



British Guiana.

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# ANNUAL REPORT

OF THE

## Commissioner for Co-Operative Development

FOR THE YEAR

1959.

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GEORGETOWN, DEMERARA, BRITISH GUIANA.

1960.

BRITISH GUIANA

A N N U A L R E P O R T

OF THE

COMMISSIONER FOR CO-OPERATIVE  
DEVELOPMENT

FOR THE YEAR ENDED  
31ST DECEMBER, 1959.

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BRITISH GUIANA

A N N U A L R E P O R T

OF THE

COMMISSIONER FOR CO-OPERATIVE DEVELOPMENT

FOR THE

YEAR ENDED 31ST DECEMBER, 1959.

PART I - INTRODUCTION

British Guiana lies on the northern coast of South America and has an area of 83,000 square miles. The main agricultural crops which are sugar-cane and rice are grown on the low-lying coastal belt which extends inwards from the Atlantic Ocean for about 20 miles.

Agricultural conditions in 1959 were favourable; the annual rainfall which varies from 60 to 110 inches was 78.45 inches. The sugar crop yielded 284,425 tons as compared with 306,361 in 1958 which was a record. The 1959 rice crop was 104,075 tons valued at \$18,876,100 (£932,521) and exceeded the 1958 figure by 3,556 tons. Agricultural prices remained stable.

The increasing tempo of agricultural development which is in progress was reflected in an increased proportion of new co-operative societies which were concerned with agriculture as opposed to non-agricultural societies. The Co-operative Movement was introduced into British Guiana in 1945 and drew its early inspiration from the non-agricultural societies which did much to spread the idea of thrift and to prepare the minds of the people for the more practical enterprises which have since followed.

In 1954 a decision was taken to liquidate the former agricultural credit banks and to replace them by co-operative thrift and credit societies operated by the farmers themselves. A close relationship between the Movement and agriculture began in 1955 when 78 new co-operative thrift & credit societies were organised; up to 31st December last these societies granted loans totalling \$1,975,962 (£411,659) to farmers for agricultural purposes.

The year 1957 saw the beginning of new phases of activity, viz., the development of unused lands for agricultural purposes and the mechanisation of small farms by joint action through co-operative societies; these trends continued in full swing in 1959.

The operations of the majority of the societies which were registered since 1957 required careful planning and supervision and made severe demands upon the limited staff of the department. During the year the staff suffered a reduction in strength when the Government decided to terminate the secondment to the department of 4 primary school teachers who assisted with the supervision of the school thrift programme. This had the effect of increasing the load of

societies carried by each Co-operative Officer beyond a number which could be properly supervised. The Government also decided that the duties of the Co-operative Officers, Schools Co-operative Officers and Inspectors of Friendly Societies should be integrated and that each officer should be responsible for the work of all types of societies in his district. Many officers were unfamiliar with the work of the new types they were required to guide and supervise and no time was available for more than the barest minimum of training.

## PART II - GENERAL PROGRESS

The year began with 549 societies and ended with 554, a net increase of 5 societies. Twenty-six new societies were registered while the registration of 21 was cancelled. Of the 554 societies on the register at the end of the year 552 were primary and 2 secondary. Membership of the primary societies was 36,973; shares and savings rose to \$930,511 (£193,857) as compared with \$784,435 (£163,424) in the previous year. Reserve funds totalled \$29,802 (£6,210).

As a result of the favourable rice crop many of the weaker thrift and credit societies were able to redeem themselves. The members of a number of societies on the Essequibo Coast however suffered the partial loss of their crops through excessive rainfall at harvest time and it was feared that the societies would be unable to repay their loans fully as in the previous four years.

During the year the Government in their efforts to promote the orderly development of unused Crown lands allocated 2,300 acres for agricultural cultivation to a co-operative society organised in the Berbice district and 430 acres for the rearing of livestock to another society in the East Demerara district. The sugar estates also continued to make unwanted lands available for use by retrenched sugar workers organised into co-operative bodies; two livestock societies acquired possession of approximately 3,500 acres of grazing lands and a third society 240 acres of land for the cultivation of rice.

Farmers continued in their efforts to acquire agricultural machinery on a co-operative basis during the year. The existing machinery societies were successful in their operations and eight new societies were registered.

