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FINLAND

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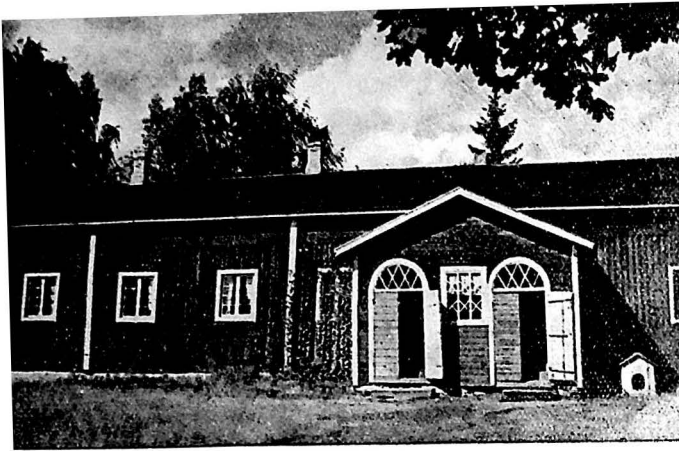
MONOGRAPH ON FINLAND

INTRODUCTION

The Finnish people has always consisted chiefly of agriculturists, and this fact has been the foundation for the natural qualities and the moral life of the nation. The territory of Finland, and more especially the south-western part of the country, which first assumed spiritual leadership, also adjoins the sea along the Gulfs of Bothnia and Finland. The Finns have thus had both the solid earth beneath their feet, and before



Young peasant.



Peasant house (province of Häme).

their eyes a door opening on to foreign lands. The result has been a happy one: the inhabitants of the country have created a civilisation which is original in the best sense of the word, while giving full scope to the most val-

uable elements of European civilisation as a whole.

The harsh and difficult conditions with which the Finnish people has had to contend in developing its civilisation have forced it, even more than other peoples, to concentrate on the problem of its daily bread. Throughout the ages, the Finnish peasant has been in conflict with harsh realities; and hence his mentality bears the impress of a rationalism which often takes a laconic, introversive form suggestive of innate melancholy. It is only natural that economic values should occupy an important place in the mind of this people.

Yet, throughout the centuries, the Finnish peasant's motto has been: "The Spirit gives life". In the depths of his nature, there has always been a craving for spiritual wealth. The protracted leisure imposed upon him by the dreary winter months has been devoted to the satisfaction of that craving—witness the national epic known as the *Kalevala*. This collection of poems of the people, dating from centuries gone by, was preserved from generation to generation by oral tradition as a precious spiritual heritage, and was rescued from oblivion in the first half of the nineteenth century by Elias Lönnrot. There are numerous translations which enable its beauties to be appreciated. These same longings are reflected in the ancient folk arts, and especially in the magnificent carpets known as *ryijyl*, which have aroused great interest, even in foreign countries.

The relatively high level of Finnish peasant culture is due to the moral qualities of the people and to their having early acquired civilisation. In past centuries, the Lutheran clergy toiled to educate large masses of the population. In education and in cultural development, the Church has played a prominent part, on account of the special conditions existing in the country. For centuries, the number of illiterates has been remarkably small, and is at present almost nil. The first books written in Finnish were published at the beginning of the sixteenth century, and the first university dates from 1640.

Owing to the social and political system of Sweden, to which Finland was attached for seven hundred years, and also to the wide extent of her territory and to her national character, the dominant note in the social conditions of Finland has always been liberty. Serfdom has never existed there. While the Finnish peasant has always sought to think for himself and has fully appreciated the achievements of civilisation, he realises that toil alone brings true progress, and he has never been led astray by revolutionary doctrines.

Industrialisation and mechanisation have not changed the Finnish peasant's heart. The rivalry between industry and agriculture was soon converted into reasonable co-operation. One characteristic of Finnish industry is that the largest factories are generally situated outside the towns. Power resources, raw materials, an excellent system of communications by waterway — all these have helped to establish a just social and moral balance between the population of the country and of the towns.

Until 1809, Finland formed part of the Kingdom of Sweden; she was subsequently attached to the Russian Empire as an autonomous Grand-Duchy; in 1917, she became an independent State, and thus fresh perspectives opened up before her. Immediately after her liberation, she carried out a far-reaching agrarian reform to free tenants previously subject to forced labour, who had become very numerous since the end of the nineteenth century, as a result of the rapid growth in population. The authorities then introduced a big land-settlement scheme on privately owned and State property. A sound basis was thus established to ensure the progress of the country along normal lines. With the improvement in the material lot of the farmers themselves, other country-dwellers and agricultural labourers have been drawn into the movement. The use of agricultural machinery has hitherto counterbalanced the loss of labour absorbed by industry and the towns; but the flight from the land, which is universal, calls for the special attention of the authorities. Believing, as it does, that improved housing conditions for agricultural labourers would do much to check this movement, the Government is making great efforts to introduce them.

With the agrarian reform and the adoption of modern working

Main buildings on a peasant property in Carelia.



methods, agriculture and stock-raising have made remarkable progress. In this, the co-operative movement, which has reached a high stage of development, has played a leading part, and has been encouraged by the authorities. The agricultural population has also benefited by the progress of industry. Finland is one of the richest countries of Europe in forests, and almost every Finnish peasant owns forest land. The growing importance of forests and forest products in the international economy has caused a rapid rise in the national income, and this economic development has had an appreciable effect on rural life.

The traditional peasant civilisation supplies the basis on which the new rural life, with its new outlets; has been developed. In the country, boys and girls, after leaving the elementary school, usually attend an agricultural school to complete their vocational training, or else take a course at one of the people's colleges — a type of school peculiar to the Northern countries — to complete their general education. A large proportion of the young people in rural areas go to secondary schools, and many of these continue their intellectual and vocational training at the higher centres of learning. The rural population is served by widespread cultural, economic and vocational organisations. In recent years, electricity, the telephone, the motor-car and wireless broadcasting have passed into general use. Distances being great, these inventions are admirably adapted to the practical needs of the people, and help to make their life both easier and more agreeable. The Finnish country-dweller is also interested in literature; and no self-respecting peasant would go without his political newspaper.

In fact, the rural population plays an important part in the country's political life, which is founded on liberal democracy and the parliamentary system. In 1906, the peasants established their own political party, which has participated in nearly all the Governments formed since Finland won her independence.

Finland being a thinly populated country, contact between neighbours is not very frequent in the rural areas. Every peasant owns his land, on which he feels that he is his own master. Family life means much to him. Husband and wife are generally equals, and all matters of importance are discussed between them. Families are often large in rural areas. While the men are chiefly occupied in the fields, the women, busy with the household and the cattle, also have a long and toilsome working-day. Just as well-kept horses and fertile fields are the pride of the peasant, so a clean cowshed and good milch cows are the well-earned reward of the woman worker. Neighbouring farms often compete with one another in these respects, and also in the beauty of their buildings. Cattle are generally kept away from the farmhouse, and hygienic conditions — which are supervised by the big central organisations — are satisfactory.

Formerly, women's handicrafts took a leading place in rural economy; but nowadays it is becoming rare to see peasants wearing a suit made by the village tailor from the grey cloth woven on the farm. The same is true of the peasant women's costumes. The cheapness of industrial products and the new directions in which the multiple activities of modern agriculture have been turned are responsible for this change. The nimble hands of the peasant women are now engaged more often in adding to the comfort and attractiveness of their homes than in earning extra financial gains.

The Finnish country-dweller has a sense of religion, but without fanaticism or intolerance. While there are no liquor shops in the provinces, this does not mean that drunkenness is unknown there; but with the anti-alcohol campaign, the education of the masses and sports of various kinds, the situation in this respect is improving. Sport has a special attraction nowadays for young people living in the country. No country-dweller, too, would ever forgo — at least on Saturday evening — his visit to the steam-bath which every farm possesses.

While poetry is absent from the peasant's life, it is infinitely revealed in the beauties of nature, especially in the summer season. The soul of the Finnish countryside is portrayed by a lake standing out against a background of forest, under the blue sky of the north; while the white nights, when the sun vanishes below the horizon for only a few moments, enhance the charm of Finland's summer.



Landscape in central Finland

I. THE RURAL POPULATION OF FINLAND

The area of Finland is 382,801 sq. km., practically equal to that of Poland or Italy. The population numbers 3.85 million inhabitants — *i.e.*, an average of only 10.9 per sq. km. The density varies according to regions: it is 2.7 per sq. km. in the north, and as much as 48.5 in the Department of Uusimaa. In 1936, the urban population constituted 20.9%, and the rural population 79.1% of the total.

Large villages are included in the statistics for the urban population. According to the general census of 1930, the distribution of the rural population according to occupations was as follows:

	%
Agriculture	72.8
Industry : artisans	12.0
Communications and commerce	3.9
Other occupations	11.3
	100.0

Without the more important villages and rural centres, the rural population constitutes 80% of the total inhabitants. It includes persons engaged in market-gardening, dairying, forestry, hunting, fishing and reindeer-breeding. This group represents only 1.6% of the total agricultural population.

The following table shows the distribution of the agricultural population, according to social status and occupation:

	%
Landowners	69.9
Tenants	5.7
Farmers sharing their produce with land- lords, etc.	3.7
Servants in receipt of board	3.5
Other agricultural workers	24.2
	100.0

The first two categories, grouped together as landowners, constitute 68.6%, and the last three, grouped as persons not possessing any land, 31.4%, of the rural population. The land-owning group comprises a large number of children able to work and other members of the family who assist the head of the family.

II. MEASURES TO IMPROVE THE SITUATION OF THE LANDLESS POPULATION, FARMERS AND SMALL PEASANTS

At the beginning of the century, there were serious defects in the social and economic structure of the rural population. An investigation carried out in 1901 showed that, out of a total of 478,142 families in the country districts, only 110,629, or 23 %, owned any land for cultivation, while 160,525, or 34 %, rented lands. The remaining 206,938 families, or 43 %, had absolutely no land, but lived by more or less casual employment.

The public authorities began to consider the necessary reforms when, in 1907, the four-State Diet was replaced by a single Chamber elected by universal suffrage. But it was only after the Declaration of Independence in December 1917 that the State and public initiative took systematic action to improve the lot of the rural population.

It had been realised, at the beginning of the century, that there was sufficient land suitable for cultivation and that the further recruiting of labour for industry was not yet necessary on any large scale; the best solution, therefore, appeared to be to settle the landless population on the land. Accordingly, early in the century, the State allocated large credits for purposes of land settlement. It bought up properties and distributed them among landless people, and granted loans to the communes and co-operatives for the purchase of land for settlement. During the period 1899-1920, upwards of 9,000 farm properties were constituted, and some 4,500 plots for dwelling-houses, while 1,600 properties that were too small were enlarged.

A. LAND SETTLEMENT

(a) *Creation of New Agricultural and Housing Properties.*

The land required was obtained from private property or State domains. An enquiry carried out in 1901 showed that 13.1 million hectares, or 39.7 %, were in the possession of the State and 17.3 million hectares, or 52.5 %, in the hands of private owners.

The procedure adopted for settlement on private lands is as follows: the individual concerned is granted a loan to buy land approved by the settlement authorities or, alternatively, the

State buys suitable land — expropriating the owners, if necessary — divides it up and sells the plots.

The first system is the one more generally employed. But, of recent years, the State has tended rather to purchase land for settlement purposes without expropriating the owners, save in a few exceptional cases, though it has power to do so under a law of 1922, amended in 1936. It has power to expropriate lands belonging to parishes, communes, associations or private individuals engaged mainly in the timber trade, when this is absolutely necessary with a view to extending small properties constituted before 1936. It is impossible to say yet how far these new powers of expropriation will be employed.

