

**REPORT ON THE WORKING OF THE DURGA PRASAD  
CO-OPERATIVE TRAINING INSTITUTE, SABOUR  
(BHAGALPUR) FOR 1931.**

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1. **STAFF.**—I joined the Institute on the 1st January 1931. The staff consists of—

Mr. J. P. Misra, M. A., B. Com., F. R. E. S., F. C. I. (Birm.) Vice-Principal and Lecturer in the Theory and Practice of Co-operation.

Mr. S. Ghose, B. A., F. C. I. (Birming.) F. R. E. S., Lecturer in Book-keeping and Auditing.

Mr. K. Rahman, B. A., F. R. E. S., Lecturer in Rural Reconstruction.

I teach Co-operative and Allied Laws (including bye-laws and departmental circulars).

In addition to the above whole-time staff, courses of lectures were delivered by the following:—

Mr. M. N. De, Superintendent, Nathnagar Silk Institute—Eri-silk Industry with demonstrations of rearing and spinning.

Rai Saheb Bijoy Kumar Roy of Banka—Bengal Tenancy Act. Dr. B. N. De—First Aid (including practical training). Veterinary Inspector, Bhagalpur—Cattle diseases.

Mr. Sasanka Jiban Roy and Mr. B. M. Chatterjee, M. Sc. A, (Cornell,) Assistant Directors of Agriculture—Agriculture.

Mr. P. Sengupta, Chief Auditor—Auditing.

Owing to the departure of Mr. K. Rahman for England for the advanced study of Co-operation, Mr. R. N. Sinha, B. A., B. L., has been appointed as temporary Lecturer in his place.

2. **COURSES.**—(a) The Full Course for Managers, Supervisors and Local Auditors commenced on the 11th October 1930, and terminated on the 20th May, 1931.

(b) The Short Course for Local Auditors commenced on the 26th February 1931, and terminated on the 20th May, 1931.

(c) Refreshers' Course was held from 9th July 1931 to 24th August 1931.

(d) The Assistant Propaganda Officers' Course was held from 12th July 1931 to 24th August 1931.

(e) The Assistant Auditors' Course commenced in July and terminated in October 1931.

(f) One Propaganda Supervisor has completed his training and another is undergoing training here.

(g) The present Full Course for Managers and Supervisors commenced on the 7th September 1931.

3. SYSTEM OF RECRUITMENT.—The usual practice is that every year Assistant Registrars prepare an estimate of the probable vacancies in their Circles. Applications are invited and a small committee of the Divisional Board interviews the candidates with a view to select twice the number of vacancies from the Circle. These candidates used to be admitted in former years on the selection being confirmed by the Registrar. This year, on my suggestion, the Governing Body decided to limit the number of seats in the Supervisors' Class to 30 and in the Managers' Class to 7. This enabled the Governing Body to make a fresh selection out of 37 candidates for Managers and 107 candidates for Supervisors selected by the different Circles with the result that the average qualifications of the students are distinctly higher than those in previous years. The statement enclosed herewith will show the number of admissions and the qualifications in previous years.

4. SYLLABUS.—The syllabus prepared by the informal committee appointed by the Governor and approved by the Council, was adopted by the Institute for the 1930-31 session, and in the light of our past year's experience, some changes have been made in it, the most important being the formation of a new subject called—"Office organisation and Secretarial work". This has been done in response to requests from our banks. It is proposed to give those of the students who want to qualify as Bank Clerks, some training in type-writing and I have requested the Federation to supply me with a second hand typewriter. The Rural Reconstruction Syllabus for Managers has also been modified. Elementary principles of Rural Economics, Adult Education and principles and methods of propaganda have been included in it.

At present we have the same course and the same examination for the Bank Clerks and Inspecting Clerks, so that any one

who passes the examination can be appointed either as Bank Clerk or as Inspecting Clerk. The defect of this system is that the candidate gets no chance of specialising, and he is stuffed with knowledge of a particular subject which may not be of much use to him in actual work, while he has not sufficient training in some subjects necessary for his work, e. g., the Bank Clerk should have a training in Secretarial work, bank accounts and type-writing, while he need have no knowledge of Rural Reconstruction or any detailed acquaintance with society accounts. I brought this difficulty to the notice of the Federation Council and suggested that the classes should be separated. The Federation Council has resolved—"that the matter be postponed till the Committee on Co-operation has reported."

The syllabus for the Refreshers' Course has been overhauled and a new syllabus for the Assistant Auditors and Local Auditors in auditing has been prepared. A syllabus for village Directors and preference Directors has been prepared for use in the honorary workers' class.

5. EXAMINATION.—For the first time in the history of the Institute a Common Final Examination was held for the Cuttack and Sabour Institutes. Internal and External Examiners were appointed by the Governing Body and the Examination was held at Cuttack and Sabour.

