
REPORT ON THE WORKING OF THE CO-OPERATIVE
SOCIETIES REGULATION FOR THE YEAR 1905-06,
WITH THE GOVERNMENT REVIEW THEREON.

X

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*Proceedings of the Government of His Highness the Maharaja of Mysore,
Financial (Banking), dated 25th October 1906.*

READ—

Letter No. 3173, dated the 21st September 1906, from the Revenue Commissioner in Mysore, submitting the report on the working of the Co-operative Societies Regulation for the year 1905-06, received with the Registrar's letter No. 66, dated the 15th idem.

No. FL. 2909—B. 38-06-2, DATED BANGALORE, 25TH OCTOBER 1906.

ORDER THEREON.—The Government have read with interest this the first report of the working of the Mysore Co-operative Societies Regulation, 1905.

2. Five Societies were registered during the year 1905-06, namely, those at Bangalore, Whitefield, Hole-Narsipur, Mysore and Koppa. All of them have been formed on the basis of limited liability, this form of association being, naturally enough, the one chiefly favored by the people in the early days of the co-operative movement. Leaving out the Society at Whitefield which is reported not to have yet started business, the Government are glad to learn that the other four Societies are working well.

3. It is hoped that the progress of the Societies first started will be such as to inspire popular confidence in the scheme and encourage the gradual establishment of other Societies, so that the benefits of the new co-operative movement, for the spread of which, as pointed out by Mr. Shama Rao in para 11 of the report, conditions in Mysore are favorable, may be extensively availed of in course of time. The greatest care should therefore be taken to ensure the stability and success of the pioneer Societies, a matter to which the Government attach greater importance than to a mere increase in the total number of Societies.

4. Further reports should include detailed information on the following points:—

(1) Borrowings (Section 9)—

1. Deposits from members.
2. Loans from persons who are not members.
3. Rate of interest paid.

(2) Loans (Section 10)—

1. Value of loans disbursed to members.
2. Security on which they are granted.
3. Periods and purposes for which they are given.
4. Rate of interest charged.

(3) Audit—

Result of audit required by Section 21 (1) and (2).

K. S. CHANDRASEKHARA AIYAR,
Secy. to Govt., Gen. & Rev. Depts.

To—The Revenue Commissioner in Mysore.

Enc.—c. v.

No. 66.

Handwritten notes and stamps, including the word "Handwritten" and other illegible markings.

OFFICE OF THE REGISTRAR OF CO-OPERATIVE
SOCIETIES IN MYSORE,
dated Bangalore, 15th September 1906.

FROM

M. SHAMA RAO, Esq., M.A.,
Registrar of Co-operative Societies in Mysore.

TO

A. RANGASWAMI IYENGAR, Esq., B.A., B.L.,
Revenue Commissioner in Mysore.

SIR,

I have the honor to submit for the information of Government the first report on the working of the Co-operative Societies Regulation, III of 1905, for the year 1905-06.

2. *The Co-operative Societies Regulation, and the appointment of Registrar.*—The Co-operative Societies Regulation, which is an adaptation of the British enactment X of 1904 with a somewhat wider range of objects, was passed into law in June 1905, and I was appointed Registrar in September as per Government Order No. Fl. 1886-929—Gen. Fin. 86-05-2, dated 13th September 1905. Besides the work connected with the Co-operative movement, the Government attached to me the duties of acquainting myself with the condition of the various industries in the State, studying the causes of their decline, and suggesting suitable measures, where possible, to arrest this decline. To this work also was added the function of collecting and systematizing commercial statistics about which there existed scanty information.

3. *Preliminary work.*—I was not relieved of my duties on the staff of the late Dewan till November 1906, and was even afterwards engaged, till the end of March 1906, in addition to my other duties, in compiling the proceedings of the Representative Assembly of 1905, passing them through the Press and issuing requisite orders based on the replies of Government given at the Assembly Meetings. It was not, therefore, till the month of April 1906 that I could devote myself entirely to my new duties.

4. Soon after my relief in November, the first thing I did was to get together an establishment for my office. And then in order to popularize the provisions of the Co-operative Regulation, I wrote a memorandum explaining its objects and scope. This was published in the official Gazette both in English and Kannada and copies were also freely distributed all over the districts to officials as well as non-officials.

5. *Summary of itineration.*—In the month of January, I went to Dodbhallapur in connection with an application for registration of a Co-operative Society there. I studied the condition of the weavers for whose benefit the Society was intended. The details of this visit to Dodbhallapur are given in my first diary, extracts of which are appended to this report (Appendix A). On account of faction among the weavers, which is being pursued by means of a civil suit, I found that the chances of a Co-operative Society being successfully worked at Dodbhallapur were poor, and to avoid the risk of a damper in the shape of an initial failure, I took no further action in the matter. Through the efforts of Mr. Ranganatha Rao Sahib, B.A., B.L., the Amildar of the taluk, some people have now been brought together and an application to register a Society has been sent to me. The Amildar and myself are both, however, not convinced of the Society continuing on a stable basis, and for the present, I have put off registering the Society. A Co-operative institution, unless it has its genesis in a voluntary combination of its members, has, in my opinion,

