such occasions like the All India Co operative Week should be utilised to enthuse the members of the public with the spirit of co-operation, and it should bə our endeavour bring all families into the co-operative fold.

Sri V. Venkatachalam proposed a vote of thanks.

Later, there was a Social play, entitled " Dr. K. R. C. ", put on Boards by the Staff of the Society.

All India Co-operative Week Celebrations

VELLORE

Sri Medai Dalavoi Kumaraswami Mudaliar's Appeal

Under the joint auspices of the Co operative Institutions in Vellore Town, the All India Co operators' Day was celebrated on 10-11-55 at 5-30 p.m. in the "Diamond Jubilee Hall" Sri Venkateswara High School, Vellore under the presidency of Sri M.D.T. Kumarasami Mudaliar, President, the Madras State Co-operative Bank, Ltd., Madras.

Sri K. S. Venkataraman, I. C. S., District and Sessions Judge Vellore, Sri Sadasiva Mudaliar, B.A., B.L, District Magistrate were among the prominent visitors. About 1,000 people attended the function.

Sri Bhakthavatsalu Naidu, M.L.A., President of the Co.operative Central Bank, Ltd., Vellore while welcoming the visitors, spoke on the keen interest evinced by the Central and State Government in the development of the Co operative Movement and the scope given for the development of village credit movement in the Second Five Year Plan. He also appealed for the hearty co-operation of all concerned for the development of the movement in the District.

Sri M. D. T. Kumarasami Mudaliar, spoke on the object of celebrating the Co-operative Week this year for making the movement known to those who are outside the fold of the movement. He said that though the movement in our country has been in existence for over 50 years, it had not developed well, as in Western countries and this was mainly due to the alien rule we were having and with the advent of freedom the movement has begun to expand in great strides. He appealed to all to avail of the opportunities extended by the Central Government through the co-operative movement to carry out the co-operative schemes under 2nd Five Year Plan. He expressed that village agriculturists could not repay their loans owing to continuous failure of monsoon for the last 6 years and requested to be economical and prompt in the repayment of their dues, as seasonal conditions have changed this year.

Then Sri P.S. Rajagopal Naidu, B.SC., B.L., M.P., President of the Central Stores spoke on co-operation abroad.

He said that he had the privilege to participate as the only representative of India in the International Federation of Agricultural

Organisation and that he had the opportunity of addressing the meeting and of hearing the speeches of experts of several countries.He said that Denmark is the only country, which works out co-operative movement as a model among all the Western countries. He had occasion to study various subjects in all branches of the Co-operative movement in the country and that he was surprised to see at the difference between their country and this country particularly in respect of this movement.

He said that the consumer movement in Denmark has wonderfully worked out and that 90 per cent of the population is covered by the Co-operative Milk Supply. 88 per cent of the slaughter houses were run by the Co-operatives. He further expressed that the State interference with the Co-operative movement is absolutely nothing there and only advice is sought for when required. The Consumers Movement were very successful in England and the Consumers' Stores in England has 2,300 branches and a membership of 25 millions. Almost every village has one Co-operative Stores and that he was surprised to find such a perfect loyalty from the primaries to the wholesale stores and that co-operatives are running dairies, butter exports, poultry farming, cement supply and cattle feeding and that the Life Insurance was mostly covered by the co-operatives. They are also running hospitals with 2,300 beds and also a Sanatorium. He also said that there are certain aspects, which our co-operative societies and theBoard of managements have to learn, in the matter of entrusting the sole responsibility of managing a co-operative society to a manager, and admission of members with a collection of admission fees alone, from which they develop their business and build up Reserve Fund and run business easily. He said that he visited a big agricultural farm of 4,500 acres in America and he was amazed to see that such a big Institution is being run by 6 individuals and everything is done there by machines. In the middle East, he said a big factory is run by co-operative movement and a co-operative farm of 4,500 labourers, extending to about 1,500 sq. miles is maintained.

He appealed to the women to join the movement.

Then Sri V. M. Ramasami Mudaliar, M.A., B.L., Director of the Bank said that the movement in this country had not advanced even after 50 years. Rich people do not care for the movement and they do not come forward to help the poor, where as in America, everything is done by co-operatives, and finance is rolled between rich and poor on their honesty and ability. This confirms the Co-operative

Principle "All for each and each for all". He said that such principles should be strictly adhered to. He said that this is a movement for the lower middle class and that the Government has come forward to make a socialistic pattern of society. He stressed that the workers of the movement should have faith and confidence in it and work with sincerity. He requested finally to co-operate with the Government in carrying out the co-operative scheme under the 2nd Five Year Plan.

Sri M. S. Seshachalam Iyer, an old Veteran Co-operator of this District gave an interesting account of the movement and stressed for the production of hand pounded rice and oil produced by wooden chekkus and those produced by Mills should be discouraged. He also requested to follow the principle of thrift, self help and co-operation.

Sri P. Ramachandran, M.A., Director of the Bank said that there was no difference between communism and co-operation on principal. He said that the Co-operation was for equality and fraternity and that movement was for uplifting the poor economically and socially and requested that Jealousy should go if co operation is to thrive.

The President awarded a prize to the Vellakuttai Co-operative Society for its good working in the District. One prize to Sri A. B. Parthasarathy and one prize to Sri K. Rangaramanujam, Supervisor of Tirupattur Union were awarded for their good work in admitting members in co-operative societies in their charge.

Sri V. M. Margabandu Mudaliar, Director of the Bank proposed the vote of thanks. There was a dance recital by Kumari Prema of Madras.

TIRUNELVELI

In pursuance of the instructions received from the Registrar of Co-operative Societies, and the Madras State Co-operative Union, the All India Co operative Week was celebrated from 5th November 1955 to 11th November 1955. The programme for the seven days was fixed by the Celebration Committee, with Sri Medai Dalavoi Kumaraswami Mudaliar as Chairman.

A brief report of the proceedings of each day is given below. The programme included public meetings, processions, dialogue and dances by school children, visits to co-operative societies. The week was celebrated as a week of publicity and propaganda. The opportunity was availed of to disseminate the message of co-operation in every nook and corner of the district.

INTERNATIONAL CO-OPERATIVE DAY, 5-11-1955

In the morning co-operative flags were hoisted in all co-operative societies situated in the area.

In the evening a procession of school children and co-operators went through important streets in Tirunelveli Town and ended before the 'Dharmaparipalana Mandapam' where the public meeting was held. Sweets were distributed to school children.

Sri A. R. Shanmugam Pillai, President, Tirunelveli Junction Co-operative Urban Bank hoisted the Co-operative Flag.

The programme began with prayer by 'Innisaipulavar' Sri N.Kuttalalingam Pillai. Sri S. Subbiah Mudaliar, Secretary Celebration Committee welcomed the gathering on behalf of the committee.

Sri S. Varadarajalu Naidu B.A., B.L., District Magistrate, Tirunelveli inaugurated the week.

The message of Sri Syamnandan Sahaya M.P, President, All India Co operative Union and the message of Sri Ajit Prasad Jain, Minister for Food and Agriculture, Government of India were read by the Secretary. The Declaration of the International Co-operative Alliance was passed unanimously.

Sri Medai Dalavoi Kumaraswami Mudaliar, President, Madras State Co-operative Bank delivered his presidential address. He appealed to the public to take sustained efforts for the development of co-operative movement in all sphere of activities.

Sri D. A. Susainathan B.A., Deputy Registrar of Co-operative Societies, Tirunelveli, Sri P. T. Thanu Pillai M.P., and Sri R. Seshachalam M.A., Economic Professor, M. D. T. College addressed gathering.

The dialogue by Selvan Ramaganapathi and Selvan Thrinavukarasu, boys of Higher Elementary School, South New Street, Tirunelveli Town was appreciated by the audience.

With the vote of thanks proposod by the Secretary of the Committee, the function came to a close. Earlier the guests were entertained to Tea.

'CONSUMERS DAY', 6-11-1955

A public meeting was held in 'Dharmaparipalana Mandapam' North Car Street, Tirunelveli Town. Sri S. N. Somayajalu M.L.A., presided over the function. He said that the public should understand the services rendered by co-operative stores during war period and he appealed that the members should be loyal to the stores. He also said that Government should make use of the stores for fair distribution of Sindri chemical manure.

Sri N. D. Seshadri, Co-operative Sub Registrar and Vidwan A. K. Navaneethakrishnan addressed the gathering.

'ARTISANS DAY', 7-11-1955

The 'Artisans Day' was celebrated in the premises of The Tirunelveli Weavers' Co operative Society, Sri V. S. Sankarasubramania Mvdaliar, Director, Madras State Handloom Weavers' Co-operatives Society presiding.

Sri S. P. Sivasubramania Nadar B.A., B.L., M.L.C.. Sri M. Annamalai Mooppanar, Director, Metal Workers' Co-operative Society, Sri C. Madhava Naidu, Co operative Sub Registrar and Sri E. Vadivel Mudaliar, Director, Madras State Handloom Weavers' Co operative Society addressed the gathering. The speakers stressed that people should encourage cottage industries by purchasing their production for their daily use.

'STUDENTS DAY', 8-11-1955

The 'Students Day' was celebrated in the quadrangle of Sri Munthiramoorthi High School, Tirunelveli Town. About 500 students, teachers and others, participated in the function.

Sri S. Gomathinayagam Pillai B.A., L.T., Head Master, Sri Munthiramoorthi High School, Tirunelveli Town, presided.

After prayer the President, in his opening speech, explained the objects of observing 'Students Day'.