Settlement on private land is financed out of the State land-settlement fund, dating from 1898 and further augmented in the course of years by public moneys. At the end of 1937, the fund comprised :

	Marks (000,000's)
Capital	513.6
Loans from other State funds	55.0
Bonds	6.7
Deposits by communal land-settlement funds, etc.	<u>27.9</u>
	603.2

The State land-settlement fund is employed almost exclusively in the form of loans to the communal settlement funds — these are guaranteed by the communes — which, in their turn, lend sums and guarantee repayment. Each communal fund is administered by a land-settlement commission, but applications for loans are dealt with by the Land-settlement Bureau of the Ministry of Agriculture. The land-settlement fund grants loans up to a maximum of 50,000 marks ; such loans may be granted to persons desirous of buying out their co-heirs under a law of 1936, which came into force in 1938. The funds may grant loans for land construction works and development.

Loans for the purchase of land and for buying out co-owners, are repayable at 4% and 5% per annum, respectively, with interest at 3% on any amount still outstanding.

At the end of 1937, there were 507 land-settlement funds — that is, in most of the rural communes. At that date, they had granted 15,029 loans for the purchase of agricultural properties of 15 to 40 hectares, 10,215 loans for the purchase of housing plots of 1 to 2 hectares, and 12,528 loans for the purchase of additional land for small peasants and plot owners, amounting to a total of 247.5 million marks.

In addition, the State land-settlement fund has quite recently granted a number of loans to co-operatives and communes for the purchase of land for settlement.

With the money from this fund, the State had bought, up to the end of 1937, a total of 222,600 hectares of land for settlement purposes. It prepares a plan for the settlement of the land and carries out the necessary clearing and construction works before handing it over to settlers. This was found a very useful means of coping with unemployment during the economic depression. The conditions governing payment to the State for such properties are the same as for loans granted by the communal settlement funds.

Up to the end of 1937, out of land purchased by the State, a total area of 208,116 hectares had been disposed of, as follows: 4,081 agricultural properties; 1,037 housing plots; 1,199 additional plots sold to small peasants and plot owners. Wooded land not required for settlers remains the property of the State.

The State also uses its forest, domain and other land for settlement purposes. The State forests are mainly in the north and east and comprise land suitable for cultivation. Settlements are created there either on the initiative of landless people, on land selected by them and approved by the authorities, or on the initiative of the State, which carries out preliminary works, such as the draining of marshes and making of roads in suitable localities. Of recent years, the State has even erected buildings and cleared fields before handing over the property. Up to the end of 1937, 2,062 agricultural properties and 767 housing plots had been constituted in the State forests and 550 additional plots had been sold.

The State owns close upon 900 domain farms, totalling an area of about 270,000 hectares. Settlement on these farms was begun in 1926, in virtue of a special law. On the expiry of the lease, a settlement plan is prepared, and a central domain is constituted proportionate in size to the existing farm buildings. The remainder of the land and forest is then broken up into smaller properties. Any forest land not required by the settlers remains the property of the State. Out of these domain farms, 931 central agricultural properties and 649 housing plots had been created, up to the end of 1937, and 661 additional plots had been sold.

Settlement properties on State lands are paid for on the same conditions as settlement fund loans.

(b) *Building Aid for Small Peasants and Agricultural Workers.*

The State, as has been said, often puts up necessary buildings on settlement properties before selling them. But this work is generally carried out by means of building loans which the communal settlement funds grant to small peasants and rural workers. Since 1922, the State has allocated special credits, for rural workers, for the erection of dwellings. Under

the Land-settlement Law of 1936, building loans may not exceed 25,000 marks for agricultural properties or 15,000 marks for housing plots. The loan may not exceed 75 % of the building estimate if the building is erected on the borrower's land, or 50 % if it is to be erected on rented land. The borrower must submit his building plans for approval to the land-settlement authorities, who may also supply plans, ready made, on application. Building loans are repayable by annual instalments of 5 %, with 3 % interest on sums still outstanding.

At the end of 1937, 53,202 building loans had been granted, representing a total of 356.2 million marks, divided about equally between small peasants and rural workers.

(c) *Assistance in Connection with New Housing Plots.*

The land utilised for settlement is essentially uncleared land. Although the large majority of the properties include some fields and many of them even have buildings, the first task awaiting the settler is generally to increase the area of the fields and to put up buildings. By way of helping them to make a start, settlers may be exempted, for a period not exceeding ten years, from payment of the annual instalments for loans granted by the State or the land-settlement funds, subject to an undertaking to carry out certain improvements on the property: The settlement properties in State forest lands are all granted exemption for a period of ten years.

The land-settlement funds may grant building loans and also loans for the clearing of fields and grazing lands and for their upkeep. At the end of 1937, 8,403 such loans had been granted, representing a total of 21 million marks. They are repayable on the same terms as building loans.

Of recent years, settlers have also been given bonuses for clearing and cultivation, provided the work complies with the requisite conditions. As a rule, however, the bonus is not paid to the settler, but is used to pay off the State loan. In 1937/38, a number of loans were granted to new settlers, without interest, for the purchase of agricultural implements.

The State is trying to convert settlers into competent small peasants. It has organised an information service, which is in the hands of agricultural advisers of peasant associations and agricultural societies. The settlement authorities notify these organisations every year which properties are to be inspected and defray the cost of inspection. After inspecting the property and crops, the adviser draws up a general plan of economy, a crop plan for the year and, if necessary, a plan for building and clearing works. He visits the property from time to time — at least twice a year — to supervise the execution of the works. The property may, if necessary, be placed under supervision for

a period of ten years. In 1937, 5,400 settlement properties were brought under this scheme.

(d) *Results of Land Settlement Work.*

The following table shows the number of settlement properties created by the State and the number of additional plots of land provided.

Settlement properties and additional land	Properties under cultivation	Housing plots	Total new settlement properties	Additional land	Total area
Bought with loans granted to settlers	15,421	10,215	25,636	12,605	556,011
On land bought by the State	4,081	1,037	5,118	1,199	208,116
On land bought with State loans by rural communes and co-operatives for land purchase	576	101	677	1	17,011
In State forests, domain farms, etc.	3,079	1,439	4,518	1,225	240,555
Total	23,157	12,792	35,949	15,030	1,021,693

(e) *Land Settlement by Means of Assistance from Public Credit Corporations.*

Landless persons who want properties for dwelling purposes or cultivation and small peasants desirous of putting up new buildings can obtain funds, not only from the State, but also from credit institutions, such as savings banks and co-operative banks. Since 1890, a large number of co-operative banks have been established in Finland which, to begin with, supplied the credit requirements of the rural population. As their resources grew, they also began to grant loans to landless persons for the purchase of land and the erection of buildings, and to small peasants to enable them to repair their buildings.

In 1926-1936, the figures for loans granted by co-operative funds were as follows :

Year	Number of loans for new properties	Number of loans for old properties
1926	1,540	2,509
1927	1,456	2,701
1928	1,905	3,414
1929	1,498	2,747
1930	1,230	2,251
1931	926	1,778
1932	634	1,196
1933	634	1,019
1934	671	1,143
1935	946	1,619
1936	1,192	1,753
Total	12,632	22,130

It will be seen from the table that this form of assistance was very vigorously pursued during the good business years up to 1930. After that, the effects of the economic depression make themselves felt, but there has been a marked improvement since the business recovery set in.

B. REDEMPTION OF LEASEHOLD PROPERTY

In addition to the provision of land for people who had none, the reform of the rural social structure comprised the redemption of numerous leasehold properties. According to the enquiry carried out in 1900, these constituted 23 % of the existing properties. An enquiry carried out in 1912 showed that the rented properties then numbered 151,926. There were 95,290 dwelling-plots, generally consisting of a homestead with a little agricultural land and sometimes grazing rights. Domain properties on lease in which agriculture was the main occupation represented a total of 66,636 farms, with 304,440 hectares of land under cultivation — *i.e.*, about 4.6 hectares per property. These 66,636 farms brought in an annual total rental of 9.1 million gold marks — *i.e.*, 7.8 millions in kind or service and 1.9 millions in cash.

The law concerning the redemption of leasehold properties was promulgated on October 15th, 1918 — that is, less than a year after the Declaration of Independence. The mark had seriously depreciated. Redemption was facilitated by the fact that the properties were still assessed at their 1914 value. The large majority of the new properties had previously formed part of private estates. The leasehold property redeemed represented an average of 4.8 hectares of meadow land, 2.5 hectares of arable land and 11.4 hectares of wooded land. The leasehold

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property for dwelling purposes averaged 0.4 hectare of meadow land and 0.5 hectare of other land — *i.e.*, a total of about 1 hectare.

A law of 1921 extended this reform to some 5,000 leasehold properties on parish land. In 1922, a law was passed to permit of redeeming the 1,800 arable leasehold properties and the 2,600 leasehold properties for dwelling purposes situated on domain farms. Another law passed that year concerns the redemption of the 4,500 forest leasehold properties in the State forests. Lastly, a law of 1924 provided for the redemption of some thousands of fishery leases on private estates.

The tenants, whether their crops were on land belonging to private individuals, communes or the State, took very full advantage of the right of redemption to constitute independent properties, 119,583 leasehold properties being redeemed during the period 1919-1936. This part of the agrarian reform may be said to have been carried out with complete success.



Haymaking and hay-lamming in Lapponia.

III. THE CO-OPERATIVES : THEIR EFFORTS TO RAISE THE STANDARD OF LIVING OF THE RURAL POPULATION

The number of independent properties had increased considerably since 1919 as a result of the agrarian reform and the work of land settlement so actively carried on since the Declaration of Independence. But these measures, designed to correct defects in the social and economic structure of rural areas, would not have yielded the same results had not the co-operative movement, which had become widespread in the country districts after 1920, been prepared to assist the hundreds of thousands of settlers, small landowners and former tenants.

Once in possession of their own lands, the former tenants and farmers set to work with fresh vigour to cultivate and extend their fields, carry out repairs and revise their economy ; that was when they had need of co-operative funds for the purpose of obtaining credits, or of the co-operative dairies to dispose of their products.

Professor Gebhard calculated that during the period of 1918-1928 the redeemed leasehold properties did not spend more than 900 million marks on the erection and repair of buildings. During that same period, 260 co-operative dairies were opened. It was important for this poor rural population and for the rural workers to exchange their commodities, at as small a cost as possible, at stores within reasonable distance of their own homes. Here again the co-operative movement came to their assistance.

The co-operative system, which was widely developed, comprised 4,672 stores in the country districts at the end of 1937. In Finland, be it noted, co-operatives do not confine themselves to the sale of articles of consumption, but undertake the same functions as buying and selling co-operatives abroad. Co-operative stores in the country stock such articles as agricultural implements, machinery, fertilisers, grain, artificial fodder, building materials, etc. ; and they will buy cereals, hay, seeds, beetroots, potatoes — and even eggs in places, where there is no special co-operative for the sale of eggs — of, again, products of home industries.

But the settlers had even greater need than the former tenants and tenant farmers of co-operative support for putting up new buildings and clearing their lands. They wanted to settle their debts and pay off the interest, and were anxious to find outlets for their products and to cut down middleman's profits

to a minimum. The co-operatives supplied the necessary means, as in the case of those agriculturists who had long been independent and were desirous of intensifying production.

This explains the rapid increase in the number of co-operatives after the agrarian reform and the extension of land-settlement schemes. The following table shows the co-operative membership :

	1915	1936
Co-operative stores	113,000	537,000
Co-operative dairies	45,000	76,000
Co-operative banks	25,000	142,000
Total	183,000	755,000

The membership of the principal co-operatives thus increased fourfold in twenty years, while the other co-operatives flourished similarly. When poultry farming was developed on a larger scale, new co-operatives were founded for the purchase of eggs, and the co-operative societies, which have a close network of stores throughout the country districts, interested themselves in this branch also. Thus 70% to 75% of the 14.9 million kilogrammes of eggs placed on the home and foreign markets — representing payments to poultry farmers totalling 200 million marks — were handled by the local co-operatives.