little prospect of a healthy growth. In February, I went there from the 11th to the 17th. I met several of the to-
 charlu Memorial Hall and explained to them my mission. and remained
 Co-operative Society has been started. I visited the Agric. in the Ranga-
 Exhibition at Mysore, got up on the occasion of the visit of Their royal Highnesses result of this a
 the Prince and Princess of Wales, and made myself acquainted with the several and Industrial
 agricultural and industrial exhibits. Towards the end of February, I visited Shimoga and on the 22nd March, Tumkur, where I met the inhabitants and explained
 to them the provisions of the new Regulation. At Shimoga about Rs. 300 had
 been collected in connection with a Co-operative Society, but the matter has not
 progressed further. The people of Tumkur did not show much keenness in the mat-
 ter. On the 21st of April I went to Maddagiri where a preliminary meeting had
 been held at the instance of Mr. C. Narayana Rao, Assistant Commissioner, at which
 some persons had consented to form a Society. On my going there, I found there
 was material enough for starting a Society. I addressed a gathering of the leading
 men of Maddagiri and discussed the matter with them at length. An application
 for registration has since come to me. The registration is, however, delayed as the
 by-laws have not yet been received in this office. In the month of May I visited
 Hebgothi, 13 miles from Bangalore, on my way to Anekal, with a view to find out if
 the place was suited for a Society. The results of my enquiries are given at length
 in the extracts of my diary for the third quarter, which forms also an enclosure to
 this (Appendix B). I had to abandon both Hebgothi and Bommasandra, a village
 near Hebgothi, as being unsuited. At Anekal too, where I went on the 10th May,
 the people were not keen. While there, I went to a village called Mayasandra, five
 miles from Anekal, where I was successful in convincing the people of the advanta-
 ges of a Grain Bank. They took great interest in the scheme and agreed to start a
 Bank. This Grain Bank has since been registered. On the 28th May I went to
 Koppa *via* Tarikere, where a Society under the name of 'The Co-operative Agricul-
 tural Society' has been started. On the 3rd June I rode to Amritapura and Sam-
 tala, villages near Tarikere, and spoke to the villagers on the advantages of a Grain
 Bank. They seemed to appreciate the scheme, but have not come forward yet with
 any definite scheme or proposal. On the 29th June I went to Sira where a Co-
 operative Society has, as a result of my visit, been recently started. A Grain Bank
 has also come into existence at a village called Kotta near Sira.

While at head-quarters, I was engaged in studying the condition of the weavers of the Bangalore City and have submitted a memorandum for the consideration of Government, in which I have given my views regarding the amelioration of the condition of this class.

6. *Results achieved.*—As a result of all this propagandism, by the end of June, five Societies noted below had been started and registered, and three applications for registration were pending in my office.

Name	Date of Registration
1. The Bangalore City Co-operative Society, Limited	8th December 1905.
2. The Whitefield Co-operative Society, Limited, (not working)	14th December 1905.
3. The Hole-Narsipur Industrial and Agricultural Co-operative Society, Limited	17th April 1906.
4. The Mysore Co-operative Society, Limited	20th April 1906.
5. The Co-operative Agricultural Society, Limited, Koppa	6th June 1906.

The subjoined statement shows the co-operative work done in Mysore as compared with similar work done elsewhere in India, in the first year.

Place	Class of Societies	No. of Societies started
Madras	Rural	8
	Urban	2
Bombay	Nil	10
Punjab	Rural	Nil
United Provinces	Nil	12
Mysore	Rural	Nil
	Urban	3
	Combined	1
	(Rural and Urban)	1

7. *Type.*—Out of the five Societies registered, to which this report relates, the Bangalore City Co-operative Society may be called purely urban, those at Koppa, Whitefield, Hole-Narsipur, purely rural, and the one at Mysore a combined urban and rural. Four of these are working. The Society at Whitefield was registered in December 1905 on the application of the Anglo-Indian settlers of that place, but it has not been able to open business yet on account of the illness of the chairman. This Society does not appear to have any sustaining power, and I intend cancelling its registration. The Bangalore City Co-operative Society, though registered in December 1905, has an older existence. It began to work in January 1905 even before the Regulation was passed by Government; and had run a successful course of one year by the time of its registration. It is composed of many educated and influential members, both official and non-official of the Bangalore City and is doing business under two heads mainly, the purchase and sale of food-stuffs, and the lending of money to members. It is most popular with the educated section and is daily growing in importance as well as in business. The Mysore Co-operative Society is somewhat wider in its sphere of operations, inasmuch as it embraces the whole taluk of Mysore. It includes among its members raiyats and artizans of small means and undertakes to supply them with agricultural and industrial requisites, and to sell the products of their labor. The Koppa Co-operative Agricultural Society, on the other hand, has made a departure in restricting the objects, to agricultural and industrial purposes mainly. Its objects are:—(1) To obtain by darkhast the Government banjar and unoccupied lands and cultivate them on scientific lines with sugar-cane, paddy and other crops, and sell the produce at retail prices; (2) to buy agricultural products and manufactured articles for the benefit of members, and sell the articles manufactured by members in the most profitable markets; (3) to purchase at wholesale rates foodstuffs, cloths and other articles of domestic use, and retail them to the members; (4) to carry on jointly agricultural or industrial operations or improvements. This Society has already taken up an extent of 30 acres of land, and has planted sugar-cane and paddy. The managing body has shown much energy and enthusiasm in its work. The remaining Society, namely, the one at Hole-Narsipur is distinguished from the rest by its being mainly a weaver Society. Hole-Narsipur is one of the important weaving centres of the State, and the advantages of such a Society in the midst of the poor weavers, whose industry is declining day by day, cannot, if successfully worked, be overestimated. The institution is being very effectively managed at present by the Superintendent of the Government Weaving School, Mr. M. A. Sampataniengar, who is also the chairman of the Co-operative Society.