Sri B. Ramakrishnan B A., L.T., Sri S. Selvaganapathi B.A, and Sri S. Subbiah Mudaliar addressed the gathering

'FARMERS DAY', 9-11-55

The 'Farmers Day' was celebrated in Munnirpallam Village Sri Thenkarai Maharajan presiding. Sri N. Janakiraman, Co operative Sub-Registrar. Sri S. Subbiah Mudaliar. Sri S Chellapandian B.A., B.L., M.L.A., spoke on the occasion. The speakers explained in detail the various schemes incorporated in the Second Five Year Plan for improvement of agriculture and requested people to join in co-operative societies to get the benefits of the schemes.

Sri Thillanayagam Pillai, President, Munnirpalam multi-purpose co-operative society proposed vote of thanks.

'WOMENS DAY' AND 'MILK DAY', 10-11-1955.

'Womens Day' and Milk Day was celebrated in Palayamkottai under the auspices of Palayamkottai Milk supply co-operative society.

Sri D. A. Susainathan B.A., Deputy Registrar of, Co-operative societies presided.

Sri S. Subbiah Mudaliar, Secretary, Celebration Committee, welcomed the gathering. Sri David Michael, Professor, St. Xavier's College, Sri. C Jaganathan M.A., and Sri Mohan Rao, Health Officer, Palayamkottai Municipality spoke on the occasion.

The girls of Municipal Middle School, Palayamkottai entertained the audience in dance and dialogue. Milk was distributed to all by the Palayamkottai Milk Supply Co-operative Society.

Sri P. Athimoola Doss, President, Palayamkottai Milk Supply Co-operative Society proposed a vote of thanks.

'PLANNING DAY', 11-11-1955

The 'Planning Day' celebrations were held in the 'Golden Jubilee Hall' of the Tirunelveli District Co operative Central Bank Limited.

Sri P. T. Subbiah Pillai B. A., B.L., President, Tirunelveli Co-operative Marketing Society Ltd., presided.

After prayer Sri S. Subbiah Mudaliar. Secretary, Celebration Committee welcomed the gathering.

Sri N. Janakiraman, Co-operative Sub Registrar, Tirunelveli presented a report stating the various schemes included in the Second Five Year Plan for Madras State. He also read a paper containing plans of development in the next 12 months in the Tirunelveli Circle.

Sri N. Subbiah Pillai M A., and Sri M. Ramaiya Pillai B.A., Deputy Registrar & Marketing Officer and Sri T. T. Subramania Doss, Block Development Officer, Shermadevi addressed the gathering.

Sri D. A. Susainathan B.A., Deputy Registrar of Co-operative Societies, Tirunelveli proposed vote of thanks on behalf of the Celebration Committee.

KUMBAKONAM

The Co operative week at Kumbakonam was celebrated under the auspices of the Co-operative Central Bank on 5-11-1955. Grand decorations were made with flags and festoons at the Bank and the illumination of the building with special coloured lights and the loud speaker arrangements attracted huge crowd from the evening. Posters enumerating the principles of Co operation and charts depicting the progress of the movement in the circle were prominently displayed all around the premises. A procession with banners, placards followed by musical accompaniments and lead by the temple elephant started from Sri Ramaswami Temple at 6 p.m. It marched along the Bazaar Street, and Big Street to the Bank's premises, where the Co-operative flag was hoisted by Sri N. S. Ramalingam, B.A., Dip in Pol. and Pub. Admn., President of the Co-operative Central Bank. The mobile van of the Madras State Handloom Weavers Co-operative Society profusely decorated, exhibiting good designs and charming varieties of Handloom fabrics invited the attention of the people in large numbers.

Prominent officials, and non-officials of the place were invited for the public meeting organised on the occasion. There was a large attendance of the Co-operative Staff both officials and non-officials.

After prayer by the girls of the Saraswathi Patasala, Sri K. R. M. Singaram Chettiar, Vice-President of the Bank presided over the meeting and read the message of Sri Ajit Prasad Jain, Minister for Agriculture, Government of India and Sri Syamanandan Sahaya, President, All India Co-operative Union. The Deputy Registrar of Co-operative Societies, and Marketing Officer, Kumbakonam addressed the gathering and exhorted the public to enrol themselves as members of the Co-operative Institutions in large numbers and avail themselves of the benefits in the different spheres.

Messrs. T. S. Somu Rao, Director, Yarn Rope Society, Venkatarama Iyer, Secretary, Bakthapuri Buying Club and S. Ganapathy, also spoke on the occasion and prevailed on the audience to carry the message of Co-operation among their friends and relatives and bring them to the co-operative fold.

With a vote of thanks by Sri T. V. Krishnaswami Iyer, Secretary, Kumbakonam Union the function came to a close.

MALABAR

As arranged, the All India Co-operators' Day was celebrated by this Bank on 5-11-1955 in a grand scale. The Bank premises were beautifully decorated and illuminated in the night. A public meeting was held at the Bank's hall. Sri C. H. Kunhappa, Joint Editor "The Mathrubhumi" presided, as Sri M Balakrishna Menon, District Magistrate, Malabar who had agreed to preside, could not be present on account of some other pressing engagements. M/S. P. Chirukandan, B.A., B.L., Advocate and a public worker Tellicherry and N. P. Damodaran B.A., Assistant Editor "The Mathurbhumi" spoke on co-operation and its different aspects. About 500 people including prominet citizens of Calicut attended the function.

The Bank staff staged a Malayalam Drama "Salvation" written by the Vice-President. The theme was extremely good, touching on co-operation on all points and the actors showed outstanding talents in acting them up. It was greatly appreciated.

The remaining six days were also celebrated in Calicut in a fitting manner under the auspices of the Malabar Wholesale Co'operative Stores, Malabar District Co-operative Produce Sale Society, Calicut Co-operative Urban Bank, Calicut Woman Cottage Industries Co-operative Society and the Malabar Co-operative Training Institute. Reports regarding celebrations in the muffusal as instructed by us are also being received here.

KASARAGOD

The All India Co-operative Week was celebrated in the Kasaragod Circle at the Kasaragod, the Taluk Headquarters, at the Headquarters of the other Taluks and Sub Taluks and at the offices of Co-operative Institutions in other places from 5-11-'55 to 11-11-'55.

The celebrations commenced with the hoisting of the Co-operative Flag in the morning on 5-11-1955, the All India Co-operative Day to the accompaniment of Co-operative songs specially composed for the occasion. Public meeting were held in the evening at which messages of Sri Ajit Prasad Jain, Union Minister for Food and Agriculture and Sri Shyamanandan Sahaya M.P., President of the All India Co-operative Union were read. The declaration issued by the International Co operative Alliance was read and adopted at these meetings. The Co-operative flag was hoisted at Kasaragod by Sri K. Devadasa Shenoy, B.A., B.L., at Puttur by Sri B. Prabhakara Rao, M.A., B.L., and at Kanhangad by Sri M. C. Nambiar, veteran co-operators of the localities.

The public meeting at Kasaragod was presided over by Sri H. Gopalakrishna, B.A., B.L., District Munsiff. Sri M. Srinivasa Shanbogue, B.A., Duputy Registrar of Co-operative Societies addressed the gathering explaining the various aspects of the movement and exhorted the people to co-operate with the Government in the implementation of the various co-operative schemes. Sri K. Ganesh Rao, B.A.L.L.B. Secretary of the Kasaragod Co-operative Union and others also spoke. The meeting at Kanhangad under the presidentship of Sri M. C. Nambiar was addressed by Sri C. Narayanan Professor, Guruvayurappan College, Kozhikode who was specially invited for the occasion. Other local co-operators also spoke. The function was attended by the Co-operative Sub Registrar. The day was celebrated in a fitting manner at Nileshwar, Sullia, Manjeshwar, Bayar, Karopady, Kalanja, Balila, Vittal and many other places.

The celebration continued through out the week upto 11-11 '55. Consumer's day was celebrated under the auspices of the Co operative Stores in the different localities at which experienced co-operators delivered speeches. Students' day was celebrated in all High Schools having students stationery stores The Womens' Day at Kasaragod was celebrated under the auspices of the Kasaragod Women's Cottage Industries Co-operative Society Ltd., with Srimathi Vijayalakshmi Gopalakrishna, B.SC., B.T., in the chair. Kumari P. Narayani Poduval B.A., B.T., and Srimathi Vidvan Seethamma and others spoke. Sri M. Srinivasa Shanbogue, B.A., Deputy Registrar explained the various co operative schemes sponsored by Government to encourage Cottage Industries and exhorted all women to take active part in all co-operative activities. At Nileshwar the Womens' day was celebrated under the auspices of the Vanitha Samaj, Srimathi V. Padmavathi Amma presiding. Other co-operators also spoke.

The Farmers' day on 9-11-1955 was celebrated particularly by rural credit societies. The meeting organised by the Pullur Multi-purpose Co-operative Society was presided over by Sri C. Narayanan Nair, District Agricultural Officer (on leave). Office-bearers of the Hosdrug Co-operative Union and local Co-operative Society spoke besides the chief lecturer Sri A. M. Damodaran Nair, B.A., B.L. The Co-operative Sub Registrar who attended the meeting explained the importance of Co-operative movement to improve the economic condition of Farmers and the agricultural industry and exhorted the ryots to join the co-operative societies and benefit themselves.

The proceedings of the week concluded on 11-11-'55. Specific plans were drawn up for the development of co-operative actvities in different localities. Sri M. Babu Shetty, Block Development Officer, Nileshwar presided over the deliberations of the planning day meeting at Nileshwar and gave valuable suggestions. The officers of the co-operative department including the Extension Officers for Co-operation in Block Development and National Extension Service areas rendered all assistance to the Co-operative Institutions and the general public to celebrate the week in every nook and corner of the circle and to spread the message of co operation among the people.

NILGIRIS

"ALL INDIA CO-OPERATORS' DAY", 5-11-'55.

A procession comprising of Co operators and officials started from the Central Bank Buildings at Charing Cross at about 3 p.m. The procession lead by High School Scouts with band, marched through the select streets of Ootacamund and reached the Bank premises at 4 p.m.