Milk and dairy products constitute the main item of agricultural production. During the year 1936/37, when agricultural production represented 24.3% of the country's total production, milk and dairy products formed 42.7%. When, about 1900, four associations for the improvement of live-stock were created in Finland, it was chiefly the middle-grade agriculturists who took advantage of these facilities to increase their dairy output. As the number of independent peasants grew, they too sought to collaborate with a view to improving their stock. They formed unions for the purchase of pedigree bulls. As far back as 1915, fifteen breeding-stock co-operatives appeared in the commercial register, and, in 1937, there were over 1,700.

With the assistance of machinery co-operatives, middle-grade and small agriculturists sought to take advantage of the same facilities as the big landowners, so far as agricultural machinery was concerned. At the end of 1937, they had bought 450 pieces of machinery. There are in addition hundreds of small peasant associations for the joint purchase of machinery, on the lines of co-operatives. Mention should also be made of the co-operatives for the sale of live-stock, for peat litter, for the sale of timber, for telephones, for saw-mills, flour mills and electricity. At the end of 1935, the number of co-operatives totalled 5,546, with a membership of 829,200 and a turnover of 5,315 million marks.

The co-operatives have thirteen central organisations; in 1937, the sales for the year amounted to 5,396.7 million marks, with a net profit of 82.8 million marks.

The immense majority of these co-operatives in the country districts help to raise the rural standard of living. The rural population also uses the co-operatives in the towns and local centres. The co-operatives have taught the peasants how to manage their affairs properly and they have in their service trained officials with a knowledge of business methods and accountancy. The membership of boards of directors is estimated to be upwards of 25,000 for the country as a whole. This implies a very high standard of development among the rural population. The co-operatives and their central organisations have already succeeded in constituting a large capital of their own, so that the co-operative movement is in a position to continue its support of small rural workers. At the end of 1937, the funds of the thirteen central co-operative associations amounted to 583.4 million marks, while those of the principal local co-operatives (banks, dairies and stores) totalled 904.6 million marks at the end of 1936.

VOCATIONAL INSTRUCTION IN RURAL SCHOOLS AND AGRICULTURAL ASSOCIATIONS

It has been seen how the co-operative movement came to the assistance of the many new peasants who had achieved independence after the agrarian reform. It is, however, important to consider another aspect of that development — namely, the measures taken in the matter of training and education with a view to stimulating rural activities.

All children between 7 and 13 years of age must attend the elementary schools — the first stage in their education. They are then required to attend continuation courses: 4 hours a week for 25 weeks. In 1937, admissions in the case of rural elementary schools totalled 342,779, and in that of continuation courses, 70,000 — *i.e.*, 13.72% of the rural population, numbering 3,008,814.

The age for admission to agricultural and domestic science schools and other vocational schools is 16 to 17 years, so that there is an interval of three to four years after the school-leaving age in elementary schools. The agricultural clubs, which have become very numerous of recent years, look after young people during this time. The clubs, which were founded ten years ago by the Rockefeller Foundation, now exist in 361 communes; they have a membership of 45,126 — *i.e.*, 26,909 girls and 18,217 boys, whose average age is 14. These boys and girls have small gardens which they tend themselves — plants or fruit-trees,

forest nurseries or little bits of forest land — and they are taught to look after live-stock. Various reunions, courses, excursions and competitions are organised for them, together with courses in salesmanship, etc. It is hoped to extend these activities to all the communes, and to develop them on a larger scale, with the object of improving the vocational training of the rural population from youth upwards.

In 1937, there were fifty-two agricultural schools, with 2,008 pupils; forty schools for stock-breeding, with 1,473 pupils; four dairy schools, with eighty-nine pupils; five gardening schools, with eighty-five pupils; fifty-one domestic science schools, with 1,954 pupils; 115 home industries schools, with 2,596 pupils; seven forestry schools, with 312 pupils; three fishery schools, with 32 pupils; and fifty-five people's institutes, with 3,377 pupils. There are 332 vocational schools for rural youth with 11,926 pupils. It is estimated that one out of every four future peasants can benefit by this instruction.

The completion of the elementary-school course is a condition for admission to vocational schools. Many of these schools also require some practical experience obtained on approved properties. The programme of the people's institutes deals essentially with the various aspects of general education, but adequate attention is also devoted to agricultural subjects and to the theory and practice of domestic economy. New vocational schools are continually being opened in the country districts.

One essential factor in the education of the rural population consists of the many influential agricultural associations — numbering some twenty — with a wide range of activities: improvement of live-stock, cultivation of marshland, drainage, market-gardening, sheep-farming, goat-breeding, poultry-farming, improvement and development of grazing-land, etc. The central associations — seven in number — encourage the development of all branches of agriculture: the cultivation of plants, care of stock, market-gardening, domestic economy, etc. In 1937, these central associations had a total of 5,889 subsidiary local societies, with a membership of 451,611. In 1937, they received State subsidies to the amount of 42.4 million marks, and their income amounted to 56.3 million marks. They had 2,664 advisers and supervisors in their service.

Mention should be made of the active part played by women in this work of professional and technical organisation. In 1937, of the (approximately) 452,000 members of the agricultural associations, 193,000 were women. They devote their attention mainly — and very successfully — to improvements in domestic economy and the beautifying of the home and its surroundings. Thanks to their efforts, greater interest is being taken in gardening, which provides welcome additions to the daily bill

of fare. They have also done much towards improving the preparation of food and in connection with the bottling of fruit and vegetables, the care of the sick and of children, and domestic hygiene.

Another special feature of this work in Finland is that many of the small peasants and agricultural workers co-operate in it. The four big central peasant organisations include some 140,000 small peasants (with less than ten hectares) and about 15,000 rural workers. The largest and most important of these central organisations is the Central Agricultural Societies' Union, founded in 1907. At the end of 1937 it had a membership of 156,446. There is a similar union for the Swedish population, and there are also two small peasant organisations whose main object is to raise the standard of living of former tenants who have redeemed their lands. These two organisations had a membership of 80,150 at the end of 1937. The small peasants conduct their affairs themselves at meetings of boards of directors of local associations and at meetings of the central organisations. As an illustration of their activities may be mentioned the fact that upwards of 10,000 persons — small farmers with their wives and children — took part in the excursions organised by them in 1937. These included visits to small, well-administered estates, pig farms, agricultural experimental stations, model gardens and plantations.

All the central unions and many of the special organisations have their own newspapers, which generally appear once a month or even once a week. Besides this, the daily papers and reviews are always ready to publish articles on agriculture, forestry and domestic economy.

The influence wielded by this organisation shows that the Finnish rural population is prepared to keep up with the times and desirous of extending its cultural development by every means in its power.

DEVELOPMENT OF COMMUNICATIONS IN THE INTERESTS OF THE RURAL POPULATION

Better roads and means of communication have also done much to improve conditions for the rural population. Without roads, the small peasants in distant parts would not have been able to register with the co-operative dairies and dispose of their milk, nor could they have taken advantage of the various organisations instituted for their benefit. Again, they would not have been able to form unions for the purchase of machinery, particularly threshing machines, which are difficult to transport.

A few figures will serve to illustrate the development on the Finnish road system. In 1917, there were about 48,500 km.

of roads — *i.e.*, 29,800 km. of main roads, and 18,700 km. of secondary roads. Until then, the property owners inscribed in the land register had been responsible for the upkeep of the roads, but, in 1918, a law was passed transferring to the State the responsibility for the construction and upkeep of important main roads. Accordingly, early in 1921, the State took over about 23,000 km. of roads, the remainder — about 6,800 km. — being classified as secondary roads or left alone. Secondary roads still remained the responsibility of the users.

During the period 1918-1937, the figures for road construction were : main roads, 2,750 km., and secondary roads, about 15,000 km. At the end of 1937, the road system totalled 64,900 km., representing 0.017 km. per inhabitant, and 0.169 km. per sq. km. There are now 33,100 km. of main roads, 3,000 km. of communal roads and 28,800 km. of secondary roads.

During the period 1918-1937, the State completely repaired 6,300 km. of roads. So far, only 100 km. are tarred, the remainder being sand or gravel. Dust-preventing materials have been employed over about 4,600 km.

The communes are responsible for the upkeep of communal roads, while that of secondary roads devolves on the property owners concerned. The State grants subsidies for the construction of such roads, amounting to 40% to 100% of the cost, according to the use that is made of the road and the owners' financial situation. Of communal and secondary roads, 12,800 km. were built during the period 1918-1937 with the assistance of the State, and repairs were carried out over about 6,300 km. In 1937, State co-operation in the upkeep of these roads was instituted in the form of a credit, the amount of which is to be fixed every three years on the basis of an estimate prepared by the road inspection authorities. The basic subsidy, which is 30% in central and southern Finland and 40% in the north and in the Carelia frontier region, may be increased if the road is of importance from the point of view of general communications, or if the owners of land alongside the road are few and scattered, or if the majority of them are poor, by 10% under each of these three heads, so that the maximum subsidy will amount to 60% to 70% of the cost of maintenance. For the three-year period 1938-1940, subsidies have been voted for the upkeep of 21,191 km. of communal and secondary roads; the subsidy, which may not exceed 12 million marks per annum, represents on an average 45.7% of the cost.

In 1923, the number of motor vehicles registered in Finland was 1,769; in 1937, it was 42,217 — *i.e.*, 23,598 motor-cars, 16,043 motor-lorries and 2,576 motor-buses. The increase in the number of motor-lorries and motor-buses has been specially striking during the last few years. There is a very scanty railway system, owing to the large area of the country —

standard-gauge lines totalled 5,690 km. in 1937 — so that motor-buses and lorries play an important part in the life of the rural population. This explains the increase in the figures for the main motor-bus routes — regular services over more than 30 km. to even the most out-of-the-way places — namely, 69,940 km. in 1937, as compared with 49,000 km. in 1934.

In winter, it has become indispensable to clear the roads for motor traffic. This work dates from 1925. Between 1925 and 1937, the figures for roads open throughout the year rose from 40 to 9,519 km. The remaining roads are only suitable for horse-drawn traffic during the winter months, though the introduction of motor snow-ploughs made it possible in the winter of 1937 to keep about 22,200 km. open for motor traffic. On many of the communal and secondary roads, the snow is already being cleared away to enable motor vehicles to pass.

The following table shows Government expenditure on roads during the period 1918-1937 :

	Millions of marks (approximately)
Construction of new roads	300
Improvement of roads	380
Rebuilding of bridges	368
Upkeep of roads in summer and in winter . . .	1,438
Subsidies for the construction and improvement of communal and secondary roads	190
Subsidies for the upkeep of these roads (1937) . .	4
Total	2,680

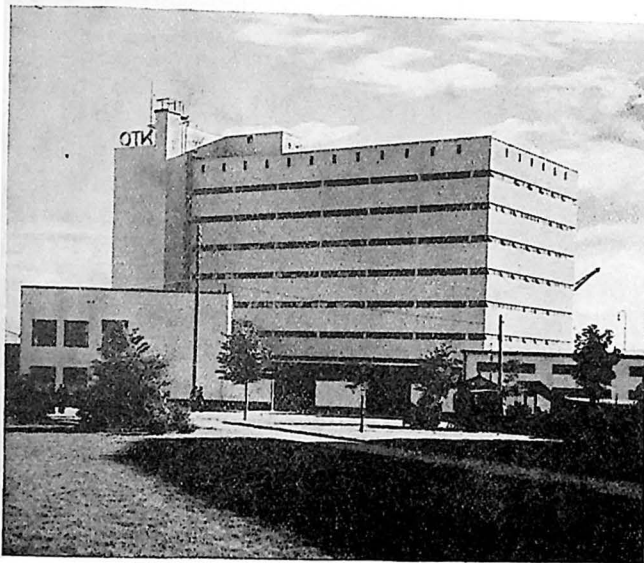
Among the principal road works contemplated should be mentioned the tarring and widening of the main roads, the correction of bends and the improvement of visibility in the interests of safety, the extension of the road system, the reinforcement of secondary and communal roads to permit of heavy traffic, the construction of new secondary roads, more extensive clearing during the winter, and the construction of cyclist and pedestrian tracks in closely populated districts.