8. *Limited Liability favored.*—All the Societies have been formed on the limited liability basis, and I think in the present state of distrust and doubt which prevails in every quarter in respect of the new movement, in consequence of the mishaps that have attended some of the Agricultural Banks started in pursuance of the scheme of 1894, the limited liability basis finds more favor with the people than the one of unlimited liability. I have no doubt that, as the movement takes root, the example of a few successful Co-operative Societies will do more to bring back confidence and courage into the people's minds than mere words can do. It will then be time to start a few Societies on the basis of unlimited liability of the Raiffeisen type.

9. *Finance.*—The amount of share-capital of the four working Societies, actually collected, aggregated Rs. 11,087, the largest contribution being from the Bangalore City Co-operative Society to the extent of Rs. 9,219. This capital was supplemented by deposits from members in the case of the last Society by Rs. 3,156. A statement of receipts and expenditure, which I append to the report, shows that all the Societies have begun tolerably well. The Bangalore Society, being the oldest of the four, has published its two half-yearly reports. At the end of the first half-year, the Society was not able to declare any profits, as it had to incur heavy initial charges for house rent, furniture and establishment. At the second half-year, however, it was able to declare a net profit of Rs. 374-8-2.

10. *Loans.*—Under this head, I beg to record with gratitude the inspiring personal support which I have received at the hands of His Highness the Maharaja. His Highness was pleased to grant me an interview in February last, and made detailed inquiries of the prospects of success of the new movement. His Highness was also pleased to place a sum of money at my disposal from the Privy Purse to

make loans to rural Societies to help them in the early years of their existence till they were able to accumulate capital of their own. In the case of loans from Government which, I have found, are not surrounded, in the eyes of the people, by the same air of sanctity of obligation as loans emanating from His Highness the Maharaja, and which therefore need more or less rigid methods of collection, I have always been averse to recommending them on any large scale except in rare instances. It is true that in the initial stages many Societies require pecuniary help from outside, but such Societies are chiefly those situated in petty villages composed of poor raiyats. None of the four Societies in question are of this kind, and besides all of them have been adjusting their business to the capital available. The only case in which I thought a loan from Government was necessary to give the business of the Society a decent start was that of the Society at Hole-Narsipur, which, both on account of the nature of its business, and of the poverty of its members, required a larger outlay for the wholesale purchase of yarn and other raw-materials. I accordingly recommended the grant of a loan of Rs. 1,000 to this Society; but the Government were of opinion that the Society should first be able to show a cash equivalent of the loan asked for. The society has now, however, collected a capital very nearly equal to this amount, and Mr. T. Ananda Rao, B.A., Councillor, has expressed his willingness to lend a sum of Rs. 500 to this Society. I need hardly say that such an offer has a very stimulating effect in securing the confidence of other capitalists also.

11. *General remarks.*—In conclusion my experience gathered during the past some months goes to show that in the Mysore State there is a good field for the success of the Co-operative movement. The people are by no means averse to the movement itself, but their fear emanates from want of confidence in the stability of the institutions which may be started. The agricultural and industrial classes stand greatly in need of capital to fertilize their respective trades, but their isolation from the capitalist classes is the main cause of their having to borrow the money needed by them at usurious rates of interest. The raiyats within the limits of the value of their holdings afford very good security for the money advanced to them, and their borrowings are generally for a productive purpose. It is true that marriages cost somewhat more than they can afford to spend; but a raiyat who has a piece of land to cultivate, considers his wife, and the children born of her, as a sort of productive investment inasmuch as they help him in his agricultural and domestic work, nurse him in sickness and maintain him in his old age. Whatever may be said from the point of view of the society as a whole, the raiyat from his own standpoint is by no means prodigal; and, propitious seasons being assured, the only help he requires to keep him out of ruinous debts is money at a fair rate of interest, which will enable him to save an appreciable portion of his produce for his own use. It will be some time before the capitalist at a distance can be made to see that the raiyats and the artizans form a valuable body of clients for the investment of their money. Unless the combination of members to form a Society is perfectly voluntary, it is hopeless to command sufficient confidence, and even where voluntary, the growth of confidence is a work requiring some time. In the course of a few years, I think, Co-operative Societies are likely to come into existence in larger numbers in the Mysore State, as the conditions appear to me to be favorable to their taking root in the social economy of the country.