Sri N. Krishnaswamy, B.A., B.L., Collector of Nilgiris hoisted the Co-operative flag at 4. p.m.

A public meeting took place in the Bank hall under the President ship of Sri N. M. Lingam, B.A., M.P.

After prayer, the President of the Central Bank, Sri T.B. Lingam welcomed the gathering.

Sri G. Madalai Muthu Udyar, B.A., Deputy Registrar—Secretary of the Central Bank read the messages sent by Sri Syamanandan Sahaya M.P. President, All India Co-operative Union and Sri Ajit Prasad Jain, Minister for Food and Agriculture, and declaration to be adopted by every Co-operators.

Sri T. R. Masilamani Nadar and Sri Bharathi spoke on the occasion.

In his concluding speech, the President explained about the part to be played by Co-operation in the second five year plan.

Sri V. T. Chandrasekaran proposed a vote of thanks. After distributing sweets to the gathering, the function came to a close with National Anthem.

"CONSUMERS' DAY", 6-11-'55.

The "Consumers' Day" was celebrated in the Bank Hall under the Presidentship of Sri M. K. Nanja Gowder (President, Nilgiris

Co-operative Central Stores, Ltd.) M/s. T. R. Masilamani Nadar, President, Ootacamund Co-operative Stores, B. V. Hanumantha Rao, Co-operative Sub-Registrar for stores and M. K. Nanja Gowder delivered speeches in detail about the consumers movement.

Sri N. Suryanarayana Iyer, proposed a vote of thanks and the meeting ended.

"STUDENTS DAY", 8-11-'55.

"Students' Day was celebrated in the premises of the Nilgiris Government Arts College, Ootacamund. Sri Ignatious Absolom, M.A Principal presided over the function.

Deputy Registrar—Secretary of the Central Bank, Sri G. Madalai Muthu Udyar, B.A., Sri P. S. Kandaswamy, B.COM. (Hons.), and Sri Vellayan B. A. (Hons) lecturers of the College made very valuable speeches to the students and Co-operators about "Students and Co-operation".

"FARMERS DAY", 9-11-55.

Under the Presidentship of Sri H. B. Ari Gowder, B.A., M.L.A., (President, Nilgiris Co-operative Marketing society) the "Farmers. Day" was celebrated in the premises of the Nilgiris Co-operative Marketing society, Ltd.

Farmer co-operators from throughout the District, Officials and others attended the meeting held at 3 p.m.

Sri R. Ragupathi Reddi, G.M.V.C., Veterinary Surgeon, Sri B. S. Srinivasa Rao, B. SC. (Ag.) District Agricultural Officer, Sri K. Nanjundiah B.A., B COM., B.L., Vice President of the Nilgiris Co-operative Central Bank spoke about the improvement of livestock and Agriculture through Co-operation

"WOMEN'S DAY", 10-11-'55.

Presided over by Srimathi Mathues, M.B.B.S., District Medical Officer, the "Women's Day" was celebrated in the Bank Hall. More than 150 ladies and other co-operators attended the function.

Sri G. Madalai Muthu Udyar, B.A., Deputy Registrar—Secretary of the Central Bank, Shanthi Akkamma Devi B.A., Mrs. C. D. Mani B.A., L.T., Head Mistress Srimathi Vijaya Girls High school and Srimathi Sudanthra Ghandi Ammal spoke about the principles of Co-operation, Thrift scheme, Women education and Cottage Industries etc.

Sri T. N. Shanmugam proposed a vote of thanks.

"PLANNING DAY", 11-11-'55.

The Planning Day attended by Co-operators from all parts of this District, representing all types of Co-operatives and Officials was held in the Bank premises at 2-30 p.m Sri T B. Lingam President of the Bank presided over the meeting

After discussions and deliberations in detail, the conference unanimously carried out many resolutions to be implemented in the future and thus the "Co-operators' Week Celebration" ended with success.

CHENGLEPUT

The All India Co-operative week was celebrated at the following centres in the Chingleput District on the dates noted against each on a grand scale. The Kancheepuram Co-operative Central Bank Ltd., Kancheepuram sanctioned a sum of Rs. 50 for the celebrations to be conducted at each of the taluk centres. In most of the centres donations were collected locally, and the Co-operative week was conducted successfully.

The messages of Sri Ajit Prasad Jain, Union Minister for Food and Agriculture and of Sri Shyammandan Sahaya, M. P. President of the All India Co-operative Union were read and the copies of resolutions communicated were passed at all these centres Printed copies of the same were distributed to all those who attended the celebrations.

BRIEF NOTES OF CELEBRATIONS.

Acharapakkam—The All-India Co-operator's Day was celebrated by the Acharapakkam Co-operative Union at the premises of the Local Board High School. The local Sub-Registrar of the town presided. Lectures on Co-operation were delivered and sweetmeats were distributed.

Ponneri—A meeting was organised and Sri Vasudeva Chettiar hoisted the Co-operative Flag. Messrs. A. Ramaswamy Mudaliar of Eliambedu and N. P. Thiruvengadachariar delivered lectures. Sweetmeats were distributed to the gathering.

Tiruvellore—A procession of school boys and girls and Co. operators was arranged. Arrangements were made to deliver lectures on co-operation and its allied subjects.

CONSUMER DAY, 6-11-1955

Tambaram—Co-operator's Day was celebrated in a fitting manner.

ARTISAN'S DAY, 7-11-1955

Uttiramerur—A procession of School Children and leading Co-operators were arranged with placards and banners. The Deputy Registrar, Chingleput presided over the function. Sri U. M. Aravamutha Iyengar hoisted the Co operative Flag. Sri S. R Subramaniam, Secretary of the Tamil Nadu Bhoodan Movement and 20 others spoke on the subject of Co-operation. Prizes were awarded to the school children for the best essays read by them and also for songs. Sweets were distributed at the end of the function.

Pennalur Co-operative Society, *Tiruvottiyur Co-operative Society*—Co-operator's Day was celebrated, at these places also.

STUDENT'S DAY, 8-11-1955

Ponneri—The function was celebrated at the local Board High High School. Sri A. Jayarama Mudaliar President of the Local Panchayat Board presided over the function. Essays were read by the School children and prizes were awarded to them. Messrs. Balakrishna Reddiar, S. V. Ranga Ayyangar and Somasundaram delivered lectures on the subject. Sweets were distributed at the end.

Sriperumbudur—The Co-operative flag was hoisted by Sri N. Ramamurthy, Tahsildar. The function began with music and songs Sri T. Ayyavar Naidu, District Board Member presided. Sri V. Murugesan M. A. Block Development officer and others spoke on the occasion.

Pulivoy village, *Sirumangadu Village*—Co-operator's day was celebrated at these villages also and a large gathering attended the celebrations.

Tiruvellore—A Drama was enacted by School Children and prizes were awardad to the best essays.

FARMER'S DAY, 9-11-1955

Tirur—The Deputy Registrar, Tiruvellore hoisted the Co. operative Flag. There was a big procession with a chariot drawn by 7 pairs of bullocks accompanied by nathaswaram. It proceeded from the Tirur Co-operative Union office to the Tirur Paddy Research Station. Sri V. Govindaswamy Naidu M.L.A. presided over the celebrations. The Deputy Registrar, Tiruvellore, the Block Development Officer, Tiruvellore, The Extension officer, Sri M. C. Krishnamachari, President of Tiruvellore Stores. The President of Pakkam Co-operative Society. Sri Venkatasubramanyam M.A., Superintendent

of the Paddy Research Station and Sri P. Subramaniam spoke about Co-operation and other subjects. 500 poor persons were fed on that day. In the evening, there was a Kolattam by the girls and Tea was served to the gathering.

Nagalapuram—Sri M Dharmalingam M.L.A. presided over the function. A procession was taken out throughout the village The Deputy Registrar, Tiruvellore, the Block Development Officer, Uttukottai, Messrs. A. Raghava Reddiar, J. Subramaniam and Rangaramnujam spoke on the subject and about the development schemes. There were film shows and a variety entertainment by the school children.

Chingleput—A meeting was convened at the local St. Columba's High School under the presidency, of Sri Rao Bahadur M. Vedachala Mudaliar, President of the Central Bank. Lectures were delivered on Co-operation and other subjects.

Sholinganallur—A poor feeding was arranged at the village.

Selayanur—The Co-operative Day was celebrated at this village in a worthy manner.

WOMEN'S DAY, 10-11-1955

Kancheepuram—The All India Co-operator's day was celebrated at Kancheepuram on 10-11-1955 under the auspices of the Co-operative Central Bank Ltd., Kancheepuram. Elaborate arrangements were made by Sri S. Ellappa Mudaliar, Vice-President of the Bank for this purpose. Loud speakers were also arranged for the function.

More than 200 representatives of co-operative societies in and around Kancheepuram and the students of the Pachaiyappa's College, Pachaiyappa's High School, Anderson High School, Sri Somasundara Kanniya Vidhyalaya of Kancheepuram attended the celebrations. The Celebrations were held in the premises of the Central Bank under the Presidentship of Sri K. Vajjravelu Mudaliar, B.A.,L.T., of the local Pachaiyappa's High School at 5 p.m. The celebrations began with a prayer by the girl students of the Sri Somasundara Kanniya Vidhyalaya. The Co operative Flag was them hoisted in the Central Bank buildings.

The President of the celebrations at the outset in his opening speech gave a brief sketch about the origin of the Co-operative movement in India and Abroad, the working of different types of Co-operative Societies at present and the objects and advantages of running Co-operative Societies on sound lines.

Sri M. K. Dasarathan, M.A., Lecturer Pachaiyappa's College Kancheepuram in his lecture gave a vivid picture of the working of Co-operative Societies and how the objects should be achieved by admitting honest and selfless workers as members of Societies. He stressed that the 10 principles of Co-operation should be strictly adhered to in working Co-operative Societies and that wide propaganda should be made in all villages explaining them the various advantages of joining the societies.