ELECTRIFICATION OF COUNTRY DISTRICTS

Electricity has become fairly general in certain of the country districts. A housing enquiry carried out in 1937 showed that, in the Department of Uusimaa, where the capital is situated, 52.5% of the houses had electric light, the figures for other Departments being as follows : Viipuri, 47.1% ; Häme, 37.4% ; Vaasa, 32.2% ; Turku and Pori, 41.4%. In the remaining Departments, situated farther north and relatively non-industrialised, the percentage is much lower — namely, Mikkeli 7.4% and Kuopio 7.6%.

There has been a considerable extension of electrification in the country districts since the State constructed the big power station at Imatra; the expenditure on that undertaking was as follows :

	Marks
Cost of the electric-power station	241,860,000
120-kw. mains with transformers	205,990,000
Rural 35-kw. mains	9,810,000
Equipment and supplies	10,820,000
Total	<u>468,480,000</u>



Mill at Viipuri.

The length of the mains is 726.1 km. and that of the secondary lines 217.6 km. The power sold in 1937 totalled 754.4 million kwh., 81 % being supplied to heavy industry and 19 % to towns and country districts. In 1937, the revenue of the Imatra power station was 71.8 million marks — *i.e.*, 61 % from heavy industry, 29 % from towns and 10 % from country districts.

The electric-power stations belonging to towns and industrial establishments often sell electricity for lighting purposes to the neighbouring country districts. Joint-stock companies have also been constituted in the country districts for the supply of electric current. The cost of shares is generally 100-200 marks per hectare of cultivated land and 400-600 marks per h.p. per room to be heated. But the construction of

electric-power stations is still so costly that private agriculturists could never have undertaken it by themselves. Accordingly, the rural communes, which also require electric power and light, have, in many cases, co-operated in erecting them. At present, nearly half the cultivated area of Finland is electrified. In 1937, the consumption of electricity in the country districts totalled 76 million kwh. — *i.e.*, 45 kwh. per head of the rural population.

These electric power companies have a central organisation, the Rural Electric Power Companies' Union, which watches over their interests and gives practical advice.

IV. PRESENT SOCIAL AND ECONOMIC STRUCTURE OF THE COUNTRY DISTRICTS

It will be realised that this structure has undergone drastic modifications during the present century. At the beginning of the century, there were comparatively few independent agricultural properties, but the general agricultural enquiry carried out in 1929/30 showed a big decline in the rural population working on leasehold property. The following table gives the structure of the rural population in 1930 :

Groups	Individuals	%
1. Landowners	1,237,780	61.8
2. Tenants and farmers	112,227	5.6
3. Overseers	13,864	0.7
4. Settlers sharing their produce with landlords	58,689	2.9
5. Servants in receipt of board . .	68,291	3.4
6. Workers not in receipt of board	475,837	23.8
7. Other persons	35,189	1.8
Total	2,001,877	100.0

It is highly gratifying that the majority of the rural population should now consist of landowners and that 67.5% of the said population should be living on land which it owns or rents. Attention should, however, be directed to one serious defect — namely, the fact that these properties are as a rule too small. The agricultural enquiry carried out in 1929 supplies the following data bearing on this point :

Area of property (hectares)	Number of properties	%
0.25-2	77,162	27.0
2-3	31,993	11.2
3-10	108,642	38.1
10-25	51,683	18.1
25-50	12,219	4.3
50-100	2,864	1.0
100 and over	827	0.3

PART PLAYED BY FORESTRY IN RURAL ECONOMY

Practically all Finnish farms include forest land. According to the agricultural enquiry carried out in 1929/30, out of a total of about 300,000 properties, 232,000 — or 77% — had forest land totalling about 11 million hectares. The cultivated area was at that time 2.3 million hectares, so that the farms had four times as

much forest land. Properties which have no forest land are usually small. On an average, however, the smaller properties include a larger proportion of forest land. The proportion of forest to other land is : for properties of less than 5 hectares, 8 to 1 ; for those of 5 to 10 hectares, 6 to 1 ; for those of 10 to 25 hectares, 4 to 1 ; and for those over 25 hectares, 3 to 1.

Forests are an important economic factor from the point of view of agriculturists, as they save buying fuel. The rural population use their forests, chiefly for farm requirements, to the amount of 30%, valued at 300-400 million marks, of the annual yield of the total forests in private ownership.

The yield from the sale of standing timber is also considerable. It varies greatly from year to year, according to whether business in general is good and according to whether the individual owner sells at long or short intervals. Such sales were estimated to have brought in 1,450 million marks in 1927, just under 300 millions in 1931 — when the economic depression was at its worst — and 2,600 millions in 1937.

The income from this source, though variable, plays an important part in consolidating the position of agriculture in Finland. A further point to be noted is that, unlike agriculture, forestry does not require any large investment of capital. The books for properties which keep accounts show that, in 1934/35, the cash yield from agriculture averaged 46,085 marks per property, with an average expenditure of 32,762 marks, leaving a net profit of 13,326 marks. In the case of forestry, the revenue was 10,866 marks and the expenditure 1,749 marks, leaving a clear profit of 9,117 marks.

In addition to income derived from these sources, the rural population derives material profits from the felling of trees and floating of timber and other forestry work. An enquiry is at present being carried out into the part played by felling and lumber work in the scheme of rural economy ; from the preliminary data available, it appears that 45% of the workers employed on the felling of timber are small peasants or persons who may be included in this category, which also provides 75% of the carters employed in such work. It is estimated that about 200,000 woodcutters and 75,000 carters are employed during the felling season. In the case of 145,750 — 53% — this work is a secondary source of income.

The wages paid to these workers during the timber-felling period 1936/37 are estimated to have been about 800 million marks ; the figures for 1937/38 are about 1,200 millions, which gives an average of 1,000 millions a year. Of this amount, 53% may be regarded as a secondary source of income for the agricultural population.

In the lumber trade, small peasants and assimilated workers constitute 45% of the labour employed. The wages

paid average 95 million marks a year, representing about 42 million marks additional income for agriculturists.

As regards forestry work, for which no special statistics are available, it is estimated that the agricultural classes derive about 25 million marks a year from this source. For the loading of timber on the inland lakes or stations, the earnings of small peasants, calculated on the same basis as above, appear to be about 15 million marks a year. This does not include wages paid in port for the loading of timber.

The following table shows in succinct form these secondary sources of income of the rural population in good years :

	Millions of marks
Felling and transport of timber	530
Floating	42
Forestry work	25
Loading of timber	13
Total	610

MEASURES WITH A VIEW TO EXTENDING THE AGRICULTURAL AREA OF SMALL PEASANT PROPERTIES

Although the small peasants thus derive a considerable income from forestry, their property is in many cases too small to support their families. Since 1926, the State has been taking steps to remedy this situation. The system of land-clearing bonuses having yielded good results, a law was passed in February 1931 providing for the budgetary allocation, for a five-year period, of a regular credit to be distributed among small peasants for clearing agricultural and grazing land. The credit varies from 10 million to 20 million marks per annum.

The following table shows the principles on which bonuses were allocated, by reference to the area under cultivation and the expenditure involved :

Area of property	% of cost	Maximum per hectare (marks)	
		Of arable land	Of grazing-land
Under 2 hectares	25	1,000	600
2 - 4.99 hectares	20	800	500
5 - 10 hectares	15	600	300

The bonuses are paid in two instalments. The first instalment, not exceeding half of the total, is paid when it has been found on inspection that at least half of the projected work has been executed and half of the land to be cleared is ready for cultivation. The balance is paid on the completion of the work, which generally takes two years.

On the expiry of the five-year period named in the Law of 1931, a new law was promulgated in 1937 providing, for the five-year period following, for an annual credit of not less than 10 million marks to continue the work.

During the period 1933-1935, bonuses were also paid out of unemployment credits to small peasants and larger agriculturists to help them through the worst years of the economic depression.

Under a special Land-settlement Law passed in 1934, provision was made for the writing-off of bad debts in return for the clearing of agricultural land on certain properties.

Thanks to these various measures between 1928 and 1937, clearing operations were carried out over a total of 189,394 hectares of arable land and 22,086 hectares of grazing-land. The bonuses paid amounted to 146,231,409 marks. These figures include clearing work carried out on the larger properties — *i.e.*, 28,649 hectares of arable land and 8,603 hectares of grazing-land. According to statistics, during this ten-year period the arable area rose from 417,062 hectares to 2,577,134 hectares (the figure for 1937). Of the increase, 50.7% was due to bonuses paid by the State. This is, however, a very conservative estimate.

Clearing operations under the bonus scheme are organised by the Department of Agriculture, on whose recommendation the Ministry of Agriculture grants the bonuses. Practical work, such as the preparation of plans, inspection, and the payment of bonuses, is carried out by the agricultural organisations, agricultural and economic corporations and small peasant associations in receipt of Government subsidies.

According to the Land-settlement Law of November 6th, 1936, now in force, settlers may be granted loans or direct subsidies for clearing-work — that is to say : (1) agricultural loans for clearing areas on properties constituted under this law or assimilated to such, or on properties to which additional land has been allocated; (2) loans for the improvement of grazing-land. Exemption is granted from payment of the first annual instalment, and payment thereafter is at the rate of 10% — *i.e.*, 3% interest and 7% amortisation.

Land-settlement funds may also be used (1) for the construction of roads or the draining of lands on property purchased for settlement; (2) in special cases, for preliminary clearing operations on properties in process of being constituted.

These measures have made it possible to clear about 2 to 5 hectares of arable land, for 1,000 properties — *i.e.*, a total of 2,300 to 3,000 hectares.

Under the same law, bonuses may also be paid to owners of estates created in the State forests or land belonging to the State and under the control of the Department of Agriculture, if they have themselves carried out clearing operations for a period of

nine years. The bonus, which is deducted from the sale price, may not exceed 1,000 marks per hectare.

All these various schemes are administered by the Land-settlement Bureau of the Ministry of Agriculture.

The land-settlement fund created in 1922 also grants loans for clearing work — through the communes or co-operative banks — to peasants with a maximum of 15 hectares of arable land. The rate of interest, originally fixed at 6%, is to be reduced to 3% from 1939.

Co-operative banks also give active encouragement to clearing operations; they grant loans, at low rates of interest, out of their own funds or utilise for this purpose credits allocated by the State. Such loans were employed during the period 1926-1935 to clear about 11,000 hectares of arable land in addition to grazing and meadow land. But part of this area was cleared under the bonus system, and is included in the above figures.

Thus the greater part of the clearing operations carried out during recent years have been executed by means of State subsidies or loans granted by the State and by agricultural credit establishments.

It would be impossible to over-emphasise the part played by this policy in raising the standard of living of the small peasants and in increasing their intellectual capital.

AGRICULTURAL DEBTS : CREDITS AVAILABLE .

Land-clearing operations have helped to raise the family standard of living. On the other hand, debts must not be allowed to impair the sound administration of the property.

The present figure for agricultural indebtedness is estimated at about 4,200 million marks — a relatively low total compared with the assets. It represents only 15% of the agricultural fortune, whereas the figures in Sweden are 37%, in Norway (in 1932) 45% and in Denmark (in 1934/35) 85.6%. Moreover Finland's capacity for agricultural indebtedness is lower than that of these countries.