12. I take this opportunity of expressing my thanks to the numerous official and non-official gentlemen who have helped me in my work. Among the Amildars, I have to specially mention Messrs. C. Ranganatha Rao Sahib, B.A., B.L., B. S. Ranoji Rao, B.A., (now Assistant Superintendent of Police), Mahomed Raza (now Assistant Commissioner), S. Venkataramana Srouti, B.A. and B. M. Venkatesaiya, B.A.

I have the honor to be,
 Sir,
 Your most obedient servant,
 M. SHAMA RAO,
 Registrar.

APPENDIX A.

Extracts from the Diary for the first and second quarters ending March 1906.

2. After I was relieved of attendance on the late Dewan in the middle of November, the first thing I did was to get together an establishment for my office, and this I was able to do by the end of December. Perceiving that the provisions of the Co-operative Regulation were but imperfectly known to the people, I wrote a memorandum explaining the objects and scope of the Regulation and sent it on the 31st December for publication in the official Gazette. The English version of the memorandum first appeared in the Gazette on the 8th February last, and the Kannada version appeared subsequently.

3. On the 7th January I went to Dodballapur in connection with an application for a Co-operative Society there and remained there till the 13th. During this time I studied the condition of the weavers and also visited a number of looms. The weaver population of the place is 2,503, of whom 1,252 are males and 1,251 females. Of the male population I ascertained that about 330 resort to drinking daily. The average income of a weaver does not exceed eight annas per day and they have a hard struggle for existence. One Papanna and two or three others supply them with yarn, which they obtain generally from Bangalore and Madras, and they arrange also for the sale of the cloths manufactured. The variety of cloths manufactured is fifty, and the working hours per day are about six. A boy, for instance, takes a day to weave a kirige of twelve cubits in length. The cost of materials amounts to ten annas and the wages of the boy-weaver is four annas. The selling price is generally a rupee. A saddi of 16 cubits takes two days to weave. The cost of materials is Rs. 1-6-0, cost 0-8-0, and profit 0-2-0. The selling price of a sare of this sort is generally Rs. 2. An analysis of the items that go to make up the prices of the other varieties of cloths generally yields the same results. The weavers are only just able to keep their heads above water, but the merchants who supply them with raw materials and pay their wages make up from 11 to 25 per cent of the selling price in the shape of profit.

4. The weavers are very anxious that some remedy should be devised to help them, but unfortunately there are two factions in the town and I understood that a civil suit regarding the worship of a deity which was not under Muzrai management had already cost the contending factions more than eight thousand rupees, and that the fight was going on for the past eight years. On the 8th January, I discussed the possibilities of establishing a Co-operative Society in the town with the local officials. The young and intelligent Amildar, Mr. Ranganatha Rao Sahib, was most helpful to me. He arranged for a meeting of the people in the Girls' School on the 9th. I explained to the assembly the objects and scope of the Co-operative Regulation, and how it would benefit them if they took advantage of its provisions. I was plied with a number of questions as to whether Government would advance any money, how the dues were to be recovered, etc. At the end, it was resolved to start an Association with share capital.

5. On the 10th January, all the important merchants about twenty in number, came to see me and again discussed the question of an Association with me. I also made inquiries of them regarding their trade. On the 11th another meeting was held and the doubts and difficulties which had cropped up in the minds of the people in the interval after the first meeting, were cleared.

6. On the 12th, I visited a village, called Aralamallige, to acquaint myself with the agricultural condition of the place. The population of the place in 1881 was 309 and this year according to the Khaneshumari it is 607. The number of cattle has increased from 435 to 522, and the number of plough teams from 54 to 74. The area under actual cultivation has increased from 506 acres to 824 acres, and the assessment from Rs. 2,358 to Rs. 2,900. While, however, the average assessment per acre in 1881 was Rs. 4-11-0, in the present year it had been reduced to Rs. 3-8-0, thereby showing that the increased extent of land brought under cultivation was of an inferior quality and therefore comparatively lightly assessed.

7. The total number of registered occupants is 269 with about 80 shikmedars. About 150 of these reside outside the village, and about 50 take no part in actual cultivation. There is only *vara* or half-share system prevailing in the village, but no guttige.

8. According to the village standard each acre of wet land requires sixteen carts of manure, and each acre of dry land about twenty carts. The quantity of seed per wet acre is four kolagas, and per dry acre one kolaga. According to a calculation I made with the help

of the villagers, the total annual expenditure on wet and dry lands properly cultivated, stands as below in round numbers:—

Manure	...	...	...	...	2,000
Seed	...	...	...	...	400
Weeding	...	...	...	...	2,000
Reaping	...	...	...	...	1,000
Ploughing	...	...	...	...	3,800
Threshing, etc.	...	...	...	...	1,500
					30,100

The annual cost of ploughs is about Rs. 200 and the assessment comes to nearly Rs. 2,200.