The Sri M. Doraiswamy, B. A., Lecturer, Pachaiyappa's College Kancheepuram who followed next, stressed the point in his lecture that the Co-operative institutions should eschew politics and that the institutions should be run in such a way as to serve the people who have got very low income. He pointed out that only such persons should become members of Co-operative Societies and be benefited very much.

Sri K. S. Parthasarathy, Vice-President of the Sri Kamatchiamman Silk Weavers Co-operative Society, Kanchipuram in his short speech said that it is only the teachers, lecturers and professors who took up the initiative in working most of the Societies in the State in the initial stages. They coached up not only their students but also played a great part in convincing the people to become members of Co-operative Societies and enjoy the benefits of Co-operation. It was also said that the weaving community might earn a good profit by elminating the middlemen and share the profits equally by becoming members of weavers co-operative societies.

The messages of Sri Ajit Prasad Jain, Union Minister for Food and Agriculture and of Sri Shyamnandan Sahaya, M. P. President, the All India Co-operative Union, the declarations and the resolutions were then read. The resolutions four in number were then passed unanimously.

The President of the meeting in his concluding remarks stressed that there should be unity in all endeavours, that self help and thrift should be objectives of every person joining the Co-operative Societies.

With a vote of thanks to the President of the function and to the lecturers by Sri S. Ellappa Mudaliar, Vice-President of the Bank, the celebrations came to an end.

At the end of the celebrations, fruits and sweetmeats were distributed to all those present.

Ellapadi—A procession was arranged with school children. Sri S. E. Jayapalan B.A., L.T. of the Board High School Uttukottai presided over the celebrations. Messrs. M. Dharmalingam M.L.A., Munivelu Mudaliar, Munuswamiah and S. Kuppuswamy, Extension officer spoke. Films were exhibited about the improved method of cultivation, poultry breeding and development activities.

Sengadu, Salur, Ekkadu—The Co-operator's Day was celebrated at each of these places successfully.

PLANNING DAY, 11-11-1955

Ponneri -150 poor persons were fed on this day. Sri. Srinivasalu Naidu presided over this day's celebrations. Messrs. Vasudeva Chettiar and N. P. Tiruvengadachariar and A. Jayarama Mudaliar and others spoke.

Uttukottai—A procession of school children, peasents, villagers and officials was taken out and reached the Glory Talkies. Sri Venkatachalapathy, Director of Rural Welfare presided over the function. Messrs. S. Venkataswami, Public Relations Officer, Deputy Registrar, Tiruvellore, M. Dharmalingam M.L.A., S. E. Jayapalaya, A. Raghava Raddiar, A. Rajagopala Reddiar, and Munivelu Mudaliar spoke about Co-operative farming and multi purpose Societies. Seeds and charkas were distributed freely to the villagers. There was a film show and a variety entertainment by the school children.

Pallavaram—The celebrations were conducted on a grand scale with processions, music etc. There was a poor feeding. A drama was enacted. A series of lectures was arranged. Tea and sweets were served.

Maduranthakam—A big procession was taken out by the School children. Lectures were delivered. Prizes were awarded to the best Society and to the School children for the best essays.

Tirupatchur—A meeting was arranged under the presidency of Sri G. K. Subbaraya Mudaliar, District Board Member, Messrs. T. S. Somasundaram, Block Development Officer, Kadambathur, V. S. Arunachalam, District Board Member, A. Ramanayya Chettiar and S. Radhakrishnan spoke on various subjects relating to Co-operative movement. A procession was taken out and sweetmeats were distributed to the children.

PONDICHERRY.

The All India Co-operative day was inaugurated in Pondicherry on 5-11-55 by the Chief Commissioner, Padma Sri Kewal Singh. While inaugurating the function, the Chief Commissioner said that the success of the co operative movement depended on several factors like finance, training of personnel and efficiency and honesty of the leaders, who work for the movement and called on the officials and other social leaders to utilise this opportunity in making vigorous propaganda and to explain to the public in the rural areas the importance and necessity of the co-operative activity in all spheres of human life. Sri Chandrasekara Chettiar, Councillor for Co-operation hoisted the co-operative flag. Sri. D. N. Doraiswamy Mudaliar, Registrar of Co-operative Societies, Pondicherry, addressed the gatherings and explained to them about the importance of the celebration and the progress so far made by the co-operatives in Pondi cherry State. The function was largely attended to by Sri V. S. Mathews, I.A.S., Chief Secretary, Sri Pakkirisamy Pillai, Chief Councillor with 2 more Councillors, Sri Dakshinamoorthy Mudaliar and Sri Yusuff Maraikaiyar and the elite of the town.

On 6-11-55, "Consumers day" was celebrated at the premises of the Pondicherry co-operative urban bank. Sri D. N. Doraiswamy Mudaliar, Registrar of Co-operative Societies, Pondicherry, presided over the meeting and Sri N. Sivaprakasam, M.A., delivered a speech about the movement.

On 7-11-55, "Artisans day" was celebrated at Kosapalayam under the Presidentship of Sri Ganapathiranji of Arabindo Ashram. Sri Govindaraj Naicker, member of the Representative assembly explained the advantages of the co-operatives for the artisans.

"Students day" was celebrated on 8-11-55 at Petit Seminaire High School. During his presidential address, Rev. Fr. Swamikannu advised the students to form themselves into a co-operative society to obtain their books and other necessaries at cheaper rates. Sri Sivakannappan spoke about the history of the co-operative movement in France and other foreign countries.

On 9-11-55, "Farmers day" was celebrated at Mudaliarpet. Sri Doraiswamy Mudaliar, Registrar of Co-operative Societies, Pondicherry, presided and Sri R.K. Selvaraj, Govindaraj and Janakiraman addressed the gathering.

"Women's day" was celebrated on 10-11-55 under the presidentship of Mrs. Gloria Demont, Mrs. Padmini Chandrasekaran and V. S. Chellamal explained the part to be played by women in the development of the co-operative movement.

The last day of the week "Planning day" was celebrated on 11-11-55 under the presidentship of Dr. Indersen of Aurobindo Ashram. Sri R. Pushparaj, Co-operative Sub-Registrar explained to the gathering the future programme of the department. Sri D. N. Doraiswamy Mudaliar, Registrar of Co-operative Societies, Pondicherry took part in the celebration.

The All India Co-operative Week was also celebrated in other terriotries in Karaikal area of the Pondicherry State under the able guidance of Sri A. V. Loganatha Mudaliar, B.A., B.L., Administrator and Sri Pakkirasamy Pillai, Chief Councillor, Karaikal.

A REPORT OF COUNTRY-WIDE CELEBRATIONS

Ws are gratified to note the keen interest and the unbounded enthusiasm evinced by co-operators-officials as well as non officials-all over the country in celebrating the "All India Co-operative Week" from the 5th November 1955. Reports of the day-to-day celebrations of the Week are pouring into our office from all parts of the country. We publish below only a short summary of a few of the reports received, owing to limitations of space.

Andhra—Shri C. M. Trivedi, Governor of Andhra inaugurated the celebrations at Kurnool in the premises of the Kurnool District Co-operative Central Bank. Shri P. Keshava Rao. President of the Andhra State Co-operative Union, welcomed the gathering. In his welcome speech, he dwelt upon the significance of the celebrations. Shri Trivedi, in his inaugural address, observed that the development of Co-operation in its many aspects would be an index of public spirit and capacity of the people at all levels and in all walks of life. Shri D. Sanjivayya, State Minister for Co-operation, who presided over the function, said that the co-operative approach was the only effective approach to help to bring about the Socialistic Pattern of Society and outlined briefly the programme of the State Government for the development of the Movement under the Second Five Year Plan.

Dr. Harekrishna Mehtab, Governor of Bombay, who inaugurated the "Women's Day" celebrations at Kurnool remarked that

Co-operation was the only way to industrialise rural India. Shri B. Gopala Reddi, Chief Minister of Andhra, in his presidential speech, said that the habit of thrift should be developed, so that sufficient savings could be made available for the Movement. Shri Sanjiva Reddi, Deputy Chief Minister of Andhra, also spoke on the occasion. Dr. Mehtab opened an exhibition organised as a part of the celebrations.

At Vijayanagaram, the celebrations were inaugurated by Shri V. R. Shastri in the premises of the local central bank before a large gathering.

At Rajahmundry, under the joint auspices of the Andhra State Co-operative Union and the local co-operatives, a procession led by Shri K. Veeranna, President of the Co-operative Central Bank went round the principal streets with Co-operative Flags, singing co-operative songs. Later a public meeting was held under the presidentship of Shri T. H. M. Sadasivaiah, District and Sessions Judge. Many spoke on the significance of the celebrations and the principles of Co-operation. Shri K. Lingaraju exhorted people to join the Movement in large numbers. Shri I. V. Chalapathi Rao who also spoke referred to the Rupee Bank, which was recently organised in their college. He hoped that the Bank would go a long way in inculcating the habit of thrift among the students besides giving them knowledge of Co-operation in Action. Later, Shri Krishnaswamy, Manager of Andhra State Co-operative Union read the declaration of the International Co-operative Alliance, which was adopted unanimously. The students of the Ramdas Co-operative Training Institute provided light entertainment, which included a one act play on Co-operation.

Bihar—At Patna, Dr. Panjabrao S. Deshmukh, Union Minister for Agriculture, inaugurated the celebrations at a public meeting organised by the Bihar State Co-operative Federation. Shri Dip Narain Sinha, State Minister for Co-operation, presided over the meeting. Dr. Deshmukh, in his inaugural address observed that the Day should be utilised for patient heart-searching and new resolves. He said that the success of India's economic policy in several directions lay in the development of Co-operation. He wanted that the aim of the Movement should be to bring within its fold, every family in a village and to cater effectively to its requirements, through the primary unit. The pamphlets prepared by the Bihar.