The following table, compiled on the basis of taxable assets for 1935, shows property distribution according to indebtedness :

	Number of properties	Percentage of total
Nil	99,935	34.8
Less than 25% of the assets	125,206	43.6
Constituting from 25-50% of the assets	50,255	11.5
Constituting from 50-75% of the assets	9,189	3.2
Constituting from 75-100% of the assets	2,293	0.8
Constituting 100% and over of assets	288	0.1
Total	287,171	100.0

Peasants whose indebtedness exceeds 50% are regarded as being heavily in debt. There are comparatively few of them — only 4.1%. One of the chief difficulties for peasants in debt was that long-term loans were rarely granted. In 1929, they constituted only 20% of the total. The majority of the debts were in the form of loans which could be denounced, on personal security. During the economic depression of 1929-1934, thousands of peasants got into difficulty with those who had offered security, but thanks to the intervention of the State and the Rural Land Bank most of them were able to keep their properties. The bank consolidated the debts of peasants whose finances were encumbered, up to the amount of 90% of the value of the property.

With the object of facilitating credit operations, agriculturists founded a number of co-operative banks, which grant agricultural loans. Their liability is unlimited. There are at present about 1,200 such banks, with a membership of 150,000. It is estimated that two-thirds of the peasants in debt obtained loans from them, the total granted being in the neighbourhood of 1,000 million marks. The central bank of the rural credit banks has received State loans and a State guarantee for its own bondholders' loans, the yield of which it lends to the rural communes.

The rural savings banks, whose funds are employed exclusively in consolidating their situation and for public utility purposes, also grant rural and agricultural credit. The former category of loans totals upwards of a milliard. Certain rural undertakings have obtained large credits from these savings banks.

The Finnish Mortgage Association is in point of fact an agricultural mutual society. It only grants long-term credits, in principal to large properties. It has granted loans to the amount of about 250 million marks.

The State grants loans, at rates lower than the average, for undertakings of a social character. Such credits have been allocated mainly for the provision of land for the floating population, the extension of small properties and the erection of buildings. They amount to several hundred millions of marks.

All these institutions, including the State, have supplied two-thirds of the credits required by agriculture, the balance being furnished by commercial banks, insurance companies and private individuals. The latter consist chiefly of former owners or their heirs.

WORKERS IN COUNTRY DISTRICTS : THEIR MEANS OF LIVELIHOOD

As has been seen, 72.8% of the rural population lives on the proceeds of agriculture. Next in order come industrial workers, this group constituting 12%. In 1936, there were 1,939 industrial establishments in the country districts, with 85,587 on their pay-roll. These workers generally have permanent contracts and their wages are higher than those of agricultural workers. Furthermore — particularly since the country became independent — many factories have considerably improved the housing conditions of the workers, opened gardens for their families, instituted playgrounds for children and young people and founded libraries and reading-rooms. They have also made provision for hygiene and health by putting up baths, infirmaries and homes, and also kindergartens, out of their common funds.

SITUATION OF AGRICULTURAL WORKERS

The first statistical data available are for 1901; they show that, at that date, 43% of the rural families owned no land. A second big enquiry was carried out in 1919/20, for the International Labour Conference of 1921, which was to discuss the question of agricultural workers. It was found that agricultural workers had a far longer day than industrial workers. The average working-day, after deducting breaks and rest periods, was 10.14 to 10.25 hours for the months of May, June, July and August. On many properties, workers worked 12 to 13 hours. True, for the rest of the year they had a shorter working-day, but they still had to feed the stock and see to indoor work, so that, for servants employed by the year, the length of the working-day was never fixed. Wages were low, as the small yield of agriculture did not permit of increasing them. The enquiry showed also that agricultural workers' dwellings left much to be desired. Three-quarters of the servants on a yearly contract had no room of their own, but slept in the big general rooms where their employers often lived also. Married workers had a dwelling of their own or one rented from the employer, but consisting only of one or two rooms. The state of the premises was very unsatisfactory.

The distribution of agricultural workers in 1930 was as follows : 60,533 wage-earners were boarded by the farm, rather less than a third being women. In southern and south-west Finland, the preference is not for servants living in but for married agricultural workers, who live in houses belonging to the farm and receive, in addition to their cash wages, numerous advantages in kind, such as grain, milk, potatoes and often land

for a garden and pasturage for a cow. Such workers totalled 19,919, one-fifth being women. Persons belonging to these two categories generally have a contract for a year or less. The largest group consists of persons employed by the day whose work is much more irregular. They totalled 243,671, including just over 100,000 women. Among them were many former tenants who had become independent, with their adult children; 136,355 of them had a dwelling of their own, while the remainder rented dwellings. Under the heading of wage statistics, fixed day-labourers included those working for not less than eight weeks on a farm, the others being described as casual workers. During the period 1937/38, women employed on a casual daily basis constituted, in summer, 89.2% and, in winter, 85% of the total; for men, the corresponding figures were 72.6% and 64.8%.

Benefits in kind are an important part of "wages", being sufficient to feed a worker's family. In 1937/38, the allowance was 3 litres of full milk per day per man and 2 litres per woman; that same year, women received an average of 17.7 kg. of salted Baltic herrings, 11.5 kg. of butter, 12.7 kg. of beef, 16.1 kg. of pork and 739.1 litres of skim-milk. A worker with no family can quite well live on this quantity of food, which is supplemented by cereals, potatoes, etc. Domestic workers under a yearly contract generally take meals with their employers and have the same fare. Statistics show also that from a half to three-quarters of the daily workers are boarded by the farm in summer and, while working there, in winter.

The housing conditions of workers, which were formerly open to criticism, have been considerably improved since the country became independent. Between 1920 and the economic depression of 1929, the peasants had the workers' dwellings repaired while business was good and erected new dwellings with the object of getting better workers. Workers who had received land-settlement loans from the State were able, with their wages, to build or to have built thousands of small houses; credits granted by the co-operative banks also contributed towards this result. Agricultural workers can also benefit by the credits voted by the State for the improvement of unsatisfactory dwellings or the erection of new ones. As already mentioned, 100,000 daily workers have their own houses.

Since 1900, industrialisation has made great strides. In 1900, only 10.6% of the population of the country was employed in industry; in 1930, the figure had risen to 16.8%. The eight-hour day is general in industry and wages are much higher than in agriculture, so that many of the rural population have entered industrial employment. In the country districts, where the farms are isolated, amusements are difficult to come by and there is hardly any form of social life as in the villages in Central or

Southern Europe. This circumstance has certainly been a factor in the migration to the towns and the enlistment of the agricultural population in urban occupations, with the result that there has of late been a shortage of agricultural labour and also a considerable rise in wages. In order to be able to count on a continual supply of labour, notwithstanding industrial competition, agriculturists have found it more necessary than ever to improve their workers' dwellings and to rationalise the work. A Government Commission is at present investigating the causes of this migration from the country and considering measures to check it.

Notwithstanding the great improvements introduced in recent years, the fact remains that there are still in the country districts a large number of workers with no fixed occupation who depend for their livelihood on more or less casual labour. In 1930, there were close upon 250,000 workers employed by the day. Of the men in this category, 72.6% were engaged in agricultural employment for eight weeks or less. For the winter, the figure was 64.8%.

This working population derives its main income from forestry, which, in good years, provides ample employment in the form of felling and the preparation of brushwood, timber-floating, etc. As already mentioned, almost half of the persons employed in this work were small peasants who, nevertheless, are occupied in this way for less than six months in the year. Forestry workers proper comprise those employed for more than six months in the year. This category of worker is as numerous as the small peasants — *i.e.*, about 140,000 to 150,000 during busy periods. Some of them have fixed dwellings, others rent them. The owners of housing-plots of one hectare are frequently employed in forestry work, which provides them with an additional means of livelihood.

During the economic depression of 1929-1934, forestry wages dropped out of all proportion, and the authorities were obliged, in 1933/34, to resort to measures for raising them. They instituted a system of supervision, which has been in force for the last four years — *i.e.*, since December 1934. A Commission consisting of eight members conversant with forestry questions was attached to the Ministry of Communications and Public Works, and the country was divided up into seven inspectorates.

In view of the diversity of conditions in the different parts of the country, it was decided to constitute fourteen wage districts, and a table was drawn up for each of these indicating the average fair salaries, with reference also to the cost of living.

On the initiative of the Chamber, the Government, in 1935, appointed an expert Commission consisting of three workers'

representatives, with a Chairman, and three other experts to assist in collecting statistical material on forestry wages, to examine the scales fixed for the different districts and to ensure their application.

This policy was productive of the desired effect, and there has been a big increase in wages during the last few years. The increase in 1937, compared with 1928, was 8% for agricultural wages, 21% for sawmills, 27% for the paper and wood-pulp industry and 32% for forestry.



V. STANDARD OF LIVING OF THE RURAL POPULATION AT THE PRESENT TIME

The very varied measures that we have just described have also helped to raise the standard of living of the rural population, and to improve conditions of nutrition and hygiene. The rural population can now satisfy its social and agricultural requirements more easily than before.

A. NUTRITION

In 1928, an enquiry into nutrition and the cost of living was undertaken among Finnish agricultural workers. It was based on accounts kept for one year in the workers' own households. These accounts, planned and supervised by officials of the agricultural societies, covered the total consumption of the household — *i.e.*, cash income and expenditure and receipts in kind. The agricultural workers were divided into two groups : farmers sharing their produce with landlords, whose wages in the form of goods constitute over half of their total wage, and day labourers who receive less than half of their wages in goods. The following table gives the average annual consumption of the workers' households. It should be remembered that the households were selected from among the more advanced agricultural working-class type.

Foodstuff	Unit of measurement	Farmers sharing their produce with landlords	Day labourers
Cereals converted into flour	kg.	213.3	202.5
Meat	kg.	21.3	22.1
Fish	kg.	10.5	14.6
Margarine and fat . .	kg.	6.1	7.3
Whole milk	litre	348.3	341.1
Skim-milk and whey.	litre	113.4	88.2
Butter	kg.	6.7	5.4
Cheese	kg.	0.1	0.1
Eggs	kg.	1.1	0.8
Vegetables and fruit .	kg.	10.0	10.0
Potatoes	kg.	192.0	178.8
Sugar	kg.	22.7	21.9

This table shows that agricultural workers consume large quantities of milk and a moderate amount of meat, butter and

margarine, which, together with potatoes and cereals, form their staple food.

Data were collected concerning the consumption of foodstuffs in the farms where accounts were kept; there were 960 of these in 1935. They are made up of small farms of less than 10 hectares (19.8%), slightly larger farms of 10 to 25 hectares (47.3%), average-sized farms of 25 to 50 hectares (22.3%), larger-sized farms of 50 to 100 hectares (9.2%), and farms of more than 100 hectares (1.4%). The consumption figures for these various farms give an average for the agricultural population.

The National Defence Ministry also worked out the figures for the consumption of foodstuffs throughout the country, the results for the two groups hereunder being as follows :

Foodstuff	Unit of measurement	Agricultural population in 1934/35	The whole country
Cereals converted into flour	kg.	214.6	185.4
Meat	kg.	38.8	36.6
Fish	kg.	10.0	—
Whole milk	litre	445.5	342.5
Skim-milk and whey	litre	281.1	—
Butter	kg.	12.1	10.6
Cheese	kg.	0.3	1.2
Eggs	kg.	4.7	2.8
Vegetables and fruit	kg.	20.9	—
Potatoes	kg.	284.0	209.0
Sugar	kg.	—	27.2

The consumption of cereals, which is declining, remains well up to the international average in the families of farmers and agricultural workers. The consumption of milk and cereals is quite adequate. While the average consumption of cereals was 185.4 kg. per head for the whole country, the average for peasants and agricultural workers amounted roughly to 214 kg.

The consumption of meat is still fairly low in Finland — 36.6 kg., including 15.4 kg. of pork, whereas in many other European countries it is 50% higher. This amount, however, is ample, in view of the high consumption of milk. Finland's figures are among the highest — 342.5 kg. of whole milk on the average, and even 400 kg. in agricultural families, not counting skim-milk and whey. Only in large working-class families whose income is proportionately smaller is the consumption of milk less — roughly 250 kg. The figure for butter consumption is also one of the highest in Europe. Little cheese is eaten, but this is made up for by the large milk consumption.