9. Each acre of wet land under proper cultivation is supposed to yield about twelve khandagas of 220 seers each, and of dry land eight khandagas. The grass in wet land averages about 50 rupees per acre and in dry land about Rs. 20 per acre. Under proper cultivation the annual yield from wet and dry lands should amount to more than Rs. 60,000 under average prices. The actual yield, however, is about eight khandies per wet acre and four khandies per dry acre. There is considerable need, therefore, for using more manure of a better quality, and in other ways for better cultivation of the lands, so that the yield may be more. At present the average money price of the quantity grown is about Rs. 40,000. Under good cultivation the net income can be raised from about Rs. 30 at present to Rs. 40 per head in the village per annum. I calculated that the total cost of feeding and clothing the villagers according to their present standard of comfort come to about Rs. 18,000. The villagers now supplement annually their income from the land by cooly work, cart-hire, etc. If only they could get help for proper cultivation in season, the increase in produce would more than repay the extra expenditure in this direction. This is precisely the problem which is intended to be solved by the Co-operative Regulation.

10. I visited Mysore in February and remained there from the 11th to the 17th. I met several of the townspeople in the Rangacharu Memorial Hall and explained to them my mission. As a result of this visit a Co-operative Society has now been started. The rules provide for taking the artizans and agriculturists in the Mysore Taluk as members.

* * * * *

13. Towards the end of February, I visited Shimoga and on the 22nd March, Tumkur. At Shimoga about Rs. 300 has been collected to start a Co-operative Society. Both at Shimoga and at Tumkur, I met the inhabitants and explained to them the provisions of the Co-operative Regulation.

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APPENDIX B.

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from the Diary for the third quarter ending June 1906.

April. 4. On the 20th April, registered the Mysore Co-operative Society. It is an urban (combined) Society on the model of the Bangalore City Co-operative Society, managed by some of the intelligent gentlemen of the city. It started work on the 8th June, on the auspicious occasion of the birthday of His Highness the Maharaja. Unlike the Bangalore City Society, the benefits of the Mysore Society are intended to extend to the whole taluk. The number of members in the beginning of July was 48. The amount collected amounted to Rs. 669-8-0. Several of the artisans and other workmen of the Mysore City have become members of this Society.

5. On the 21st, left Bangalore for Maddagiri via Tumkur. A preliminary meeting having been previously held at the place at the instance of Mr. C. Narayana Rao, Assistant Commissioner, on the 6th April, some persons had consented to form themselves into a Society. On my going there, I found there was material enough for starting a Society. I addressed a gathering of leading men, and discussed the matter with them at length. It was agreed that a Society should be started. An application for registration has since come to me. The registration is delayed as the by-laws have not yet been received.

May. 6. On the 9th May, went to Hebgodri a village 18 miles from Bangalore, on my way to Anekal. The village is a small one containing a population of 208 persons. The Tigalar element is considerable. The Tigaralars who live by 'hand-gardens,' as they call them, get enough to eat if the season is favorable; but all the members of the family work very hard for it, both mornings and evenings. The males look to the digging, watering and other rough work, while the women cut the crop and sell it. Potato and eoppu (greens) are largely grown and for the latter there is considerable demand in the villages.

7. The debts of the Tigaralars are mostly due to the expenses incurred on account of marriage, to the purchase of lands, cattle, etc., and to sickness. In case of sickness the relatives help to cultivate the land.

8. To give an idea of the economic condition of some of the Tigalar families, I quote below three typical cases.

9. The first case is that of Munisami bin Buddaiya. He and his brother live together and the inmates of his house consist of ten persons, two adult males, two adult females, and six children, three being males and three females. He owns a tiled house 95 anksams in extent, worth about Rs. 200. His cattle consist of two bullocks, two buffaloes and two calves, five cows and two calves, three heifers and twenty sheep. He has only one plough and owns an extent of ten acres and twenty-five guntas of dry land, paying an assessment of Rs. 22-5-0, including local cess. In the last cultivation season, he cultivated six acres, of which three were sown with ragi, the rest being sown with horse-gram, cholam, mustard, etc. The remaining extent of land was allowed to lie fallow and utilized for grazing purposes. The ragi crop yielded eight kandies of 200 seers each, the cholam yielded no grain, but the stalks were utilized for feeding bullocks. He got twenty-five seers of horse-gram which he utilized for his domestic purposes. He also owns a bagayat in Kammandra village, from the proceeds of which he annually pays his kandayam or assessment. The grain he grows suffices for the maintenance of himself and his family till the ensuing Dasara when he is obliged to borrow two or three kandies of ragi till the next harvest, paying interest at the rate of one kolaga of ten seers of ragi for every kandi of 200 seers, which works at the rate of from fifteen to twenty per cent per annum. The standard quantity of manure required for six acres of dry land is one hundred cart-loads costing about a rupee per cart. He is not able to collect more than forty cart-loads from his cattle refuse after using a portion for fuel. This refuse is mixed with mud and applied to the land. He has a debt of Rs. 200 which he has raised on the security of his lands, at thirteen per cent per annum. He owes this amount to one Munisami in Bangalore. The average quantity of ragi consumed by an adult per day is a seer. Beyond *hurli* or *avare sara* along with the ragi flour, the family is not able to eat anything else. They take two meals a day and occasionally three. The dress of a male adult costs about Rs. 4 annually, one turban Rs. 1, one dhubati Rs. 1-8-0, two chaddies eight annas and one jubba Rs. 1. The dress of an adult female costs about Rs. 10, two cloths each Rs. 3 or 4, two bodices each about a rupee. For dressing boys and girls, about a rupee or a rupee and a half is needed per annum. The cloths required are generally purchased for cash in Madival and Sanivarapete santes or in Bangalore. The marriage of a male costs about Rs. 200, of which Rs. 100 is for jewels, the rest being spent on feeding and cloths. The marriage of a female