The results were moderated by the Examination Committee consisting of the Chief Auditor, Secretary Co-operative Federation, Superintendent Cuttack Institute, and Principal Sabour (convener).

The Examination consists of two parts. Part I is Theoretical consisting of Law 1 paper; Co-operation 1 paper; Book-keeping 2 papers (one for Theory of book-keeping and the other for balance sheets); Rural Reconstruction 1 paper. The pass marks are 30 per cent in all subjects except Accounts (35 per cent) for Supervisors (junior), 40 per cent in all subjects for Managers, (Senior), 33 per cent in all subjects except in Accounts and Audit (35 per cent) for Local Auditors. The Practical Examination consisted of tests of public speaking and manipulation of the projection lantern; Practical knowledge of the working of societies; reading and writing of the scripts.

On my suggestion the Council has made some changes in this system. The original idea was that the candidates would be recruited in July and attached to some banks for practical training for 3 months after which they would join the Institute

for theoretical instruction. This system has not proved satisfactory, hence it has been decided that Part I of the Final Examination, i. e., the theoretical portion only will take place in May, and those who pass in it will be attached to banks for practical training for 3 months ( $1\frac{1}{2}$  months in office,  $1\frac{1}{2}$  months in the societies) after which Part II of the Examination will be held, and those who pass this will be given the Diploma. Under the present rules any student who fails in one subject only by 10 marks or less is allowed to appear in next Annual Examination without having to attend the lectures.

6. PRACTICAL TRAINING.—I attach great importance to Practical Training. With the approval of the Council I have introduced the following system of training.

The object of this practical training is to enable the student to derive greater benefit from the theoretical lessons and to make him familiar with the actual working of the societies and banks and also with the nature of the work which they will have to do after leaving the Institute. It will give him some knowledge of the human material which he will have to handle in course of his work.

We have selected 20 societies of the Bhagalpur Central Bank (5 in Bhagalpur town, 3 in Sultanganj, 4 in Akbar-nagar, 5 in Ghogha, 2 in Colgong and 1 near Sabour.) It is a pity that we have no group of societies near about Sabour. Batches of students not exceeding two are formed and each batch is placed in charge of a society. A member of the staff takes each batch to the society thrice and explains to the students all the details about the working of the society. The batch then visits the society at least once a week and studies the book-keeping and its working and attends punch meetings as often as possible. They enquire into the economic condition of the members and collect their family budgets. They submit tour diaries twice a month and these diaries are perused by the Manager students who also inspect these societies and verify the work done by the Supervisor students. Manager students are placed in charge of a group of societies. Besides this the Manager students are sent to visit societies two to three days per month under efficient Managers of neighbouring banks. I have secured some tour diaries of efficient Supervisors and Managers from different banks as models for our students. The staff also takes groups of students to visit important societies or to attend Annual General Meetings or to attend organisation meetings of societies.

The following is a syllabus of the practical work which a student is expected to do in his society :—

- (1) To check accounts with reference to all registers.
- (2) How to conduct the punch meeting and record the proceedings.
- (3) A study of the Loan Ledger.
- (4) Study of the Deposit Ledger.
- (5) Study of the Share Ledger.
- (6) How to amend a bye-law and a study of the bye-laws of the society.
- (7) How to pray for award against an individual member.
- (8) How to fill up :— (a) Haisiyat Register, (b) Members' Register, and (c) Demand list.
- (9) Copy of the minutes of one Annual General Meeting.
- (10) How to prepare Receipt and Expenditure Statement, draw up Profit and Loss Account and Balance Sheet.
- (11) Calculation of interest and preparation of overdue statement.
- (12) Study of the economic condition of the members and collection of family budgets.
- (13) Estimate of the agricultural requirements of the members for the different seasons.
- (14) Attending Annual General Meetings.
- (15) Preparation of annual figures (with the assistance of the staff of Bhagalpur Central Bank.)
- (16) Report on the possibilities of educational, sanitation and other developments in the village.

The students are not to interfere in any way with the actual working of the society.

The Auditor students also visit societies and they have to submit at least two audit notes before they are allowed to sit for the Final Examination.

I am experiencing some difficulty in the bank training of the students. We have only one bank close by (Bhagalpur) and it is not possible to arrange for frequent visits to that bank, hence I propose to arrange with the Banka or Monghyr Central Bank also for this training. Besides this I intend to secure the credit and debit vouchers of 1927 or 1928 from some banks and give them to batches of students who will be asked to make entries from them in the different ledgers and

registers, (blank copies of which will be supplied to them) and then prepare trial balances. This will give them a real insight into the working of the bank office. Students are also taken to the office of the Assistant Registrar to study the system of filing in vogue there.