The Finnish average of 209 kg. for potatoes is one of the highest in Europe. In rural families, the figure is higher by a third, but it is a quarter less in large working-class families.

The sugar consumption figure — average 27.2 kg. — is amongst the lowest in Western Europe. In the poorest families of agricultural workers, this average is appreciably lower — namely, 14-17 kg.

The average calorie value of the Finnish dietary is roughly 3,500 calories per person per day, which is quite adequate. It is appreciably higher in rural families which are engaged in relatively hard work. The average diet contains 112 grammes of proteins (including 50 grammes of animal protein) and 84 grammes of fat. There is more fat in the rural families' dietary and less in that of agricultural workers with large households. The figures for proteins and fat point to a very regular diet. There is an adequate quantity of those important vitamins, A and C, at all seasons, except at the end of the winter and in the spring, especially in large families.

Dietary of the Poorer Rural Families.

An investigation carried out in 1936, gave the following results : The figure for cereals was 21.5 % lower than it should have been — 120 kg. per head per annum (333 grammes per day). Of the families included in the survey, 37.8 % did not produce enough potatoes for the whole year, and went without for over two months ; 26.9 % went without for less than two months. It is probable that, during this period, only small quantities of potatoes were bought.

There was a shortage of whole milk, produced on the farm, for more than two months in 9.5 % of the households and for less than two months in 24.7 %. There is no doubt that a little was bought. During the enquiry week, in August-September, 24 % of the households consumed very little milk, at most 0.2 kg. per head per day ; 0.2 - 0.5 kg. were consumed in 42.5 % of the households, 0.5 - 1 kg. in 25.7 % and a larger quantity in 7.8 %. In addition, some whey and skim-milk were consumed. In the large families less milk was drunk than in the small ones. Of these households, 42.3 % consumed butter only, 46.3 % butter and margarine, and 11.4 % margarine only. Butter consumption was low, at most 6 kg. per head per annum (17 grammes per day) in 22.5 % of the households ; it was normal — *i.e.*, 6 - 12 kg. per year, in 40.1 %, and the figure was higher than this in 37.4 % of the households.

The total consumption of milk fat (including whole milk) was low, at most 0.2 kg. per day in 5.6 % of the households, slightly higher (0.2-0.5 kg.) in 13.9 %, slightly higher still (0.5 - 1 kg.) in 32.3 %, average (1 - 1.5 kg.) in 27.4 %, and above the

average in 20.8%. Only 14.1% of these households kept a pig and 24.3% a cow or a sheep.

The amount of meat consumed was quite reasonable — occasionally slightly too small — but the head of the family, when working away from home, seems to have bought a moderate amount of meat. Of these families, 27% caught their own fish.

There were 89.4% who had made preserves of wild fruits; up to 12 kg. per head for a whole year in the case of 34.9%. Only 4% of the households pickled mushrooms. Much weak coffee is drunk — from two to ten cups a day in the case of adults. In 16% of the households, the children drink no coffee at all. The consumption of sugar is very low: less than 6 kg. per head per year in 25.9% of the households, 6 - 12 kg. in 47.3%, 12 - 18 kg. in 17.6%, 18 - 24 kg. in 6.4%, and more than this in 2.8%.

Such low figures bear witness to the poverty of these households. The housewives are generally incompetent cooks, for in 19.1% of the families cooked food was eaten only once a day. To sum up, many households, especially those with large families had insufficient protective foods and in some cases, insufficient energy-producing foods. The situation has now improved — in 1938 — as a result of the economic recovery.

From 1935 onwards, the State Budget includes an annual credit of 2 million marks to encourage market-gardening in the case of rural families in receipt of communal assistance or living in impoverished circumstances. The object is to ensure that such families shall have enough potatoes and vegetables to last them the whole year round, and to enable at least some of them to keep a pig and grow cereals. Recently, a subsidised scheme of cultivation for the benefit of children has been inaugurated, in order to make large families practically self-supporting as regards food. This scheme is still in the experimental stage, but as it develops it should help to do away with many defects of nutrition, at all events in normal times.

The dietary of forest workers has improved appreciably during the past few years, since the institution of housewives in forest camps and the creation of workers' food co-operatives. Employers and the Government have given material assistance in the matter.

The quality of some of the foodstuffs consumed in the country, such as meat, has greatly improved since Finland became independent. Formerly, owners of farm animals slaughtered them in the autumn ready for the winter, during which season they ate scarcely anything but salted meat. Now that the trade in slaughter animals is mostly in the hands of the agricultural co-operative societies, the use of fresh meat is rapidly spreading in the country districts. It is estimated that 45% of the meat produced by the peasants — *i.e.*, 50 million kg. —

is consumed in the country. Exports amounted to 4 million kg. in 1937. The agricultural societies put more than half the butchers' meat and cattle on the market. They have two main branches and nine provincial branches. In addition, many rural co-operative societies trade in meat. The animals are transported to the co-operative slaughter-houses in lorries; the inhabitants of the country districts can thus obtain regular supplies of fresh meat.

The improvement in the standard of nutrition is further promoted by numerous domestic science schools, with an annual attendance of about 2,000 pupils (1,954 in 1937), which receive Government subsidies amounting to 7.4 million marks (1937). The agricultural organisations also provide educational facilities and, in 1937, had 735 housewifery advisers.

The courses given by most of these organisations vary from one day to a fortnight. They cover the various branches of domestic economy: preparation of food, preserving, housewifery, sewing and dressmaking, spinning and weaving, gardening, hotbeds, cultivation of fruit trees, harvesting and classification of produce.

Competitions are organised for members of the organisation — *e.g.*, horticulture, kitchen lay-out, housewifery, the care of linen, etc. They cover a period of from one to three years. There are also individual competitions for weaving, knitting, sweeping, washing, potato-peeling, etc. Practical advice is given at these competitions.

Each year, in the various parts of the country, household exhibitions and household days are held with practical demonstrations in the form of pictures, exhibits and diagrams. There are also exhibitions of peasant work, materials, handicrafts, bakery produce, butter, cheese and so forth, for which prizes are awarded.

Study tours are organised to small model farms, gardens, vocational schools or anything of special interest from the standpoint of general education.

In the study circles belonging to the various societies, the women, during the winter, study domestic economy and gardening.

We might add that the rural organisations prepare and supply building plans and suggestions for equipment, plans for gardens, and furnishing schemes, if anyone cares to apply to them. They publish and distribute booklets on domestic economy and gardening, and provide their members, out of the common funds, with machinery and tools. Their advisers are kept busy individually visiting families to give advice.

In the general interest of their members, these organisations also carry out special enquiries — *e.g.*, into expenditure on foodstuffs, general questions of diet, housing conditions,

statistical data concerning cellars, outhouses, water-pipes and sewers, the condition of wells, etc.

In addition to these activities, which chiefly concern adults, the Union of Agricultural Clubs does useful work among children and young people. Printed matter helps to raise the domestic standards; there are a number of cheap periodicals on the care of the home, food and gardening, which have a large country circulation. The rural population has numerous well-stocked lending libraries at its disposal. There are also co-operative and technical or professional reviews.

The circulation of the five chief periodicals of this type is as follows :

<i>Kotiliesi (The Home)</i>	122,000
<i>Emäntälehti (Housewives' Journal)</i>	11,000
<i>Pellervo (Agricultural Co-operation)</i>	90,000
<i>Yhteishyvä (General Welfare)</i>	229,000
<i>Kuluttajain Lehti (Consumers' Journal)</i>	171,000

Weekly or fortnightly wireless talks on domestic economy and gardening reach a large circle of country listeners.

Domestic economy in Finland has made great strides during the past twenty years. This is due primarily to the improvement in the economic position and standard of living of the rural population, while a fair share of the credit should go to the associations for their energetic action in promoting instruction and guidance in domestic matters.

B. HOUSING CONDITIONS AND RECENT STEPS TAKEN TO IMPROVE THEM

The following account is based on the results of a representative enquiry carried out in a number of rural communes in 1937.

Ownership of the Houses.

Of the rural population, 71 % now own the houses in which they live, while 29 % live in leased houses or houses belonging to the employer. There has been a great improvement in the past thirty years; at the beginning of the century, only half the inhabitants of the country districts had their own houses. Most households also own the ground on which the house is built. Only 12 % dwell on leased land. This is one of the satisfactory results of the agrarian reform of 1918, for, in 1900, the figure was only 55 %.

The enquiry showed that 51 % of the houses rented belong to the employers, who allowed the workmen to use them, while 49 % are rented in the open market. Houses provided by the employers are especially numerous in the south, where farming

on a large scale is usual. On the other hand, in the small farmers' district, this system is seldom met with and rented houses are few in number.

Condition of the Houses.

About a third of the houses in the country districts were built before 1900; slightly more than a quarter go back to the period 1900-1919, and the rest, roughly two-fifths of the total, were built between 1919 and 1937. No details are available concerning building materials, but country houses are, of course, nearly all built of wood. Of the houses, 93% have living accommodation on one story only and 4% on two stories, sometimes with an attic.

There are 79% of the houses with their own bath-house, 34% have electricity, 71% larders, 41% built-in wardrobes and 58% cellars.

Country houses are, as a rule, in good condition. Only 18% are found to be below standard and 3% uninhabitable.

Size of the Houses.

The following table gives some idea of the size of the houses. Only rooms that can be heated are taken into consideration, as only these are inhabitable throughout the year.

Numbers of rooms per house that can be heated	Percentage of houses
1	26
2	38
3	17
4	11
5	8
	100

The commonest type in the country districts is the two-roomed house, which usually consists of a bedroom and a fairly large kitchen used as a living-room. The number of houses with one room — a large kitchen used as a living-room — constitute upwards of a quarter of the total, while three-roomed houses constitute a sixth. These three types make up 80% of the country houses. There has thus been a radical alteration since the beginning of the century, when one-roomed houses were commonest; nowadays there are more of the two-roomed type. Three-roomed houses are also steadily increasing in number.

The following is the average floor space of the chief types of houses :

Number of rooms per house	Area in square metres
1	21
2	37
3	58

These figures are for the total floor space in use — *i.e.*, for the inhabited rooms. They represent the total area utilised for dwelling purposes, the halls not being heated as a rule.

Density of Population.

The rural population is distributed as follows between the various-sized houses :

Numbers of rooms per house	Percentage of inhabitants
1	20
2	35
3	18
4-5	20
6 and over	7
	<hr style="width: 10%; margin-left: auto; margin-right: 0;"/> 100

Here again, there has been a rapid movement in the direction of larger houses since the beginning of the century. In 1900, 31 % of the people still lived in one-roomed houses.

The average-number of inhabitants per room is an excellent criterion of the density of occupation. The following are the figures for the various types of houses :

Number of rooms per house	Inhabitants per 100 rooms
1	342
2	203
3	161
4	139
5	125
6-7	107
8 and over	72

Average for all houses together : 179 inhabitants for 100 rooms.

The density is greatest in the smallest houses and varies in inverse proportion to the number of rooms. The average in the country — 179 inhabitants per 100 rooms — is slightly higher than in the large towns, but the decline in the size of the family and the movement in the direction of larger houses have brought about an appreciable improvement during the past thirty years. Houses where there are three or more persons per room may be regarded as overcrowded, and it will be seen that these constitute 26 % of the total number of houses in the country districts, while the number of inhabitants living in them represents 35 % of the rural population. The density is too high only in the one-roomed or two-roomed houses — 57 % in the first group and 23 % in the second.

Housing Conditions of the Various Social Groups.