Co-operative Federation specially for the occasion were distributed freely among co-operators, the general public and the student community througout the State.

The staff of the Bihar State Co-operative Bank organised a meeting in the Bank's premises earlier in the day. The function where at the messages of the President of the All India Co-operative Union and the Union Minister for Food and Agriculture, were read, concluded after the staff had taken a pledge to apply themselves with renewed vigour to the discharge of their duties.

At Dhanbad, a meeting was held in the local town hall which was largely attended.

At Ranchi, a public meeting was held under the presidentship of Shri Subans Jha, a prominent co-operator, in the premises of the Collins Co-operative Building. Many co-operators participated.

Bhopal—Shri K. N. Katju, Union Defence Minister, inaugurated the celebrations at Bhopal. In his inaugural speech, Dr. Katju said that the movement could be successful only when villagers were able to manage their societies without the assistance of the Government. He explained at length the aims and objects of the Movement.

Bombay—The Bijapur District Co-operative Board organised a Prabhat Pheri to mark the beginning of the celebrations. Later in the day a public meeting was held under the presidentship of the Assistant Registrar of Co-operative Societies. The programme for the Day included entertainment in the shape of Dramas, etc. Successful actors were awarded prizes. A shield awarded by the District Central Co-operative Bank to the best managed society was presented to the Atharga Co-operative Multi-purpose Society.

The Co-operators of Gokak organised a public meeting to celebrate the Day. Sri A. R. Panchagawi, M.L.A., spoke on the occasion.

At Satara, the North Satara District Co-operative Board organised the celebrations. The celebrations commenced with Prabhat Pheri. Sweets were distributed among school children. As a part of the programme for the Day, sports were organised and the winners were awarded prizes. A public meeting was held, later in the day, under the presidentship of the District Judge. The Chairman of the Board welcoming the audience explained the importance of the celebrations and the need for the people to join the movement in large numbers.

At Kolhapur, the District Co operative Board took out a procession of co-operators which terminated at the meeting place. Shri D.Y. Bhosal, President of the Board, explained the importance of the celebrations. An elocution competition was arranged on "Co-operation" and prizes were awarded to the best three speakers. The largely attended public meeting was presided over by the District Collector. The entertainments programme included Pawada, Bhav Geet, Classical Songs, Dances by small girls etc.

Delhi—Shri Gurumukh Nihal Singh, Minister of Delhi, inaugurated the celebrations at Delhi at a public meeting organised by the Delhi State Co-operative Council. Inaugurating, the Chief Minister said that Co-operative Movement was of great importance in order to bring about prosperity and to raise the living standard of the people. Shri Brahm Parkash, State Minister for Co-operation and many prominent co operators spoke on the occasion.

Himachal Pradesh—Shri Bajrang Bahadur Singh, Lt. Governor of Himachal Pradesh, inaugurated the celebrations at Theog. The Lt. Governor said that Co-operation was not only playing a significant role in all aspects of the country's life but that India had extended the principles to international field. The Day was a stock-taking day and co-operative workers and organisations should assess the work done so far in terms of benefits to the masses.

Hyderabad—Shri B. Ramakrishna Rao, State Chief Minister addressing a largely attended public meeting, advised the co-operative workers to keep aloof from politics in the interest of the welfare of the masses. Shri Nawab Nawaz Jung, State Minister for Co-operation, presided over the meeting.

Jammu & Kashmir—Shri Syed Mir Qasim, State Minister for Co-operation, gave an 'At Home' in connection with the celebrations which was attended, among others, by Shri Bakshi Gulam Mohammad, Chief Minister of Jammu & Kashmir Addressing the gathering the Chief Minister stated that Co-operation was essentially a people's Movement meant for the uplift of the masses, particularly of those in the rural areas and its success depended on the self-reliance and self-help of the people. Shri Qasim reviewd that working of the Movement in the State since August 1953.

Manipur—The Manipuri Drivers' Union Co-operative Association organised a procession of motor vehicles with Rainbow Flags at Imphal. Later at a public meeting, the President of the Union

unfurled the Co-operative Flag. The Inspector of Co operative Societies of the State explained the significance of the various colours of the Flag. The thrift-deopsit box of the Association was opened: it contained Rs. 297-8-0.

Madhya Bharat—Shri Takhat Mal Jain, Chief Minister of the State inaugurated the celebrations at Gwalior. He said that co-operative institutions should not be run on business lines but should serve the needs of poor people. He also opened an exhibition of the products of co-operative industries in the State.

Madras—At Mannargudi, the celebrations commenced with a long procession of co-operators and students, which marched through the streets. Shri G. Balakrishna Mudaliar, President of the Mannargudi Co-operative House Building Society, hoisted the Co operative Flag and explained the significance of the colours on the flag and of the Co-operative Movement. A public meeting was held under the presidentship of Shri S. Swayamprakasham, M.L.A., Many co-operators spoke on varous aspects of the Movement. The function came to a close after pansupari and sweets were distributed among children. Handloom products of co-operatives and models of houses built by the local housing co-operatives were exhibited.

Mysore—At Shimoga, the Shimoga Co-operative Bank organised a public meeting in its premises under the presidentship of Shri R. P. Vasudev, District and Sessions Judge. The Consumers' Day was also celebrated: the Co-operative Flag was hoisted on the occasion by Shri H. R. Ranganatha Rao.

Orissa—Shri Nabha Krishna Chaudhury, State Chief Minister, inaugurated the celebrations at Cuttack. Inaugurating, he said, the Co-operative Movement was the only alternative to Communism as a medium of economic salvation.

Pepsu—The Kapurthala State Central Co-operative Bank organised the celebrations at Kapurthala. Sardar Dev Raj Gupra, Extra Assitant Commissioner, Kapurthala, hoisted the Co-operative Flag. Speeches were made by many co operators explaining the principles of the movement and its national and international character. Dr. Kripal Singh, Honorary Secretary of the Bank, explained the achievements of the Central Bank.

Punjab—Presiding over the inaugural function of the celebrations at Jullundur, Shri Lehri Singh, State Minister for Co-operation, said that development of the material wealth of the country lay in the promotion of the co-operative activities among the masses. He also stressed the need for teaching the subject of Co-operation in the schools from the very beginning.

At Rohtak, the celebrations started with the unfurling of the Co-operative Flag by Shri Raghibr Singh, president of the District Bank, in the presence of a huge gathering of co-operators. Many co-operators spoke on the occasion.

At Sirsa, the celebrations commenced in the morning with the hoisting of Co-operative Flag by Shri Prem Sukh Dass, M.L.C., in the premises of the Sirsa Co-operative Central Bank, before a huge gathering. Shri Prem Sukh Dass explained the importance of the celebrations and the significance of the colours of the Flag. In the evening a public meeting was held under the Chairmanship of Shri Rati Ram, Headmaster of local Government High School, which was largely attended by students and the public. Students from the three local high school sang co-operative songs. Many co-operators explained the ideals of the movement. The meeting concluded after prizes were distributed among the students who participated in singing co-operative songs.

Rajasthan—At Sangner, Shri Ramkrishore Vyas, Home Minister of Rajasthan, inaugurated the celebrations at a huge public meeting. An exhibitipn of co-operative products was also held. Shri Amritlal Yadav, State Minister for Co-operation, presided over the meeting. He said that India achieved political independence but economic independence was yet to come. It would come when the Movement was fully developed.

At Alwar, the co-operators organised a Prabhat Pheri through the main market and streets with co operative songs and slogans. In the afternoon, a public meeting was arranged in the Mahal Chowk under the presidentship of the District Collector. In the evening the co-operators of the district arranged an "At Home".

Travancore Cochin—The Raj Pramukh of the State inaugurating the celebrations at Trivandrum observed that the movement should have an important role in the implementation of all future nation building activities. Shri Kochukuttan, State Minister for Local Self-Government, presided over the meeting.

Uttar Pradesh—At Muzaffarnagar, the District Co.operative Bank commenced the celebrations with hoisting of Co-operative Flag by Shri N. S. P. Yadav, District Planning Officer. Later, a public

meeting was held under the Chairmanship of Shri Raghuraj Swarup, Joint Secretary of the All India Co-operative Union.

West Bengal—A meeting of co-operators of the State was held at Calcutta in the premises of the West Bengal Provincial Co-operative Bank. Shri P. C. Sen, State Minister for Co-operation, hoisted the Co-operative Flag and presided over the meeting.

CO-OPERATIVE PRINTING

If there is one thing of almost prime, certainly paramount importance in the co operative economy it is printing. Yet it is believed that few, even of those, who handle it so frequently are alive to this point. There can be no grainsaying that without print, the Movement as we know it to-day would cease to exist as such.

A. J ANDERSON,
"*The Co-operative Review*" *August 44*.

The Second Madras State Co-operative Conference of Milk Supply Unions and Societies

The Madras State Co-operative Union
379, Netaji Road, Madras-1.
6th December 1955.

CIRCULAR No. II.

Sub:—Conferences—Second Madras State Co-operative Conference of Milk Supply Unions and Societies-Convening of.

Ref:—This Office Circular No. I, dated 27th September 1955.

It has been decided by the Madras State Co-operative Union to convene the *Second Madras State Co-operative Conference of Milk Supply Unions and Societies on Saturday, the 24th December 1955* at the Rajaji Hall, Mount Road, Madras.

Sri A. B. Shetty, Minister for Health and Co-operation, and Sri M. Bhakthavatsalam, Minister for Agriculture have kindly consented to participate in the function. Sri K. Nachchinarkinia Sivam, President of the Madras Co-operative Milk Supply Union, Ltd., Ayanavaram, Madras, has been elected as the President of the Conference.

The need for holding the Conference has already been explained in detail in our Circular No, I cited above.