This year we commenced the Practical Training of the full course students of 1930-31 session by the end of February and continued it till the middle of April. The statement below will give some idea of the work done by the students. The training of the present batch of students has commenced on the reopening of the Institute after the Puja vacation and will continue right upto April, and it is hoped that the practical training will be more thorough than that of the 1930-31 students.

7. AGRICULTURAL TRAINING.—During the last session, the students attended the Farm once a week and they were given instruction in all the processes. From September 1931, the students go to the Farm on two days in the week and work with their own hands. They have just completed ploughing and sowing and have been trained in the making of silo-pits and in the use of improved implements. This training is of great value as it not only gives them some practical knowledge of improved agricultural methods but it teaches them the dignity of labour and gives them a rural outlook.

8. PROJECTION LANTERN TRAINING AND PUBLIC SPEAKING.—Mr. Rahman was in charge of this work. The students are trained to manipulate the lantern, to study the charts and slides and to develop the story. They are given practical instructions in the art of Public speaking. The Debating Union which meets once a week is very helpful for this work. Besides subjects of general interest, co-operative topics, like thrift, self-help, the necessity of the reserve fund, the evil ways of mahajan, the virtues of co-operation, unlimited liability (subjects on which the students will have to speak in the villages in course of their work) are discussed.

9. RURAL RECONSTRUCTION WORK.—The development of a Rural Reconstruction Centre close to Sabour for the purpose of our demonstration work is a real necessity. It is a pity that nothing tangible has been done so far. Mr. Rahman made suggestions to the Federation in 1929 for a grant for the equipment of a demonstration chart for propaganda purposes and they

were approved by the Governor but the money has not yet been received.

It was not thought desirable to commence any work in the neighbouring villages till the departure of the Punitive Police force from this place in July 1931, and we utilised the month of August in delivering a series of lantern lectures on various subjects in the neighbouring villages. Any real advance could not be made till September, when I moved to Mr. Rahman's quarters at Sabour. During this month we have successfully tapped three villages, and we hope to organise within the next six months Village Welfare Societies at Chanheri and Gopalpur, improve the Farka English Credit Society and start adult education centres at one or two villages. The students accompany us to the villages and take part in the discussions. A group of students is now engaged in making an educational census of Gowaltoli Gopalpur. It would be a great advantage if we had a small fund earmarked for this work to meet the incidental expenses.

On the 12th December we started on a walking tour to Banka, equipped with charts and slides, halting at night in the villages on our way and carry on co-operative propaganda work with a view to give the students practical training in propaganda

10. THE HOSTEL.—Formerly we were in possession of both the wings of the Hostel, but we have since had to part with the northern wing. This has consequently reduced our accommodation.

At present 27 students are in residence. The students have not to pay any seat rent but they manage their own messing. The printed Hostel rules are followed. I have constituted this year a punchayet elected by the boarders with the Prefect as Sirpanch. The duties of the punchayet are—(1) to devise measures to improve the social life of the students, (2) to settle any disputes between boarders or between boarders and mess servants, (3) to run the Common Room. My object in forming this was to give them a training in self-government. Within a very short time the punchayet has justified its existence.

11. THE PROBATIONERS' AID FUND.—At the Muzaffarpur Session of the Co-operative Federation Congress in 1930 an appeal was made for funds, and a large number of co operators promised annual donations. During the current year I have been able to

realise some donations. The selection of students for aid is made by a Committee consisting of Babu Mathura Prasad (Assistant Registrar), the Principal and a member of the staff. Formerly the students were given aid without any obligation to repay but the Governing Body has altered this. Now the amount is given to the students by way of loan without interest to be repaid when they get employment, and a bond is taken for the loan. This system has been introduced to inculcate the spirit of self-help. Thirteen students received monthly help from this fund from 1st March 1931.

12. GAMES.—There is a Games Committee with a student as Secretary. There is provision for football, hockey, volleyball, badminton, carrom and Indian games. We have made games compulsory. Special encouragement is given to Indian games. Shankar Ram and Rambihari Lal Das have won the badminton doubles tournament this year.

13. LIBRARY.—Our Library is very poor but it is growing gradually. It has recently been catalogued and a large number of books has been purchased from the Mohiuddin Memorial Fund. An issue register is maintained and students are encouraged to use the Library freely.

The Institute purchases the following journals :—

- (1) Statesman (Daily).
- (2) Searchlight (Daily).
- (3) Illustrated Times of India (Weekly).
- (4) The Mogha Journal for Teachers (Monthly).
- (5) The Madras Journal of Co-operation (Monthly).
- (6) The Calcutta Review (Monthly).
- (7) Review of International Co-operation (Monthly).
- (8) Accountants' Journal (Monthly).
- (9) Bankers' Journal (Monthly).
- (10) Indian Journal of Economics (Quarterly).
- (11) Indian Review (Monthly).
- (12) Bombay Co-operative Quarterly.
- (13) The American Agriculturist (Weekly).
- (14) Pitman's Journal of Commercial Education (Monthly).