According to the data collected during the housing enquiry, the rural population was found to be distributed as follows between the various social groups :

	Percentage	Average number of rooms per house
Small peasants	35	2.5
Landowners	19	4.5
Forestry, road and miscellaneous workers	16	1.5
Industrial and transport workers	13	1.9
Farmers sharing their produce with landlords	4	2.1
Other agricultural workers	4	1.6
Tradesmen, industrialists, etc.	4	3.2
Miscellaneous	5	2.5
Total	100	2.5

The second group had the largest houses, the type most frequently found being the four-roomed house. Two-fifths of the small peasants' houses were two-roomed and a quarter had three rooms. More than half of the houses inhabited by farmers sharing their produce (with landlords) and by industrial workers were of the four-roomed variety. The lowest level is found among forestry workers and labourers and "other agricultural workers", whose houses are commonly of the one-roomed type.

The following figures give the number of inhabitants per 100 rooms and illustrate the housing conditions that obtain in the various groups :

Forestry, road and miscellaneous workers	273
Small peasants	202
Other agricultural workers	189
Farmers sharing their produce with landlords :	186
Industrial workers and others	184
Landowners	146
Tradesmen, industrialists, etc.	124

The large differences between these various groups are partly due to the fact that the number of children is greatest in the forestry workers' group — namely, 160 children per 100 families — whereas it is only 90 for other agricultural workers. The number of children in the industrial workers' group is also relatively small — namely, 117 per 100 families.

Inhabitants grouped according to Their Position in the Household.

The largest group of rural dwellings — 83% — is made up of houses inhabited only by members of the family and their

relations, whereas the 12% group also includes servants and sub-tenants. The least satisfactory group is that of houses with "lodgers" — that is to say, persons not really belonging to the household but living in the same room as the family or one of its members.

The distribution of the inhabitants according to this classification is as follows :

	Percentage
Members of the family	93.4
Servants	4.5
Lodgers	1.6
Sub-tenants (with a separate room)	0.5
	100

In former times, the lodger system was much commoner in country districts than it is now. In 1900, lodgers and sub-tenants constituted 8.5% of the rural population; the figure has now dropped to 2.1%. This is one of the most significant signs of the improvement in housing conditions, due partly to a higher modern standard of comfort and partly to the agrarian reform and the measures enacted for the benefit of the landless population.

Improvement in Housing Conditions.

Realising how important it is for the future of the nation that the children should grow up in healthy homes — for in Finland, as in other countries, rural housing conditions leave much to be desired — the Government took steps, in 1938, to improve those conditions by granting, at the request of the persons concerned, direct subsidies and loans with a view to repairing, enlarging or even rebuilding the homes of impoverished large families. For minor improvements there is simply a grant — up to a maximum of 4,000 marks — not exceeding 50% of the expenditure. For more extensive work, in addition to this subsidy, a loan may be granted — up to a maximum of 15,000 marks — not exceeding 75% of the building costs. These facilities are confined to poor country families with three or more children under 16. But this rule may be waived in certain cases. Even employers can obtain loans to improve their workers' dwellings.

Within the stipulated time the Land-settlement Bureau of the Ministry of Agriculture received 6,059 requests, representing a total of 22,572,151 marks for subsidies and 23,238,882 marks for loans. The budget for 1938 includes an appropriation of 15 million marks under this head, and the same amount appears in the budget estimates for 1939. It is proposed, however, to include this particular activity in the special programme of work for combating seasonal unemployment.

As there exist in the countryside a host of poor heads of families incapable of paying 50% of the improvement costs, and as their homes are those which leave most to be desired, a scheme has been put forward to improve these houses, from 1939 onwards, by co-operation between the State and the commune, the State paying 50% to 80% of the expenditure and the commune providing the rest. In this way, the work would be paid for entirely by the State and the communes, and the latter would see to its execution. The funds would be granted in the form of a loan, which would not be paid back and would not bear interest, if the borrower or his heirs have administered and inhabited the property, in conformity with the loan contract, for a period of fifteen years from the granting of the loan. Steps are also about to be taken to improve the sanitary conditions of these houses, with the assistance of advisers, as part of the general scheme for the improvement of housing conditions.



VI. HYGIENE

The general health administration, along with the medical service, is directed and supervised by the Medical Directorate, which comes under the Ministry of the Interior. Since the country became independent, and especially in the past ten years, progress has been rapid and satisfactory. The following table gives some idea of what has been done in the country as a whole:

	1917	1927	1937
Clinics and hospitals	303	364	497
Number of beds in clinics and hospitals	10,753	14,525	24,471
Government doctors and communal doctors	450	577	828
Private doctors	195	311	458
Dentists	209	416	740
Pharmaceutical chemists	327	406	435
Practising midwives	799	924	934
Practising nurses (approximately)	1,000	2,000	5,000
Public health nurses	0	70	556
Male nurses for the insane (approximately)	250	630	1,850

The official health service in the rural districts is directed and supervised by the communal health commissions and the communal doctors, who are too few in number, for nearly 200 rural communes are still without them, although the State helps to defray the cost.

For health supervision, the country is divided into fifty-one districts; at the head of each is a doctor, who also acts as medical expert. In poor and sparsely populated areas where the communes have been unable to engage a doctor, the Government has appointed seventeen cantonal doctors. There exist, in addition to the communal hospitals, general and provincial hospitals founded by the Government in the various country districts; the clinics of the University of Helsinki also accept patients from the provinces.

Anti-epidemic measures are the responsibility of the district medical officers, but a law and a health regulation passed in 1927 require the communes, in case of need, to open epidemic hospitals and to pay for the patients admitted. According to statistics for the years 1934-1936, the rural communes spent on an average 2 to 4 marks per head per year on anti-epidemic measures.

Since the great war, there have been few dangerous epidemics. Smallpox, coming from the east, accounts for only 0-5 cases per year, except in 1936 when it spread to northern Finland and attacked thirty-eight persons. Thanks to a new vaccination law of the same year, there is now no risk of smallpox epidemics. Typhus, which had been practically unknown since the war, made a threatening appearance in 1936 in central Finland, where at one time there were over 100 cases; but exceptionally energetic measures stopped the spread of the disease, and at the same time more drastic steps were taken for the destruction of vermin.

Of the other epidemics, infantile paralysis has gained ground in the past ten years, in spite of preventive measures. The number of cases generally ranges from 100 to 300 per year, but, in 1934, there were over 400. Epidemic diseases of childhood, such as measles, scarlet fever, diphtheria and whooping-cough, have penetrated more deeply than before into the country districts as a result of improved communications. The same applies to influenza, which, in 1936, spread over the whole country, with upwards of 100,000 cases. The enteric fevers cause small epidemics every year in various parts of the country. This is chiefly due to the absence of any satisfactory system for drinking-water and water for domestic purposes; in the "country of a thousand lakes" it is everywhere so easy to find water that far too little effort has been made, in the rural districts, to bore wells answering to the requirements of hygiene, and drinking-water may easily become contaminated. Steps are being taken to remedy this defective state of affairs.

Venereal disease has not spread in recent years to such an extent as to necessitate special measures being taken. That old enemy of the rural population—trachoma—which was responsible for much blindness in the nineteenth century, is steadily declining as the result of preventive measures and better sanitation. Leprosy has almost disappeared; there were only eighteen lepers in 1937, compared with over 100 thirty years ago.

Tuberculosis has long been the scourge of the Finnish population, claiming 7,000 to 8,000 a year. The campaign against this disease has been further intensified every year since the promulgation of a special order in 1927. The joint efforts of the Anti-Tuberculosis League, the Government and the communes have led to the building of numerous sanatoria; there is now provision for the treatment of more than 5,200 cases, belonging to the various categories of tuberculosis patients. In addition, twenty-five district anti-tuberculosis bureaux have been set up, under the direction of doctors, the object being to seek out cases and administer appropriate treatment. Tuberculosis of cattle is also being systematically attacked and the Government has set aside millions of marks for the destruction

of infected animals. All this work is still too recent for the results to be very apparent. But a favourable sign is the drop in the death-rate from tuberculosis from 23 per 10,000 inhabitants in 1900, to only 16 in 1936. The figures are nevertheless higher than in the other Nordic countries.

The provision made for the treatment of nervous and mental diseases, which were formerly entirely neglected, is comparable with what has been done in the matter of tuberculosis. The mental homes founded by groups of communes and supported by the Government have largely contributed towards the favourable results achieved. At present, there exist nearly 10,000 beds for nervous or mental patients, not to mention the special departments in the communal hospitals. The new lunacy law has been instrumental in improving supervision and treatment. Public assistance has become more far-reaching and wider in scope, and this also has helped to improve sanitary conditions.

Among the factors exercising an adverse effect on the health of the rural population should be mentioned the inadequate care given to infants (due to ignorance), defective and insanitary housing conditions, a monotonous diet lacking in variety, the excessive consumption of alcoholic beverages and coffee, in conjunction with poverty and squalor. The raising of the standard of living in the last twenty years and the improvement in economic conditions, together with the extensive educational and advisory facilities provided and the influence of social and health legislation have, however, already corrected many shortcomings, even if progress is somewhat slow, especially in remote districts.

The foundation of the General Mannerheim Child Welfare League in 1920 was a landmark in work of this type. The League's activities on behalf of young children and the rising generation are varied and extensive. It undertakes the training of public health sisters — specialised nurses who give advice on the care of infants, supervise the health of school-children and combat tuberculosis in children. The League has founded dispensaries in all the towns, and also in the country districts. These activities have made such rapid progress that, in spite of Government appeals, it is impossible to find enough specialised nurses. A number of associations interested in child welfare train nursemaids and find places for them in families with healthy children. Although these varied activities do not yet extend over the whole country, the results are already apparent, and are very encouraging, for the infant mortality rate — over 13% round about 1900 — fell to 6.7% in 1935. Child mortality also has greatly decreased.

Numerous maternity hospitals have been set up throughout the country, with upwards of 900 beds; the number is to be

increased. The number of communal midwives is also increasing. Their duties include assistance to mothers and instruction in the care of infants. These measures have already proved effective, for the number of deaths in child-bed has decreased by a third since the beginning of the century, and infant mortality is also steadily declining. The new law on maternity assistance, under which any poor expectant mother can obtain a grant of 450 marks, contains provisions also to protect the health of mothers and infants in poor families. Other measures with a view to improving the birth rate are contemplated, the rate having dropped by half — from 35 to 18 per thousand — in fifty years. A special committee is at present investigating the problem.

With the object of improving the health of school-children, school doctors and nurses have been appointed in all the towns and in many of the rural communes. Attention is also being paid to diet, and meals are provided for children in the elementary schools; at present, close upon half the 400,000 elementary school-children receive something to eat at school, but in the country districts only a quarter of them have a hot meal. The Education Department aims at extending this system so that all elementary school-children may have a good dinner at school, when they cannot get it at home.

Sports, which are very popular in the country districts — as elsewhere — help to raise the standard of physical fitness in young people. True, Finnish children, by force of circumstances, become familiar from a very early age with ski-ing, rowing and swimming, and they have opportunities of becoming adepts at the traditional games, such as wrestling, running, tug-of-war, sack racing and ball games; but the interest in sports is of much more recent origin. Statistics illustrate its growth: in 1937, sports federations subsidised by the Government included upwards of 2,500 associations with over 260,000 members. It may be added that in the Civic Guard some 30,000 men take an active part in sports. Besides the natural playing-fields, there are over 500 stadiums, and Government sports subsidies already amount to 1.5 million marks per year.

The cleanliness of the Finnish people is traditional. There are scarcely any cottages without bath-houses, which are used once if not twice a week, or even oftener. Their number is estimated at over 300,000. Since earliest antiquity, bath-houses have played an important part in the hygiene of the people. In former times, women used them for their confinement. They are no longer used for this purpose, but serve a more general need.

Finally, mention should be made of the great work done since Finland became independent by a host of societies and organisations for the improvement of the people's health.