Though majority of the Milk Supply Unions and Societies have sent contributions, delegates fees and resolutions, etc., still there are some Institutions which have not so far responded to our Circular No. I. As such, we appeal to those Societies, which have not so far sent their delegate fees for the Conference and communicate the names of their delegates to co-operate with us in making the Conference a success

Delegates:—Each primary Co-operative Milk Supply Society shall send one delegate. The delegate fee shall be Rs. 5. Each Milk Supply Union shall send two delegates.

Donations:—The Co-operative Milk Supply Unions are requested to contribute liberally towards the finances of the Conference, not lower than Rs. 25 each, inclusive of delegation fees.

We also make a special request to both large Milk Supply Unions and the Milk Supply Societies to donate a sum, not smaller

than Rs. 100 and thus augment our financial position and enable us to convene the Conference on a grand scale.

Boarding:—The Union will arrange the midday meal and evening tea for the delegates on the day of the Conference.

Resolutions:—We also request all Societies and Unions to give notice of the resolutions to be moved in the Conference, so as to reach the office of this Union, not later than 15th December 1955, in order to enable us to scrutinize the resolutions and put them in order before the Conference.

We appeal to all the Milk Co-operatives in the State to send their delegates to the Conference, and thus contribute to the success of the Conference.

All communications, money orders, etc. should be sent to the General Secretary, The Madras State Co-operative Union, 379, Netaji Road Madras-1.

DR. P. NATESAN,
General Secretary.

MEDAI DALAVOI KUMARASWAMI MUDALIAR
President.

G O.'s and Circulars

CO-OPS. EXEMPTED FROM THE MADRAS SHOPS AND ESTABLISHMENT'S ACT, 1947 FOR ONE YEAR

GOVERNMENT OF MADRAS.

ABSTRACT.

Acts—Madras Shops and Establishments Act, 1947—Co-operative Societies—Exemption from all provisions for a further period of one year—Granted.

Department of Industries, Labour and Co-operation.

G.O. Ms. No. 3992. Dated, 25—11—55.

Read the following:—

G O. Ms. No. 4432, Development dated 29—9—53.

G.O. Ms. No. 2874, Industries, Labour and Co-operation dated, 16—10—54.

From the Registrar of Co-operative Societies No. Rc. 117420/54-Q dated 27—9—55.

From the Commissioner of Labour (Factories), No. 34313/54, dated 4—10—55.

From the Registrar of Co-operative Societies, No. Rc. 117420/54-Q, dated 19—10—55.

From the Registrar of Co-operative Societies, No. Rc. 143693/55-A. dated 28—10—55.

From the Commissioner of Labour, Factories, No. F. 34313/54, dated 16—11—55.

ORDER:

The following notification will be published in the Fort St. George Gazette in English and in the chief languages of the State. The Senior Translator to Government is requested to supply the Controller of Stationery and Printing with the requisite translations of the notification:—

NOTIFICATION.

In exercise of the powers conferred by section 6 of the Madras Shops and Establishments Act, 1947 (Madras Act XXXV of 1947), the Governor of Madras hereby exempts, for a further period of one year from 14th October 1955, all societies registered under section 4 of the Madras Co-operative Societies Act, 1932

(Madras Act VI 1932), from all the provisions of the Act first mentioned, subject to the following condition namely:—

that the societies in which non-members are employed amend their respective by-laws on the lines of the special by-laws relating to service conditions of persons employed in societies, appended to this notification; and also include the provisions of Chapters II, III, V and VII of the Madras Shops and Establishments Act, 1947 (Madras Act XXXVI of 1947), in their standing orders and exhibit them in their premises.

2. The order hereby made shall be deemed to have come into force on 14th October 1955.

3. The Commissioner of Labour is informed that even though the exemption granted in G.O. Ms. No. 2874, Industries, Labour and Co-operation dated 16—10—54 is continued further. he will have to enforce the Madras Shops and Establishments Act fully in respect of the Societies which have not complied with the conditions laid down in the Government Order.

(By order of the Governor.)

C. G. REDDI,
Secretary to Government.

APPENDIX.

Special by-laws relating to service conditions of persons employed by societies registered under section 4 of the Madras Co-operative Societies Act other than Central Banks.

1. Subject to the budget allotment sanctioned by the general body, it shall be competent for the Board of Directors to prescribe from time to time, the strength of the establishment of the bank/society and the scale of pay admissible to each member thereof. Except the Secretary, who if a wholetime paid officer. shall be appointed by the Board of Directors, all the other members of the establishment shall be appointed by the President or the Board of Management as the case may be, in accordance with the subsidiary rules framed for the purpose.

2. No person shall be eligible for the posts mentioned below, unless he possesses the qualifications noted-against them:—

I. *Secretary or Manager*—(a) The degree of B.A. or B. Com. or B. Sc. of any of the recognized Universities in the case of societies having a working capital of Rs. 1,00,000 or more and S.S.L.C. (eligible for college course) in others; and

(b) a course of training successfully undergone in the Government Institute of Commerce, Madras, or in the Central Co-operative Institute, Madras, or in any of the mufassal institutes; or

(c) a pass in the Government Technical Examinations in Book-keeping, Banking, Co-operation and Auditing, or the examinations in these subjects held by the Central Co-operative Institute, Madras, or the Madras State Co-operative Union.

II. *Accountants and Clerks*—(a) Secondary School-Leaving Certificate Examination (eligible for college course or completed);

(b) a pass in the examinations in Book-keeping, Banking, Co-operation and Auditing held by the Government Institute of Commerce, Madras, or the Central Co-operative Institute, Madras, or the State Co-operative Union, Madras, or the mufassal institutes.

III. *Shroffs*—Secondary School-Leaving Certificate Examination (eligible for college course or completed).

NOTE :—A person who has taken the B. Com. Degree of the Andhra University or who has taken the diploma of any of the mufassal training institutes shall, however, be exempted from undergoing the training referred to in sub-clause (b) of clause I above but such person shall pass the exminations mentioned in sub-clause (c) of clause I.

3. No person who has been appointed to any of the posts mentioned in clause 2 above shall be required to acquire the qualifications pertaining to the respective posts, if he has been permanently employed on or before 1st July 1941.

4. No appointment by direct recruitment to the post of Secretary or Manager shall be made except by inviting applications by advertisement in some leading dailies, provided that this restriction shall not apply to the appoinment of an officer whose services have been lent by Government.

5. No person shall be appointed to the service of the bank/Society if he has on the date on which he assumes charge of the post, attained the age of 30 years, provided that in the case of a person who is already employed in another co-operative institution and had joined its service before he attained his thirtieth year, the restriction as regards the age at entry into

service shall not apply. No employee shall be continued in service of the bank if he has attained the age of 55 years.

6. (i) A person appointed to any post in the banks or societies' services shall ordinarily be on probation for a total period of one year on the completion of which period he shall be confirmed in the post, if his work and conuct have been satisfactory.

(a) It shall be competent for the appointing authority to terminate the services of the employee before the expiry of six months of his service, if his work or conduct has not been satisfactory. No appeal shall lie against an order terminating the probation of an employee during this period.

(b) It shall be competent for the appointing authority to terminate the services of the employee during the subsequent six months of his probation and also during his regular service, provided that the authority shall not dispense with the services of a person, except for reasonable causes and without giving such person at least one month's notice or wages in lieu of such notice, provided also, however, that such notice shall not be necessary when the services of such a person are dispensed with on a charge of misconduct and supported by satisfactory evidence recorded in an enquiry held for the purpose.

(ii) The person so discharged shall have the right of appeal to such authority and within such time as may be prescribed either on the ground that there was no reasonable cause for the dispensing of his services or on the ground that he had not been guilty of misconduct as held by the employer or the appointing authority. The period in this case shall be thirty days from the date of receipt of the order of the employer.

(iii) The decision of the appellate authority shall be final and binding on both the employer and the person employed.

7. No person who is a near relation of a member of the Committee of the bank/Society shall be appointed to any post in the service of the bank/society. If any doubt arises as to whether a person is or is not a near relation of a member of the Committee, the Board shall refer it to the Registrar, whose decision shall be final.

8. (i) Every employee of the bank/society shall be entitled to casual leave not exceeding 12 days in a year.

(ii) Every employee of the bank/society shall be entitled to privilege or ordinary or earned leave of 12 days for every 12 months of service, provided that such leave may be accumulated up to the maximum period of two months.

(iii) Every employee of the bank/society shall also be entitled to sick leave on any reasonable ground up to 18 days for every 12 months of service.

(iv) The Secretary shall be the authority competent to sanction casual leave to the other employees of the bank/society; and the President shall be the authority competent to sanction casual leave to the Secretary. and privilege leave to all the employees, including the Secretary. No employee shall claim leave as a matter of right; but shall be entitled to leave before the lapse of the leave accumulated up to the limit.

(v) If a person entitled to leave is discharged from service before he has been allowed the leave, or if having applied for and been refused the leave, he quits his employment before he has been allowed the leave, the employer or the appointing authority shall grant him leave, which is to his credit or pay him the amount of salary equal to the leave to his credit comtemplated in clause 8 (ii).

9. No employee shall, except when generally or specially empowered or permitted in this behalf by the Committe, communicate directly or indirectly any document of information, which has come into his possession in the course of his official duties, or has been prepared or collected by him in the course of such duties, whether from official sources or otherwise, to any other person, institution or to the press.

10. No employee shall have pecuniary transactions, with individuals or institutions coming in contact with him in the course of his official duties or accept directly or indirectly on his own behalf or on behalf of any other person, or permit any member of his family to accept any gift, gratuity or reward from any person with whom he is concerned in the perfomance of his work, provided this rule shall not apply to any borrowings by an employee on the security of his own deposits, savings, insurance policy, etc., from other institutions.