Besides these, as Editor of the Bihar and Orissa Co-operative Journal, I receive a large number of Journals by *ex-change*. These Journals are placed on the Common Room tables.



14. **THE GOVERNING BODY.**—The following gentlemen are members of the Governing Body of the Institute :—

- (1) The Governor of the Federation, Chairman, *ex-officio*.
- (2) Deputy Registrar, Co-operative Societies, Cuttack.
- (3) Secretary, Provincial Co-operative Bank.
- (4) Secretary, Co-operative Federation.
- (5) Secretary, Bhagalpur Divisional Board.
- (6) Babu Mathura Prasad, Assistant Registrar.
- (7) Mr. R. P. Khosla, I. E. S.
- (8) The Principal, Secretary, *ex-officio*.

Two meetings of the Governing Body were held during the year.

15. **ACCOMMODATION.**—The Institute at present occupies the Chemical Lecture Theatre, the Examination Hall and three more rooms in the Agricultural Institute building. It occupies one wing of the Hostel. The Principal has not been able to secure any quarters. Only two members of the staff have got quarters at Sabour.

The Department of Agriculture was unable to give us any further accommodation, and in fact we were asked to vacate the buildings at Sabour altogether by the end of December next, but after discussion with the Director of Agriculture we have been allowed to stay on till the end of our current session in May 1932. It has not yet been settled where the Institute will then be located.

16. **OFFICE.**—The office staff consists of two Assistants. In addition to the ordinary work of the Institute the office is also in charge of the correspondence in connection with and the preparation of the type-script of the Bihar and Orissa Co-operative Journal.

	1930.	1931.
No. of letters received in ...	1429	2580.
No. of letters despatched in ...	992	2477

17. **VISITORS.**—Rev. J. Z. Hodge visited the Institute on the 29th May 1931, and addressed the students on Rural Reconstruction. The Bihar and Orissa Committee on Co-operation visited it on the 13th November 1931. Babu Akhileshwari Sahay, Chairman, Bhagalpur Divisional Federation Board, Babu Shyamsundar Lal, Honorary Secretary, Divisional Board,

and Moulvi S. Naim of Banka Central Bank visited the Institute on the 27th November 1931.

18. MISCELLANEOUS.—One student was deputed by the Mayurbhunj State for training here as Manager in 1930-31. The Karimganj Bank in Assam is going to send some Supervisors for training. One Propaganda Supervisor has been sent for by the Roman Catholic Mission, Chota Nagpur.

19. HONORARY WORKERS' CO-OPERATIVE EDUCATION WEEK.—The Institute organised the first Co-operative Education Week at Bhagalpur on the 26th, 27th, 28th and 29th November 1931. A brief report of the week is appended herewith. The second Co-operative Education Week at Patna was held during the X'mas holidays.

20. CO-OPERATIVE RESEARCH.—The Institute is now engaged in making a statistical study of the development of the movement from 1914. It has also undertaken enquiries into some specific problems, e. g., "the distribution of loans in societies," "cost of management in central banks," "fluid resources." A detailed questionnaire on the distribution of loans has been prepared and sent out to some selected banks and we have met with good response from them.

21. CO-OPERATIVE MUSEUM.—We have laid the foundation of a Co-operative Museum, and we have already made a large collection of forms and registers used at different periods in the history of the movement, of the bye-laws and annual reports of different central banks, and we appeal to all central banks to send us (a) one set of their annual reports from their foundation, (b) a copy of their bye-laws, (c) any special forms or registers introduced by them (d) photographs of their bank buildings, warehouses, etc., and (e) specimens of the articles made in the industrial societies in their area.

22. INFORMATION BUREAU.—During the year under review we received requests for information on co-operative matters, for opinion on many points of co-operative law and procedure from various central banks and co-operative workers. The staff of the Institute always attend to these requests promptly.

23. BIHAR AND ORISSA CO-OPERATIVE JOURNAL.—The Journal is now being edited by the Principal.

B. B. MUKHERJEE,

*Principal,*

*Durga Prasad Co-operative Training Institute.*

## APPENDIX I.

### STATEMENT SHOWING THE NO. OF STUDENTS ADMITTED, NO. OF STUDENTS WHO APPEARED AT THE DIFFERENT EXAMINATIONS AND NO. OF THOSE WHO PASSED THE EXAMINATIONS.

(Sept. to August) 1929-30. 1930-31. 1931-32.