costs about Rs. 50. On the occasion of every marriage, a present of 18 duddus, and on the occasion of a kudike (widow marriage) Rs. 4 and 4 duddus shown to the Dhar-maraya temple or Muttyamma temple at Bangalore, on pain of excommunication. A funeral costs from Rs. 25 to 50.

10. The second case is that of Kulla, son of Mota. He owns four acres and twenty-four guntas of dry land and twenty-two guntas of bagayat. His assessment amounts to Rs. 12-3-6 including local cess. He owns a thatched house of six ankanams, worth about Rs. 60. The members of his family including himself consist of two males, one female and two girls. The dry land is mortgaged for Rs. 50, and the mortgagee cultivates the land giving to Kulla one-fourth of the total yield and half the amount of the kandayam. In return, Kulla pays interest at twelve per cent per annum on the amount borrowed. In the bagayat portion of his land he had sown potatoes, and got Rs. 20 by selling the quantity grown, in Bangalore. Each bandy-load is thirty-one maunds, each maund being a rupee in price. When a load is taken to Bangalore, it is weighed at the mandies and price is given for the quantity brought, according to the price per cart-load without reference to the exact quantity contained in the cart. The owner bears the bandy-hire and toll charges. He obtained one khandaga of paddy which he has exhausted. At present he and his people are maintaining themselves by growing 'soppu.' The women do the selling in villages.

11. The third case is that of Mutta, being one of four brothers. They have sold their lands, about five acres of bagayat to a relation of theirs for Rs. 500, on the understanding that the land is to be given back if the amount is discharged. Mutta is cultivating one-fourth of this land as a tenant, the other three brothers cultivating the remaining three-fourths. He lives in a thatched house which belongs to his maternal uncle. His family consists of himself, his wife and four girls. He got Rs. 30 from potatoes, and is now maintaining himself by growing and selling 'soppu.' His wife earns about four or five seers of ragi per day by selling soppu. About ten cart-loads of manure are required for his share of the land, but he cannot afford more than four cart-loads. His whole property consists at present of only two 'taligays' (plates) worth about a rupee each and one goat, in all about Rs. 10. The agricultural implements required by him are:—

				Rs.	a.	p.
One dodda guddali	...	...	...	1	4	0
One chikka guddali	...	...	...	0	6	0
One iron banè for lifting water	...	...	...	0	14	0
One sanike for spreading manure	...	...	...	0	12	0
One kudugolu	...	...	...	0	4	0

and a number of baskets about a rupee annually. The first three last for about a year. He has a holeya boy to help him whom he feeds and to whom he gives a cap, a cheddi, a coat and a punchey.

12. On the 10th morning, I visited a village called Bommasandra about three miles from Hebgodi and addressed the villagers on the advantages of opening a Grain-store. The villagers are desirous to have a store, but they are illiterate and in the absence of at least one literate person to manage the store, I was obliged to give up the attempt of starting a store.

13. On the 10th proceeded to Anekal and stayed there till the 14th. * * *

14. Anekal has a population of 4,509 persons out of which 1,450 are adult males, 1,660 females, and the rest children. There are 874 looms in the town, and those that live by weaving are the Devangas (790), Thogataru (193), Soligaru (86) and Pattegaru (29). About Rs. 500 worth of cloths per day are manufactured. The weavers weave only saris of cotton, and of cotton and silk ranging from Rs. 2 to Rs. 15 in value. All the cloths prepared here are taken to shandies and sold there, some being packed and sent to Bangalore direct. The productions of this place do not find a ready sale except during the marriage season, and the middlemen purchase and stock them till that time. The weavers are forced to sell their goods at low prices during a greater part of the year to the middlemen. There are nine oil-mills in the town. Honge oil is chiefly extracted. A few merchants here, as elsewhere, are the chief suppliers of capital. I spoke to a number of merchants individually about the advantages of starting a Society for the benefit of the weavers, and in the evening, addressed a meeting of the townspeople who were assembled in the Government Girls' School. The people were not keen and I had to abandon my idea of starting a society at the place.

15. On the 12th morning, I went to a village called Mayasandra, five miles from Anekal with a view to start a Grain-Bank there. * * * Mayasandra is a village containing a number of intelligent land-holders, probably due to the existence of a Hobli School in its midst for the past some years. On my explaining the subject, the people began readily to understand me. The whole scheme which I have already explained in my letter No. 238, dated the 25th May 1906, appealed to them by its extreme simplicity and facility. An application for registration of a Grain-Bank at this place, the first Society of the kind, is pending in my office.