11. No employee of the bank/society shall, by canvassing or otherwise, use his influence in any way in an election to a legislative body constituted under the Government of India Act or to

any institution constituted under an Act of the Madras Government, provided that he may record a vote, if he is qualified to do so. In the latter case, he shall as far as possible, avoid giving any indication beforehand of the manner in which he intends to vote.

12. Any employee who contravenes the provisions of rule 9, 10 or 11 shall be liable for such punishment as the authority competent to award it may decide.

13. (a) For purposes of taking disciplinary action against members of the establishment, the Board of Directors shall elect from amoung themselves a sub-committee consisting of the President and two other members. The sub committee shall hold office for the same term as the Board of Directors. Interim vacancies in the sub-committee shall be filled up by the Board. The sub-committee shall exercise the powers specified against it in the succeding sub-clauses.

(b) Any member of the establishment may, for good and sufficient cause, be punished in one or other following ways in the discretion of the authority competent to award the punishment as shown in the table below.—

Table.

Rank of the employee punished.	Authority competent to.			
	Censure or fine.	Withhold increments	Suspend or reduce.	Dismiss.
(1)	(2)	(3)	(4)	(5)
Secretary or Manager.	President.	President.	Sub-Committee.	Sub-Committee.
All other employees.	Secretary.	President.	Sub-Committee.	Sub-Committee.

(c) No fine shall be imposed on any person employed until he has been given an opportunity of showing cause against the fine, or otherwise than in accordance with such procedure as may be prescribed for the imposition of fine. Every order awarding the punishment shall be communicated to the employee concerned in writing stating the reason on which the punishment has been awarded.

(d) The total amount of fine which may be imposed in any month or any person employed shall not exceed an amount equal to half an anna of the rupee of his pay and allowances in respect of that month.

(e) No fine imposed on any person employed shall be recovered from him after the expiry of 60 days from the day on which it is imposed.

(f) All fines and all realizations thereof shall be recorded in a register to be kept by the institution separately for the purpose, and all such realizations shall be applied only to such purposes beneficial to the persons employed in the establishment of that institution.

(g) Except in the case of a censure or fine, an appeal shall lie against every order awarding a punishment, to the competent appellate authority shown in the table below:—

TABLE.

Rank of the appellant.	Authority competent to dispose of appeals against. Stoppage of increment.	Suspension or reduction.	Dismissal.
Secretary or Manager.	Board of Directors.	Board of Directors.	Board of Directors.
All other employees.	Sub-Committee.	Do.	Do.

No appeal shall be entertained if it is not preferred within a period of three months from the date of the order awarding the punishment.

(h) The authority competent to suspend an employee may, at its discretion, sanction him a subsistence allowance at a rate not exceeding one-fourth of his substantive pay during the period of his suspension. No employee shall in any case, be kept under suspension for a period exceeding three months at a time.

14. Every employee of the bank who has been confirmed in his post shall be required to contribute to the employees provident fund of the bank/society in accordance with the rules framed by the Board of Directors for the purpose.

15. When an employee who has put in at least ten years satisfactory service in the bank/society retires from service or if he dies while in service, it shall be competent for the Board of

Directors to sanction him or to his heirs, as the case may be, a gratuity determined according to the following scale:—

(i) For a person who has Rs. 1,000 or more in his provident fund account inclusive of the bank's contribution and exclusive of any loan taken by him-Nil.

(ii) For a person who has less than Rs. 1,000 exclusive of any loan taken by him. The difference between Rs, 1,000 and the amount to his credit in the provident fund account including the bank's contribution subject to a maximum of three times his substantive pay on the date of his retirement or death while in service, as the case may be.

16. The bank/society shall maintain a record of the services of every employee in its service, as also an account of the leave earned and availed of by the employee concerned. All changes affecting the rank, emoluments, transfers and other allied matters shall be noted in this record then and there and attested by the President in the case of the Secretary and by the Secretary in the case of all other employees.

17. The Board of Management shall have power, from time to time, to make regulations not inconsistent with these by-laws or Act VI of 1932, and the rules framed thereunder touching the above conditions of service of employees. A copy of such by-laws shall be furnished to the Registrar of Co-operative Societies for information.

18. No paid employee shall be a member, representative or officer of any association representing or purporting to represent non-official co-operative employees unless such association satisfies the following conditions:—

(a) The association should be recognized by the Registrar of Co-operative Societies;

(b) membership of the association shall be confined only to the employees of co-operative institutions;

(c) the activities of association should be confined to the betterment of prospects of employment, service conditions, emoluments and the welfare of the members generally; and

(d) the association shall not be in any way connected with or affiliated to (i) any association which does not or (ii) any federation of associations which do not satisfy condition (a).

True Copy C. N. SINGARAVELU
Superintendent.

News and Notes

Miss Margaret Digby Visits Madras.

Miss Margaret Digby of the Horace Plunkett Foundation, London who was on a study tour of India and Ceylon visited the Regional Co-operative Training Centre at Madras, on the 2nd November 1955 and addressed the trainees. Miss Digby explained the work done by the Foundation in the field of Agricultural Co-operation. She remarked that in India the Co-operative Movement was progressing on sound lines and hoped that with greater emphasis laid on Co-operation in the Second Five Year Plan, the Co-operative Movement would embrace as many economic activities as possible. Shri A. Palaniappa Mudaliar, Registrar of Co-operative Societies, Madras State, and Shri K Subrahmanyam Naidu, Registrar of Co-operative Societies, Andhra State, were among those who were present on the occasion.

Miss Digby during her very brief stay visited several Co-operative Institutions in the City and Chengleput. Miss Digby visited the Madras State Co-operative Union and evinced a keen interest in the work done by the Union. She had a long talk with Sri C. M. Janarthanam, the Associate-Editor-cum-Manager. She also visited the Madras Co-operative Milk Supply Union and had discussions with the President, Sri Nachchinarkinia Sivam and its Secretary, Sri M. Arulanandam, who had visited the Foundation during his I.L.O. fellowship in 53. On the 2nd morning, she visited the Meyyur Gudapakkam, Ex-Servicemen Colonisation Society. It may be recalled that Miss Digby is on a tour of India in connection with a project of the F.A.O. on the scope of the Co-operative farming in Asia.

Inauguration of the Malabar Co-operative Training Institute

The Malabar Co-operative Training Institute was formally inaugurated by Sri A. B. Shetty, M.L.A., Minister for Health and Co-operation, Government of Madras on the morning of 4-11-1955 at the buildings of the Malabar Wholesale Co-operative Stores Ltd., Kozhikode, where the classes are to be conducted. Sri A. Palaniappa Mudaliar, M.A., Registrar of Co-operative Societies, Madras was also present at the function. The Collector of Malabar and other officials and a large gathering of non-officials attended the function. The Registrar had come specially for this purpose all the way from Madras.

Sri P. Govinda Menon, B.A., B.L., President, welcomed the Minister and the gathering. In his speech, he stressed on the need for a well trained staff to draw the several co-operatives in the District, traced the history on the efforts to get the institute started and thanked the Madras Government for their timely decision. The Registrar in his speech dwelt upon the steps taken by the State Co-operative Union ever since 1914 to impart training and the starting of the Central Co-operative Institute at Madras and the moffusil institutes at Coimbatore and Tanjore. He said that a sum of Rs. 25 lakhs has been earmarked undra the second five year plan for Co-operative Training and another institute will be started at Madurai soon. Steps taken by the Reserve Bank in this connection were also explained by him.

The Minister inauguarating the Institute stressed on the necessity of developing Co-operative activities in the State for which a large number of trained personnel was required. He referred to the move made by the Reserve Bank to start the Poona College. The question of upgrading the Central Co-operative Institute at Madras into a college is also under consideration. But not only the training in the Co-operative Colleges and Institutes was enough, but men of integrity and efficiency are most important and a proper behaviour on the part of the workers who ought to be kind and considerate would go a long way in developing our work, the Minister said. The present seats in the Institute are 160 and it has requested for 40 more seats, which the Minister hoped, the Registrar would consider favourably.

The messages received from the Registrars of Co-operative Societies, Travancore-Cochin and Andhra and other prominent people wishing the Institute every success were then read by the Principal of the Institute, Sri A. T. Alfred B.A., Deputy Registrar, Sri C. Narayanan M.A., L.T., Director proposed a vote of thanks.

The Minister and party then drove off to the Malabar District Co-operative Bank where dinner had been arranged. The Registrar left Malabar the same day for Madras.

Half Yearly Conference of Supervisors of the South Arcot Co-operative Central Bank Limited, Cuddalore N.T.

The half yearly Supervisors' Conference of the Bank was held on 10th and 11th November, 1955 in the premises of the

Bank. The conference was opened by Sri D. A. Swayamprakasam, M.A., Deputy Registrar of Co-operative Societies, Cuddalore and Sri H. H. Shakir, B.A , Deputy Registrar of Co-operative Societies, Tirukoilur.

Sri T. R. Dharanidharan, B.A., Secretary of the Bank reviewed the progress so far achieved by the Supervisors and appealed to the Supervisors to see to the completion of the part of the programme to be completed before 31st December, 1955. The Deputy Registrars, Cuddalore and Tirukoilur also stressed the same and assured to help the Supervisors in getting over difficulties.

On 11-11-1955 the Planning Day of the All India Co-operative Week there was a joint conference of Departmental Staff, Non-Official Staff, representatives of Unions and Loan and Sale and Marketing Societies. A detailed programme of work was drawn for the next half year ending 30-6-1956. Sri R. Kanakasabai Pillai, Vice-President of the Bank appealed to the Supervisors to work with sincerity and zeal and complete the programme drawn for the half year ending 31-12-1955 and see to the reaching of the targets fixed for the ensuing half year. Special stress was made in the matter of collection of overdues and development of loan transaction.