1.	No. of admission in Manager Class ... ..	6	3	7
2.	No. of admission in Local Auditor Class (Full Course) ...	18	1	...
3.	No. of admission in Supervisor Class (Junior) ...	59	51	30
4.	No. of admission in Refreshers ... ..	28	17	...
5.	No. of admission in the Short Course Local Auditor ...	...	15	...
6.	No. of admission in the Assistant Auditors' Class ...	2	1	...
7.	No. of admission in Assistant Propaganda Officers' Class...	1	1	...
8.	No. of admission in Propaganda Supervisors' Class ...	...	1	1
9.	Total No. of students on the Rolls ... ..	114	90	38
10.	Total No. appeared in the Examination for Managers...	5	3	...
11.	No. who passed the Examination ... ..	4	3	..
12.	No. appeared in the Examination for Local Auditor ...	12	15	...
13.	No. who passed the Examination ... ..	9	12	...
14.	No. who appeared in the Examination for Supervisor	50	44	...
15.	No. who passed it ... ..	48	30	...
16.	No. who appeared in the Examination of Refreshers ...	24	17	...
17.	No. who passed it ... ..	18	16	...
18.	No. appeared in the Examination of Short Course Local Auditor ... ..	...	14	...

(Sept. to August) 1929-30, 1930-31, 1931-32.

19.	No. of those who passed it	...	12	...
20.	No. of those who appeared in the Assistant Auditors' Examination	...	2	1
21.	No. of those who passed	...	2	1
22.	No. of those who appeared in the Examination of Assistant Propaganda Officers	...	1	1
23.	No. of those who passed the Examination	...	1	1
24.	No. of those who appeared in the Examination of Propaganda Supervisors	...	...	1
25.	No. of those who passed the Examination	...	...	1

## APPENDIX II.

### QUALIFICATIONS OF STUDENTS.

1929-30, 1930-31, 1931-32.

Total No. of Full Course students	...	36	58	83
Manager (Senior)	...	6	3	7
Assistant Auditor	...	2	1	...
Assistant Propaganda Officer	...	1	1	...
Propaganda Supervisor	...	...	1	1
Local Auditors	...	18	1	...
Supervisors (Junior)	...	59	51	30
B. L.	...	1	...	...
M. A., B. L.	...	1	...	...
B. Com.	...	1	...	...
B. A. with Economics	...	...	1	3
B. A.	...	5	2	4
I. Com.	...	...	1	...
I. A.	...	5	...	5
Matric I	...	4	3	5
Do. II	...	11	17	15
Do. III	...	47	31	6
Non-matric	...	10	3	...

## APPENDIX III.

### CO-OPERATIVE EDUCATION WEEK.

#### BHAGALPUR.

26th to 29th November 1931.

1. ATTENDANCE.—Twenty-two gentlemen (Appendix A) had expressed their desire to attend the course of lectures and 19 actually attended. Babu Satish Chandra Ghosh of Dumka Central Bank could not attend as his bank was being inspected by the Assistant Registrar. Moulvi S. A. Khair of Jamui and Babu Ambika Prasad of Banka did not attend. The daily attendance was as follows:—

26th November	...	...	... 12
27th	"	...	... 8
28th	"	...	... 14
29th	"	...	... 15

2. LECTURES.—The following lectures were delivered and all the lectures were followed by discussions:—

26th Nov.	8-30 A.M.—9-30 A.M.	Co-operative Education. (Mr. B. B. Mukherjee.)
	9-30 A.M.—10-30 A.M.	Balance sheet. How to read it. (Mr. S. Ghose.)
	5-30 P.M.—6-30 P.M.	Co-operative Principles and Co-operative Development in India. (Mr. J. P. Misra.)
27th Nov.	8-30 A.M.—9-30 A.M.	Co-operative Finance. (Mr. B. B. Mukherjee.)
	9-30 A.M.—10 A.M.	Agricultural Propaganda and Co-operation. (Mr. B. M. Chatterjee) owing to the unavoidable absence of Mr. Chatterjee, the paper was read by Mr. S. J. Roy.
28th Nov.	2-30 P.M.—3-30 P.M.	Agricultural Propaganda. (Mr. S. J. Roy.)
	3-30 P.M.—4-30 P.M.	Cattle Welfare. (Mr. I. B. Mukherjee.)

	5 P.M.—6 P.M.	Rural Reconstruction (Lantern lecture.) (Mr. R. N. Sinha.)
29th Nov.	8-30 A.M.—9-30 A.M.	Principles of Co-operative organisation. (Mr. J. P. Misra.)
	2-30 P.M.—3-30 P.M.	Co-operative book-keeping. (Mr. S. Ghose.)
	3-30 P.M.—4-30 P.M.	Sericulture. (Mr. M. N. De.)