16. On the 28th, I went to Bangalore for Koppa via Tarikere, where a Society under the name of 'The Co-operative Agricultural Society' had been started. On the 30th morning, I inspected the lands which the Society had undertaken to cultivate on Co-operative principles. The Society has in its occupation 30 acres of land, of which nearly 5 acres had been planted with sugar-cane, a new introduction into these parts, I was told, and the rest of the land was being cleared to grow paddy. The total number of members when I visited the place was 19 and the amount collected was Rs. 462-12-0.

17. Koppa is a small town containing a population of 791 persons, of whom no less than 353 are entered in the Khaneshmari as living by trade. There are sixty shops. The Labbes (80) and Marvadis (16) are in evidence everywhere in this small place as traders. One of the Labbe Sowkars is commonly known as "six months' sowkar" as he without much objection sells his articles on credit for six months, and at the end of the period collects his dues by rigorous methods. In the evening discussed with the members the bye-laws of the newly started Co-operative Society and proposed certain alterations in them.

20. On the 3rd morning rode to Amritapur and Santala, two villages at a distance of about 5 miles from Tarikere, and spoke to the villagers on the advantages of a grain-bank. Amritapur is a fairly good village with a population of 376 persons. The Sivachars constitute the majority, all the rest put together being less than 100. The average price of wet land per acre is Rs. 64, of garden land Rs. 246 per acre, of dry land Rs. 36 per acre. Except an extent of about 100 acres of wet cultivation and 83 acres of supari cultivation, the rest of the occupied land, about 650 acres, is cultivated with ragi and other dry crops. The villagers maintain about 30 carts and supplement their income from the lands by hiring their carts. The yield of ragi per acre is about 180 seers, and of paddy one khandaga of 300 seers. For an acre of dry land 6 cart-loads, and for an acre of wet land 10 cart-loads of manure are needed; but the villagers, on account of the difficulty of getting manure for want of funds are not able to apply the full quantity of manure required to their lands. Out of the quantity grown, 36 seers per candy (300 seers) of grain per married man are annually given to the barber. If a man remains unmarried and he becomes the head of the house, then only two kolagas or 8 seers per annum are given. To the washerman 10 seers of ragi and a bundle of ragi straw and a bundle of paddy straw with grain are given per married couple. When a marriage takes place 8 annas in cash and articles of food are also given. Fixed quantities of grain, not exceeding 12 seers, are also given to the talavar, the musician, the worshipper, priest, blacksmith and carpenter. The carpenter and the blacksmith are given at the rate of 12 seers per plough.

21. The Sivachars of the village maintain a higher standard of life than the rest. Their daily meal consists of both ragi and rice. An adult person requires $\frac{3}{4}$ seer of ragi and $\frac{1}{2}$ seer of rice per day. Marriages are an expensive item among these people, the amount of cash to be paid to the bride's parents known as 'tera' varies from Rs. 28 to Rs. 200. The jewels cost from Rs. 200 to Rs. 300. Three cloths costing about Rs. 36 in all and a bodice costing about Rs. 1 $\frac{1}{2}$ are to be presented to the bride, besides the cloths to be presented to many of the assembled relatives. The cost of feeding is borne by the bridegroom's party, and on an average it may amount to Rs. 100. Where the bride's parents receive Rs. 150 as the price of the bride, they spend about Rs. 20 on presents to the bridegroom. When a child is born, about forty or fifty people have to be fed, and when a death takes place, all the castemen who are at the place are to be fed. The cost of clothing is as follows:—

Female.—Two cloths at Rs. 4 each, and six bodices at $\frac{1}{2}$ rupee each. Total Rs. 11.

Male.—Four Panches at Rs. $\frac{3}{4}$ each, one pair of Dhotra at Rs. 5, one Vastra at Rs. 1 $\frac{1}{2}$, two coats at Rs. 1 each. Total Rs. 11-4-0. For a boy, a coat and a cap at a cost of Rs. 4 or 5 are needed. And for a girl, two cloths and four bodices at a cost of Rs. 7 or 8. For bedding, each inmate of the family requires one kumbli, Rs. 1 $\frac{1}{2}$, and one carpet Rs. 1 $\frac{1}{2}$; and for covering, a kumbli at Rs. 4 and a Dhuhati at Rs. 2, thus making a total of Rs. 9. These generally last for two or three years. In the cultivation season a spare kumbli is also needed by every adult male.

22. In the afternoon spoke to some merchants and others of the Tarikere town regarding the advantages of having a Co-operative Society, with little effect, however, I fear.

24. On the 29th June, went to Sira via Tumkur. The reservoirs on the way contained water, there having been some rain previously. Sira has considerably a large trade in cloth and betel-leaves. About five houses (11 males and 12 females) have shoe-making as their occupation. The Mahomedans who constitute a large number in this place, deal in Tangadi bark. The cattle were all in a famished condition and were being fed on date leaves.