For the coming half year, 9 new societies were programmed to be organised, 8 societies to be revived, 2,435 members to be admitted, Rs. 13,21,700 to be collected and Rs. 5,99,000 to be disbursed as short-term loans and Rs. 8,77,134 to be advanced as medium-term loans. It was also programmed to introduce multi-purpose activities in 102 societies, dig 10,661 manure pits to collect Rs. 3,159 towards thrift deposits, distribute 327 tons of chemical fertilisers and to distribute 221 bags of improved seeds.

Sri V. P. Appadurai, Chief Engineer switches on electric light at Kadambathur on Co-op Day.

The Street Lights were switched on by Sri. V. P. Appadurai, Chief Engineer, (Electricity) at Tirupachur on 11—11—55. The meeting was presided over by Sri. K. Subbaroya Mudaliar, President, Panchayat, Kadambathur.

Messrs. D. S. Somasundaram, B.A., Block Development Officer, Kadambathur, V. S. Arunachalam, Vice-President, Chingleput District, Congress Committee spoke on the importance

of Electricity and the endeavour of the Government to introduce it to as many villages as possible. The Chief Engineer explained the Government's activities in this regard. All the speakers including the President appealed to the public to be co-operative minded in carrying out Agricultural, Industrial and Housing schemes making best use of the Five Year Plans. Sri. Ramaniah Chettiar of Tirupachur explained the achievements of the Panchayat. Sri. P. S. Radhakrishnan, Secretary, Taluk Congress Committee proposed a vote of thanks. With National Anthem the meeting closed.

General Body of the Lalgudi Co-operative Union Meets.

At the General Body meeting of the Lalgudi Co-operative Union held on 17—11—1955, the following were elected as governing body members of the Union The governing body unanimously elected the office bearers in its meeting held on the same day. 1. Sri. G. Kanakasabai M.A , B.T., President: 2. Sri N. Govindasamy Nattar, Vice President: 3. Sri T. K. Thevaraya Pillai, Secretary: 4. Sri P. B. K. Rajachidambaram, M. L. A. Member: 5. Sri R. P. Ratnasarmah, Member: 6. Sri M. P. Ramasamy Udayar, Member: 7. Sri S. Arputhasamy Udayar, Member: 8. Sri G. Krishnasamy Udayar, Member: 9. Sri Kaliaperumal, Member.

Sri G. Kanakasabai was elected unanimously as delegate to Coimbatore Tamil Nad Co-operative Federation and Madras State Co-operative Union. Sri N. Govindasamy Nattar was elected unanimously as delegate to the Tiruchirapalli District Co-operative Central Bank Ltd.,

Rupee Bank for Students in Tirupathi—a Novel Co-operative venture.

Rupee branch of the Tirupati Co-operative Town Bank was inaugurated by Mr. K. Subrahmaniam Naidu, Registrar of Co-operative Societies, Andhra, on 17th October in the premises of Sri Venkateswara Arts College before a large and distinguished gathering of officials and non-officials. Mr. C. Anna Rao, Executive Officer, Tirumalai Tirupati Devasthanams presided over the function. After prayer Mr. P. Radapati, president of the Tirupati Co-operative Town Bank welcoming those present paid a warm tribute to the Registrar. He said that the idea of the Rupee Bank was a novel one.

SRI ANNA RAO'S APPEAL

Mr. C. Anna Rao in his speech said that the Tirupati Bank was the foremost Bank and it was with that Bank the T. T. Devasthanams had been associated all these days. Paying tributes to the Registrar Mr. Anna Rao said that he was one of the ablest Officers the Andhra State had possessed and he had sacrificed his personnal interest for the sake of the State Refering to the T. C. T. Bank, he said that it had done great service to the public of Tirupati. Mr. Radapati who had been with that in stitution from the beginning through his hard work and sincere service made it an institution worthy of emulation.

SRI K. SUBRAMANIAM NAIDU'S SPEECH

Mr. K. Subrahmaniam Naidu, in the course of his speech inaugurating the Branch said: 'I am extemely thankful to Mr. Radhapati for giving me the opportunity of the opening the Rupee Branch. This idea of the Rupee Bank occured to me about 15 years ago, when I was working in Kistna District. I made an attempt in getting it started in the Hindu College, Masulipatam. But there was no adequate response and therefore it was given up. I cannot see it through until this day. After the Andhra State was formed I revived the idea and repeated the suggestion in Tirupati in my speech during the inauguration of the Co-operative Central Institute. I directed the officers of the Department to see if a beginning could be made at Tirupati. So you have the function to-day. There are two reasons for my selecting Tirupati to experiment the scheme. The first reason is this. We have in Tirupati, the G.O.C. (Grand Old Co-operator), Mr. P. Radapati, who had spent best part of his life for the co-operative work and whose co-operation, I thought would be helpful in giving shape to my idea. The second reason is this, There is Mr. Anna Rao, who can be described as the Architect of modern Tirupati, which is growing in importance as the foremost educational, cultural and religious centre in Andhra. Thus I have the support of both these gentlemen.

One of the criticisms levelled against the education system is that it does not give a practical bias to the students. There is some force in this criticism. This defect has been corrected to some extent due to the introduction of extracurricular activities. There is some new orientation at present in our system of education in the context of our national economy and it is as it ought

to be. The pattern of economy is rapidly changing. The National Extension Service schemes have been adopted as method of organising the economic life of our people particularly of the life of the villagers. The NES system will be the universal pattern of our country. At the end of the Second Five YearPlan period there will be no part of the country that is not covered by the NES. Wherever we may be and whatever we are doing, we will be in the midst of entirely different atmosphere. Therefore students who are to be the future citizens of the country should know the agencies or organisations that are working in the NES blocks. Co-operative agency or organisation is being utilised for carrying out the objects of the NES. It is, therefore, necessary that the students should know something of Co operation and its working. By some kind of participation students should be made to contribute to the co-operative endevour. This branch will encourage thrift and prudence among students. It will also inculcate the habit of banking among them. Already in High Schools, Students Co-operative Stationery Stores are there in Andhra about 148 in number. They are working satisfactorily. Mr. P. V. Seshagiri Rao, Principal of the College also spoke. Mr. M. Jayaprakashnarayan Reddi, Students' Chairman proposed a vote of thanks and in doing so assured the authorities the co-operation of the students in making the scheme every success.

What the F.A.O. Experts say of the Madras Co op. Milk Supply Union, Ayanavaram

[We are publishing the copy of the observations made by a team of F. A. O. dairy experts who visited the Madras Milk Supply Union on 18th November 1955—Edr.]

An interesting visit and much information obtained by the talks-obviously the Co-operative Organisation is playing an important part in the Madras Milk Supply.

(Sd.) W. MARSHALL
Wellington, New Zealand

(Sd.) THOS EASTWOOD
F. A. O. Rome

(Sd.) MURPHY
New Zealand

This enterprise provides an impressive example of the use of Co-operation to build up production within India. It appears to have a soundness of conception and a breadth of vision which will allow it to make scientifically and technically sound progress.

(Sd.) G. L. HILLS
Australia

(Sd.) Dri. B. VAN DAMN
United States

My congratulations and best wishes to this outstanding example of Co-operative progress in India.

(Sd.) SAM R. HOOVER
United States.

SRI N. S. ARUNACHALAM PASSES AWAY

We regret to report the sad demise of Sri N. S. Arunachalam I.C.S. Secretary, Industries, Labour and Co-operation Department, Government of Madras on 5-11-55 at his residence. He was a very popular officer and served as Collector of various districts in the State. He was also for sometime the Registrar of Co-operative Societies and Director of Civil Supplies. He is survived by his wife and his only daughter, Smt. Rukmini Venkateswaran.

The Eleventh Tamil Nadu Co-operative Conference, Chidambaram.

The Eleventh Tamil Nadu Co operative Conference will be held under the auspices of the District Co-operative Central Bank, South Arcot at *Chidambaram* (Annamalai Nagar) on the 30th and 31st December 1955 respectively. The following is the tentative programme.

TENTATIVE PROGRAMME.

FRIDAY, THE 30TH DECEMBER 1955

Morning Session

TIME 10 A.M. TO 12-30 P.M.

1.	Prayer ...	
2.	Co-operative Flag Hoisting.	Sri C. S. Rathnasabapathy Mudaliar, President, The Coimbatore District Co-operative Central Bank. Ltd.
3.	Welcome Address ...	Sri R. Kanakasabai Pillai, Vice-President, The South Arcot District Co-operative Central Bank, Ltd.
4.	Inaugural Address ...	Sri Ajit Prasad Jain, Union Minister for Food and Agriculture.
5.	Opening of the Exhibition ...	Sri T. M. Narayanaswami Pillai, M.A., B.L., M. L. C., Vice-Chancellor, Annamalai University and Chairman, Committee on Co-operation.
6.	Presidential Address ...	Sri B. Bakthavatsalu Naidu, M. L. A., President, The North Arcot District Co-operative Central Bank, Ltd.
7.	Registrar's Address ...	Sri A. Palaniappa Mudaliar, M.A., Registrar of Co operative Societies, Madras.

Subject:—"The Second Five Year Plan and the Co-operative Movement."

8. **Unveiling of Portraits:**

(i) *"Pandit Nehru"* ... Sri S. S. Ramaswamy Padayachi, Minister for Local Administration.

(ii) *"Sri K. Sitharama Reddiar"*

Evening Session

TIME 2 P.M. TO 7 P.M.

2-00—4-30 P.M.	...	Secretaries Conference.
4-30—6-00 P.M.	...	Executive Committee, Managing Board & General Body Meetings of the Tamil Nadu Co-operative Federation.
6-00—7-00 P.M.	...	Subjects Committee of the Conference.

SATURDAY THE 31ST DECEMBER 1955.

8-30 A.M.—12 Noon	...	Resolutions
2-00 P.M.— 4 P.M.	...	Resolutions
4-00 P.M.—6-00 P.M.	...	Secretaries Conference.

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