3. ENTERTAINMENT.—Gentlemen attending this Week paid a visit to the Sabour Training Institute on the 27th at 4 P. M. Babu Akhileshwar Sahay, Chairman, Bhagalpur Divisional Federation Board, gave a tea party on the 28th November at 4 P. M.

4. RESULTS.—On the last day of the Week, it was proposed that a Co-operative Propaganda Society should be started at Bhagalpur and Babu Shyamsundar Lall was requested to act as the Organising Secretary. Some of those gentlemen who had attended the Week have expressed their desire to work in the Central Bank and in the Bhagalpur Co-operative Cycle Stores, Limited.

5. THANKS.—The Principal is grateful to the Honorary Secretary of the Bhagalpur Central Bank and his staff; to the Honorary Secretary of the Bhagalpur Divisional Federation Board and to Messrs. B. M. Chatterjee, S. J. Roy, M. N. De and I. B. Mukherjee for their assistance in making the Week a success.

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## APPENDIX III-A.

### LIST OF HONORARY WORKERS, WHO HAD EXPRESSED THEIR DESIRE TO ATTEND THE LECTURES FOR THE HONORARY WORKERS TO BE HELD AT BHAGALPUR CENTRAL BANK FROM 26TH TO 29TH NOVEMBER 1931.

1. Moulvi Abdul Hai, Ahmedia House, Bhagalpur.
2. Babu Mahesh Narayan, B. L., Ishaque Chak, Bhagalpur.
3. Babu Satish Chandra Ghose, B. L., Honorary Secretary, Dumka Central Bank.

4. Babu Ambika Prasad Chakravarti, Gauri Nibas, Parsonage Road, Bhagalpur.
5. Babu Narmadeshwar Sahay, Bhikhanpur, Bhagalpur.
6. Moulvi S. Abdul Khair, Pleader, Jamui.
7. Babu Shyamsundar Lall, Vakil, Bhagalpur.
8. Babu Akhileshwar Sahay, Honorary Secretary, Bhagalpur Central Bank.
9. Rai Saheb B. K. Roy, Banka.
10. Babu Nabin Chandra Sinha, Banka.
11. Babu Ambika Prasad, Banka.
12. Moulvi S. M. Ismail, Bhagalpur.
13. Moulvi Syed Muzaffer Hossain, Bhagalpur.
14. Babu Chandra Mohan Thakur, Bhagalpur.
15. Babu Surya Narain Prasad, Village Mohna, P. O. Nurpur, District Monghyr.
16. Babu Suryanarayan Prasad, B. A., B. L., Mundichak, Bhagalpur.
17. Babu Lakshmi Prasad Jha, C/O Pandit Rameshwar Jha, B. A., Assistant Teacher, T. N. J. Collegiate School, Bhagalpur.
18. Moulvi Mohammad Naim, Director, Banka Central Co-operative Union, Ltd..
19. Moulvi S. A. Murtaza, Director, Bhagalpur Central Bank.
20. Babu Naresh Chandra Sinha, B. A., B. L., Bhagalpur.
21. Rai Saheb Lall Behari Ray Choudhury, Director, Banka Central Co-operative Union.
22. Babu Bhola Nath Sen, B. L., Pleader, Bhagalpur.

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## REPORT ON THE CO-OPERATIVE PROPAGANDA TOUR.

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1. OBJECT.—The Tour was organised with a view to find out (1) the right method of rural propaganda, (2) to give to the students of the Institute an insight into the problems of rural uplift, (3) to infuse in them a spirit of rural service, (4) to enable them to study the economic condition of the rural population, and (5) to test the capacity of the students for physical endurance.

The Tour was in the nature of an experiment. The Federation has been carrying on co-operative propaganda for some years but the proper method for effective propaganda has not yet been found out and adopted. We are endeavouring to supply this deficiency by making various experiments. Auricular and visual demonstration in various forms, e. g. demonstration of processes of manufacture (silk spinning and rearing) chart-shows, dramatic representations, music, projection lantern-shows and lectures are employed in impressing the minds of the people and in attracting them towards us. It is our object to find the right method of propaganda and also to determine the doses of each of the items so as to suit the different classes of people among whom the propaganda is to be made.

(2) EQUIPMENT.—(a) We have prepared songs on rural uplift which can be sung in chorus, and can be used as marching songs. (b) Drama—Mr. Brayne has used with great effect the method of ridicule in his "Socrates in an Indian Village." We have adapted four dialogues from this book to suit local conditions. These give a comprehensive programme of rural welfare in very homely language. To add some humorous touches to the programme the students have prepared a Comic Skit in which the difficulties experienced by an illiterate villager in a Post Office, etc. have been brought out. Our slide equipment was poor, one set was on Rural Reconstruction prepared by the Bombay Social Service League, and the other set was from Gurgaon—both being ill-suited to local conditions. The Federation sent us a large collection of charts which were quite good.