25. On the 30th morning, went out on a walk and got into the field of one Huttiga of Kallukote, and had a long talk with him on the agricultural prospects. He asked me whether I had heard the sound of thunder, and when I said I had not, he felt considerably

relieved. According to the proverb, when the sound of thunder is heard in Aridra, the next six rains will be deficient. He said he was in great need of a loan of ragi and that if he could get two pallas, he would be able to maintain himself till the next harvest.

NOTE.—The newly started grain-bank at Kotta now gives help to such people.

26. In the evening there was a gathering at the travellers' bungalow, where I was putting up, of almost all the important men of the taluk. The Amildar, Mr. Venkataramana Srouti, had got them all together and I am much indebted to him for the great interest he took in the movement. I explained to the assembled people the main provisions of the new Regulation and how His Highness the Maharaja himself had graciously set apart a sum of money for starting Co-operative Associations which are expected to be helpful to the agriculturists and artizans.

27. As a result of this visit, a grain-bank at a village called Kotta, about four miles from Sira, and a Co-operative Society at Sira for the benefit of the agriculturists and others of the taluk have since been formed.

* * * * *

29. During the quarter, three Societies, one at Mysore one at Koppa and the other at Hole-Narsipur have been registered, and they have all started work.

* * * * *

RECEIPTS.

Name of the Society	Based on share-capital or otherwise	Urban or rural	Whether liability is limited or otherwise	Share capital	Value of each share	Number of members on the 30th June 1906	Receipts						Total
							Income from shares	Deposits received	Loans repaid by members	Interest paid by members	Entrance fees	Other items (Profits, etc.)	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
				Rs.	Rs.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1. The Bangalore City Co-operative Society. (Registered 8th December 1905.)	Share capital	Urban ...	Limited ...	10,000	25	---	-----	-----	-----	-----	-----	-----	-----
						165	8,502 0 0	289 10 0	-----	42 4 7	330 0 0	-----	4,118 14 7
						223	8,790 0 0	1,173 15 8	4,210 0 0	144 14 8	126 0 0	874 6 2 (net profit)	9,819 6 1
				242	1,327 0 0	8,156 2 9	6,762 0 0	181 6 9	66 0 0	480 0 0 roughly	12,562 9 8		
2. The Whitefield Co-operative Society. (Registered 14th December 1905.)	Do ...	Rural ...	Do ...	---	---	---	Not working	-----	-----	-----	-----	-----	-----
3. The Mysore Co-operative Society. (Registered 20th April 1905.)	Do ...	Combined (rural and urban)	Do ...	50,000	10	48	670 0 0	11 8 8	-----	-----	66 8 0	5 4 9	788 0 0
4. The Industrial & Agricultural Co-operative Society, Hole-Narsipur. (Registered 17th April 1905.)	Do ...	Rural ...	Do ...	5,000	5	42	426 0 0	---	---	---	42 0 0	167 12 8	674 12 8
5. The Co-operative Agricultural Society, Kuppal. (Registered 8th June 1905.)	Do ...	Do ...	Do ...	2,000	25	22	708 0 0	---	---	---	22 0 0	-----	728 0 0

EXPENDITURE.

Name of the Society	Expenditure							Difference of columns 14 and 21	Remarks
	Amount of shares refunded	Deposits returned	Interest paid on loans	Loans issued to members	Amount paid to Reserve Fund	Miscellaneous	Total		
	15	16	17	18	19	20	21	22	23
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1. The Bangalore City Co-operative Society. (Registered 8th December 1905.)	.....	.....	.....	.....	.....	.....	.....	.....
	10 0 0	.....	.....	1,412 0 0	.....	.....	1,422 0 0	2,691 14 7	
	125 0 0	1,296 5 2	.....	6,845 0 0	131 10 8	.....	7,897 15 10	1,921 6 8	
	157 0 0	1,850 10 6	.....	7,037 0 0	(Not yet declared)	.....	9,044 10 6	3,517 15 0	
2. The Whitefield Co-operative Society. (Registered 14th December 1905.)	.....	.....	.....	Not working.		.....	.....	.....
3. The Mysore Co-operative Society. (Registered 20th April 1906.)	.....	.....	.....	.....	.....	(a) 154 6 0 (b) 100 13 9 (c) 92 8 11	347 7 8	.....
4. The Industrial and Agricultural Co-operative Society, Hole-Narsipur. (Registered 17th April 1906.)	.....	.....	.....	.....	.....	485 15 8	485 15 8	.....
5. The Co-operative Agricultural Society, Koppa. (Registered 6th June 1906.)	703 12 11	703 12 11	

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STORE ACCOUNTS FOR THE THIRD HALF YEAR.

RECEIPTS.		Rs. a. p.
(1) Stock in hand on 1-1-1906	...	2,509 8 8
(2) Value of goods	...	19,237 1 2
(3) Commission goods	...	180 14 6
(4) Goods returned by customers	...	173 1 0
		22,099 8 11
EXPENDITURE.		Rs. a. p.
(a) To advance.	...	19,038 4 6
(b) Purchase of store articles.	...	11 6 0
(c) Purchase of stationery and print.	...	368 15 0
		19,418 9 0
		Difference 2,680 10 2