Besides the General Mannerheim League and the Anti-Tuberculosis League, there are the Red Cross, the male and female sanitary sections of the Civic Guard, the Moral Health Society, the Popular Health Society, and others, which are supported by the Government and have been instrumental in providing assistance for the sick and improving health conditions throughout the country. The agricultural clubs have also played an important part in this connection, together with the students' associations, young people's societies, temperance societies and sports clubs. The co-operation of the new People's Pensions Establishment may also be relied upon.



VII. POPULAR EDUCATION

The foundation of rural education is the elementary schools, the first of which were opened in the early 1860's. The law on compulsory school attendance, however, did not come into force in Finland until 1921. It lays down that every child must attend an elementary school between the ages of 7 and 13, unless he attends some other school where the education provided is at least equivalent. The necessary number of schools had to be built. The law was to be applied within a time-limit of seventeen years, and it is now in force. The Government has given effective assistance to the communes in the construction of school buildings by granting loans at a low rate of interest.

In 1935/36, the expenditure on elementary schools was 360.5 million marks, of which 86.5 millions were borne by the communes. The State is responsible for teachers' salaries and for a fixed proportion (66%) of other expenditure. The value of the school buildings in rural communes is 1,338 million marks; 80% of the schools have their own buildings. The schools have a library for the use of the teaching staff, with a total of 257,096 volumes. Each school also has a library for the pupils, the total number of books being 613,749.

The influence of the elementary schools in rural districts has only made itself felt recently, as these schools did not become general until after the country achieved independence. They provide, for the present, a good foundation for the intellectual development of the rural population.

Elementary education is intended for children of school age, and the continuation courses are for children of post-school age. People's institutes on the lines found in Denmark and the other Nordic countries have been organised for young people just entering on their twenties, and provide educational facilities suited to peasant standards during the six winter months, and possibly longer. Forty-two Finnish and fifteen Swedish institutes are already in existence. They are private establishments, mostly founded and maintained by special organisations. The oldest date back to 1889. The State now assists them by assuming responsibility for 60% of their "real expenditure", which is defined in a special order.

The institutes vary greatly as regards buildings and the number of staff and pupils. The largest of them own real estate valued at several million marks, and have from ten to fifteen teachers and 200 to 250 pupils, while others have only four or five teachers and thirty or forty pupils. The intention is not to provide specialised training, but to raise the general standard

of culture and citizenship. Most of the pupils are the children of small peasant or better-class peasant families.

In 1935/36, the teaching staff numbered 434. With a few exceptions, the directors of the institutes are university trained. If the institute is co-educational, there is a deputy woman director. The principal subjects are history, the social sciences, geography, literature, singing and religious instruction. Much attention is devoted to men's and women's manual work and to domestic science. The number of pupils is about 3,000 a year.

The total expenditure of the institutes was 20.9 million marks in 1935/36, the State contribution being 12.5 millions. Other receipts are derived from registration fees, boarders' fees, communal contributions and various other sources, such as donations and entertainments. The value of the real estate of the institutes is assessed at 107 million marks — *i.e.*, 99.9 millions for buildings and 7.7 millions for land.

These institutes play a very important part in the education of the rural youth of Finland. They awaken a patriotic spirit in young people and inculcate a sense of the civic duties required of them by their country and by society. They provide numerous staunch recruits for communal life, the co-operative movement and popular education. It is difficult to estimate the indirect influence of the institutes on family and private life, but it is certainly considerable. The great majority of the pupils have settled down as members of rural society, which has benefited accordingly. Former pupils also take an active part in the development of agriculture.

Popular cultural organisations play an important part in rural districts. The first, known as "The Society for Popular Culture", was founded in 1874, its aim being to promote free cultural activities in every form. It set itself first to publish books for the people. It was originally bilingual — until 1882, when an association called "The Friends of the Swedish Elementary School" was founded for the Swedes. These two bodies have since been engaged in extending libraries for the people and organising lectures. The first has also done much to promote the cause of musical education by encouraging singing and music in country districts. In 1920, it founded a correspondence institute, which is a boon in a sparsely inhabited country, as is shown by the numbers that take advantage of it.

In 1881, organised efforts were made to raise the cultural level of the rural youth, with the motto: "A good man is a good citizen". The organisation now consists of some 1,300 societies grouped according to provinces, which have founded the Youth Federation of Finland, with about 70,000 members. The membership changes rapidly, as members cease their active participation when they come of age, marry or take up an

occupation or profession, though they continue to lend their moral support. The youth societies own about 700 halls, in which they hold meetings and arrange entertainments. The programmes include speeches, lectures, discussions, singing, music and sports. During the past few years, amateur theatricals have become very popular.

Numerous other societies exist, some extending over the whole country, others of a provincial or local character. Since independence was achieved, study circles have developed rapidly on the lines of the Good Templar groups in Sweden. They consist of not more than twenty or twenty-five young people who, under a leader chosen by themselves, study a special subject, first in its broad lines and then in detail. These circles receive a State grant for the purchase of books if they comply with the requisite conditions. A Committee appointed by some twenty societies for popular education, with a secretary and advisers, directs the work of the circles. The Government has appointed a Lectures Committee, the members of which are selected from among persons proposed by six organisations embracing the whole country and representing the two linguistic groups as well as the Social Democratic youth. This Lectures Committee, which is under the Ministry of Education, supervises the activities of the circles. The latter have given valuable and effective support to the educational aspiration of young people in rural districts. The Committee also organises popular lectures for the groups which it represents.

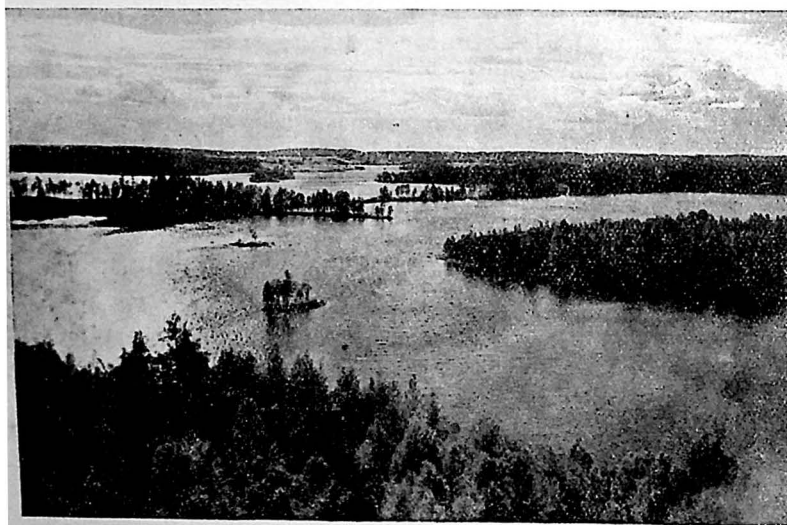
The State has shown its interest in popular education by appointing a Libraries Committee constituted on the same lines as the Lectures Committee. The people's libraries have, since 1920, received regular State grants, confirmed by a law of 1923. The library is the property of the commune, which receives from the State, up to a maximum fixed by the law, 50% of the expenditure on the purchase and binding of books, the maintenance of the library and rent for the year. Now that State aid is guaranteed, it has been possible to make technical improvements in the libraries, under the guidance of the Libraries Committee, which has a large number of officials at its disposal. Regional inspectors, appointed and paid by the State, supervise all the local libraries.

One defect of these popular libraries is that the premises are still inadequate and there are not enough qualified librarians. In spite of this, their activities have been extended and they have aroused great interest in all parts of the country. At present, nearly every rural commune has a central library with district branches, and there are, in addition, the libraries of societies, which are State-aided. Recent statistics show that the popular libraries have about 1.9 million volumes and are used by 5 million readers.

In spite of their shortcomings, the libraries are the most valuable educational factor in country districts. The gratifying development of Finnish literature — about 3,000 new books are published each year for a population of 3.3 millions, and there are about 400 newspapers or periodicals — renders the work of the popular libraries even more effective; they arouse the interest of all classes — particularly of those who are less well-to-do — irrespective of parties, groups or individual ideas.

The recreation provided by the cinema and wireless and the changes they have brought about are gradually being extended to the Finnish rural districts. There are now — in 1938 — 361 permanent cinemas — *i.e.*, forty-five in the capital, ninety-five in other towns and 221 in rural communes. Cinema performances are also given several times a year in remote districts, but for these no figures are available.

At the end of 1936, when there were 176,723 listeners, the Finnish Broadcasting Company made a survey of their occupations; 28,911 proved to be peasants, 1,974 owners of small building-plots and 2,189 agricultural workers — *i.e.*, 18.7% of the total. The number of licences issued, at September 30th, 1938, was 265,508; thus, if the proportion is the same as in 1936, about 49,000 peasants and agricultural workers own a wireless set.



VIII. SOCIAL INSURANCE

Agriculture comes under the provisions of the compulsory legislation on social insurance, relating respectively to industrial accidents and people's pensions.

The first compulsory accident insurance law was passed in 1895, but did not affect agriculture. The Law of 1917 extended insurance to agriculture and related activities, when machines are used. The law was completely revised in 1925 and now covers all manual work and hence agricultural labour. Another revision in 1935 further extended the scope of the law, which applies to any foreman, supervisor or ship's officer whose annual wages or pay exceed 48,000 marks.

In 1935, the number of insured workers with a yearly contract was 582,026, of whom 152,506 were employed in agriculture and 57,961 in forestry work and timber-floating. Benefits paid in 1935 amounted to 56 million marks, agriculture being responsible for 11 millions and forestry work and timber-floating for 9 millions. Premiums totalled 77 millions in 1935, of which 18.1 millions were in respect of agriculture and 11 millions in respect of forestry work and timber-floating.

The People's Pensions Law was promulgated on May 31st, 1937, and will come into force on January 1st, 1939. Its aim is to protect any person fit for work and residing in Finland against old age and invalidity. Every able-bodied person will be insured from the year following that in which he reaches the age of 18 completed years. Insurance thus covers all persons fit for work, irrespective of their occupation or financial resources. It is estimated that the total number of insured persons will be approximately 1.9 millions in 1939 and 2.2 millions in the years following.

This scheme of insurance will be financed according to the premiums reserve system. Disablement insurance is organised partly on the basis of the equalisation system, part of the annual premiums, not exceeding 25%, being used to pay future premiums. The State and the communes will provide funds for supplementing pensions.

The annual premium for the first five years will be 1% of the income of the insured person, with a minimum of 50 marks and a maximum of 500 marks. It will be increased subsequently to 2%, with a minimum of 75 marks and a maximum of 1,000 marks per annum. It is estimated that, at the outset, the total premiums will amount to 135 million marks, and later, to 300 million marks.

A person will qualify for an invalidity pension if he is permanently and totally unfit for work. Old-age pensions will be paid from the age of 65.

The State and the communes will have to bear part of the cost of insurance. The amounts paid by them will be used for providing supplementary pensions for people with small incomes. These pensions will be divided into three classes, according to the cost of living in the communes in which the beneficiaries reside. The full annual pension for class I will be 2,400 marks, for class II 2,000 marks, and for class III 1,600 marks. An additional sum not exceeding 10% will be paid for all children under 16. It is estimated that, when the system is working normally, the amount required annually for these supplementary pensions will be 425 millions, of which 340 millions will be paid by the State and 85 millions by the communes.

The repayment of premiums is part of the insurance scheme. Payments made by the insured person himself and not set aside for disablement pensions will be refunded without interest to the heirs.

It is calculated that, when the insurance system is generally applied, the number of persons in receipt of pensions will be about 500,000 and pensions will total between 1,200 and 1,300 million marks a year.

Maternity insurance is governed by a law of 1937, which makes provision for assistance to indigent women residing in Finland, whose taxable income, including that of the husband, does not exceed 8,000 to 10,000 marks. There is a grant of 450 marks on the birth of each child. It is paid in cash or kind, or both. A sum of about 22 million marks is paid out in grants each year.