3. DETAILS OF THE TOUR.—We left Sabour on the 12th December by the 8 O'clock passenger in the morning and got down at Hatpurani at 10 A. M. Sixteen students formed the party. Along with Mr. R. N. Sinha, Lecturer, I accompanied the party. We loaded our bedding on a bullock cart at Hatpurani and started walking at 10-30 A. M. The Chart Artist of the Federation accompanied us throughout our Tour and was of immense help to us as he is an accomplished musician besides being a good painter and photographer. On our way, we halted at Jagdishpur, an important village and grain market and gave our songs which attracted the villagers to the roads and we explained the objects of our Tour to them. After walking over 5½ miles we reached Sanjha village at about 12-30 P. M. Here we were given accommodation in the out-house of Babu Shyampada Ghosh,



Chairman of the Sanjha Manure Society, who was extremely kind to us Babu Kaati Prasad, Agricultural Overseer of Banka met us here and he accompanied us throughout the Tour, holding demonstration of improved implements. This was very helpful to us as in our propaganda, we have all along emphasised on the proper co-ordination of agriculture and co-operation. Sanjha village consists of about 60 families mainly of the cultivator class, including six families of landless labourers. The village is dirty, the roads are practically non-existent, wells have no parapets and water from the neighbourhood runs into them. Cow-dung, ash, farm-yard manure and refuse are all stacked before each house. Not more than six persons in the village are literate. The consumption of tobacco amounts to Rs. 1,200 per annum.

We started with the chart-show at 3 P. M. At first the boys of the village came to have a look at them, then came the grown-up people. The students explained the charts to them. It was a Ha't day and many persons were out. Hence we started the evening programme a little late. The meeting began with barely half a dozen persons, but the songs gradually attracted a large audience, which later on swelled to 150 including about 40 women. In villages, the men do not like to come out until they finish their evening meal and the women take a longer time to come. Hence it is not possible to hold any meeting earlier than 7 P. M. in winter. That portion of the dialogue about the waste over ornaments, and the slides on improved agriculture did not seem to impress them, while the comic sketch, the slides showing the *vile of child marriage* interested them immensely and several questions were asked by some of them. The level of intelligence of the people of this type of villages being low, didactic pieces or sermons are not likely to make any impression. We produced greater effect by pointing out to them how they were wasting their manures by keeping them in heaps outside their houses instead of burying them in manure-pits. To such an audience, pointed reference to concrete cases, to their own experience is more impressive than mere oratory.

The Sanjha Manure Society is a unique organisation but owing to its defective constitution it has practically never worked. It was registered in March 1929, and its jurisdiction extends over an area of 10 miles. There were 29 members on the Register of whom only 8 signed it, 20 paid the admission fee and only 3 paid Re. 1 each as share money. The society supplies

chemical manures to its members and sale is often made on credit. Rice is the principal and often the sole crop in this area, and there is no facility for irrigation, hence the demand for artificial fertilizers in this area can never be large. Besides that, with the present fall in the prices of agricultural produce, there is practically no demand and those who purchased it on credit are not in a position to repay. Owing to the extensive area, it is difficult to assemble even 6 members, hence the meetings are very rare occurrences and no control can be exercised over the members. The society is about to be liquidated.

*13th December.* We left Sanjha at about 7-30 A. M. On the way we met some people who enquired whether we intended to come again. They had got information of the meeting last night in time but they were waiting to hear reports of the meeting from others before venturing out themselves. This shows that in rural areas whenever these propaganda meetings are held, they should be held on two days in succession.

We covered a distance of  $7\frac{1}{2}$  miles in about 3 hours and reached Bangaon Dak Bungalow at about 10-30 A. M. After finishing our meals, we proceeded to Bangaon and Morama villages singing our songs as usual. These two neighbouring villages present a striking contrast, to one another. Bangaon is very dirty while Morama is one of the cleanest villages I have ever seen in Bihar. The lanes, and courtyards of houses were clean and there was no stench anywhere. House sweepings, ash and other refuse as well as cow-dung were stacked at the extremities of the village and not outside the door-steps of houses. This was a distinct improvement and in our speeches and talks we emphasised on the necessity of preserving them in pits instead of keeping them thus. They appeared to be impressed and with a little patient propaganda manure-pits can be introduced here. Morama is not a large village, the population being about 400. The inhabitants are mainly Koeries and Goalas. There is one upper primary school in the village and we held our chart show in front of the school and the agricultural demonstration in the field opposite. Rice is the sole crop here and if provision can be made for irrigation, they are willing to grow sugarcane.

We met the members of the Morama Society. This society was registered in June 1924. There are now 19 members and the working capital is over Rs. 4,500. Madhuri Mandar, a member, is the writer. Ten are literate. As is found everywhere the punches have taken more loans than others, four punches owe among themselves Rs. 1,280 and have defaulted.

Most of the members told us that with the price of paddy at Re. 1-12-0 per maund it was not possible for them to pay-up their dues. On enquiry it was ascertained that paddy used to sell at these rates 20 years back, but with the rise in prices in subsequent years the standard of living of the people rose, followed by an increase in expenditure on social ceremonies and on other unproductive purposes, with the result that they incurred debts which went on increasing year after year. Two ex-members of the society were present. They had repaid their dues and had resigned. In reply to our questions they said that as they were now free from debts, they did not like to continue. Most of the members were under the impression that the society existed only to lend money. The mahajan also had a grievance against the society that it did not try to improve the members in any way but it was merely another agency for lending money. The members told us that they could have saved some money when prices of produce were high if the bank authorities had urged them to do so and had taught them the necessity for saving. The students took part also in the agricultural demonstration and Babu Bechu Ram gave an exhibition of ploughing.

In the evening, we held a meeting in the spacious courtyard of Nathuni Mandar, a well-to-do cultivator. Over 500 persons including about 150 women attended. The proceedings commenced at 6-15 P. M. and terminated after 9 P. M. The entire programme was gone through and the audience listened with great interest. Babu Sunderlal Sahu spoke on cottage industries and Babu Gauri Shankar Dayal on education. It may be noted here that just after the dialogue on the ornaments was performed, some women, who were heavily laden with ornaments, covered up their ornaments with their *saree*, as if they were ashamed to wear them.

14th December.—We reached Kharhara village at about 10 A. M. after a walk of 5½ hours. It is a very big village with a population of about 5,000, with 1 middle english, 4 upper primary schools, 1 girls' school and 1 sanskrit school. The roads and lanes are ill-kept and filthy and the houses are congested. After going round the village we put up in the house of Babu Akhileshwari Sahay, Honorary Secretary, Central Co-operative Bank, Bhagalpur. After meals, we proceeded to the Kharhara village where a meeting of the Tola Lachmipur Society was held in the house of the Sarpanch Jatan Jha. This society was started in 1921 and has 23 members

on its roll. The working capital is over Rs. 1,370. It was encouraging to find out that 17 out of 23 members were literate. They have recently expelled two members as they did not take any interest in the affairs of the society. The deposits were poor, the amount collected so far being only Rs. 63-8-0. The Sirpanch is a heavy borrower and the loan outstanding against him is Rs. 1,142. The members do not understand the co-operative principles at all, even though some of them are foundation members. A serious attempt should be made to teach these principles to them. Some of them confessed that what we were telling them was quite new and they seemed to be quite eager to learn. We discussed Brayne's suggestion of pit latrines with some of the people. They said that it might do for the poorer classes but the middle class population and also for the higher caste people will never agree to use them. The prevailing practice was that a plot of land was enclosed at the back of the house and it was used as latrine particularly by the women. We suggested that pits could be dug in these plots and covered up after use. It seemed that with this modification the pit latrine can be introduced in this area. Babus Sukhdeo Misra and Bechu Ram spoke in this meeting. In the evening we held a meeting in the court-yard of a local zamindar, and it was attended by over 1,000 men and women. The audience appreciated the Comic Skit and the lantern lecture but it began to melt away as the more serious portion of the Socrates dialogue was reached.

When we have to address such a semi-urban audience, we should vary this programme. We must show slides on general topics and introduce short stories to keep up the interest of the audience.

*15th December.*—We left Dhaka at about 8 A.M. and reached Banka Central Bank at about 11 A.M., where we were welcomed by Mr. R. M. Sinha, Honorary Secretary, Mr. P. K. Roy, Manager, and the staff. They were extremely kind to us and we do not know how to express adequately our gratitude for their hospitality. After taking some rest the students studied the book-keeping of the bank. The Office Superintendent gave them necessary assistance. In the afternoon the chart-show was held and in the evening the propaganda meeting was held. Babu Chandrasekhar Prasad addressed the meeting. Besides the Directors of the bank, a large number of society members were present. The Honorary Secretary closed the proceedings with a speech in course of which he said:—"I thank the Principal for organising this trip. When I first heard of the proposal

I was not at all impressed, but from what I have seen today and from the reports I have received from our society members in the course of the last 2 or 3 days, I feel that a move has been made in the right direction. I shall be obliged if the Principal can kindly send out parties from time to time to our area, and we undertake to make all necessary arrangements. These propaganda meetings will not only infuse a new life in the members but it will be of great educative value to the students themselves."

Next morning the party left for Oriyari and Delia Societies where chart-shows and meetings were held. Babu Nageshwar Jha, Circle Officer (an ex-student of the Institute) gave the party all possible assistance. The party performed the return journey to Sabour by motor-bus and train.