A further decline in the number of consumer societies took place and foreshadowed the ultimate disappearance of this class of society. There were still however a small number of societies which were performing creditably in the remote parts of the country.

The Movement recorded an important gain when the Government-owned rice mill at the Vergenoegen Land Settlement Scheme was purchased by a co-operative society in September. The operations of the society to 31st December were successful and the first instalment on the purchase price was paid ahead of schedule. This venture is widely regarded in the nature of an experiment and the operations of the mill over the next year will be carefully studied.

The education programme conducted by the department is directed towards making the societies less dependent on the staff for the conduct of their day to day activities; the officers of societies are gradually gathering experience and have generally shown an increasing sense of responsibility. Two major instances of fraud were however reported during the year; in the case concluded so far the offender was convicted and imprisoned. Some progress was made with the bonding of officers and this campaign will be intensified in 1960.

The successful conclusion of certain stages of the colony's development programme will without doubt make large areas of land available for agricultural purposes, and a period of considerable activity is anticipated. At the end of the year promotional work was being conducted among approximately 25 groups, and the registration of many agricultural producer and land societies was expected to follow.

The following table shows the progress of the Movement over the period 1949 to 1959:-

T A B L E I

Year	Number of Societies	Number of Members	Savings, Shares and/or Deposits	Reserve Fund
			\$	\$
1949	80	3,906	48,218 (£10,045)	1,041 (£217)
1951	183	6,121	91,155 (£18,991)	4,084 (£851)
1953	254	8,481	187,264 (£39,013)	7,087 (£1,476)
1955	513	27,000	429,500 (£89,479)	9,256 (£1,928)
1957	538	32,657	644,156 (£134,199)	22,034 (£4,590)
1959	554	36,973	930,511 (£193,857)	29,808 (£6,210)

The following table shows by counties the primary co-operative societies in existence at 31st December, 1959, with their membership, savings, shares and/or deposits and reserve funds:-

TABLE II

## PRIMARY CO-OPERATIVE SOCIETIES - 1959

Type of Society	Number of Societies				Member-ship	Savings, Shares &/ or Deposits	Reserv Fund
	Berbice	Demerara	Essequibo	Total			
Savings	7	23	13	43	964	\$ 21,124 (£4,401)	\$ 42 (£9)
Thrift	29	58	13	100	2,919	188,849 (£39,344)	4,609 (£960)
School Thrift	48	60	25	133	14,220	99,686 (£20,768)	489 (£101)
Thrift & Credit	58	67	28	153	12,459	260,572 (£54,286)	13,220 (£2,754)
Consumers	8	4	3	15	962	10,586 (£2,205)	4,370 (£910)
Producer/ Marketing	16	17	13	46	1,886	69,451 (£14,469)	5,620 (£1,170)
Land Lease/ Land Purchase	14	5	6	25	1,827	192,376 (£40,078)	230 (£48)
Farm Supply	3	6	4	13	729	3,776 (£787)	284 (£59)
Fishermen	3	6	3	12	281	3,998 (£833)	459 (£95)
Transport	-	1	1	2	33	4,933 (£1,028)	452 (£94)
Housing	-	1	-	1	283	73,993 (£15,415)	-
General Purpose	8	1	-	9	410	1,167 (£243)	33 (£7)
TOTAL	194	249	109	552	36,973	930,511 (£193,857)	29,808 (£6,210)

PART III - CENTRAL FINANCE

There is no Co-operative Central Bank in British Guiana; registered co-operative societies however continued to receive financial assistance for their agricultural and industrial needs from the B.G. Credit Corporation. During the year the sum of \$454,893 (£94,769) was advanced to co-operative societies; of this amount \$392,492 (£81,770) was loaned on short term exclusively for agricultural purposes.

The entire question of financing agricultural co-operatives was under review at the end of the year and it was expected that some firm decision would be taken in the ensuing year.

PART IV - PRIMARY SOCIETIESSavings Societies

The principal object of a savings society is to accumulate funds for future use in productive ventures. There are now on the register 43 such societies with a total membership of 964 and savings of \$21,124 (£4,401). One new society was registered during the year and the registration of three was cancelled.

Thrift Societies

The number of thrift societies was reduced by 3 to 100. Membership totalled 2,919 and ordinary and special savings increased by \$15,546 (£3,239) to approximately \$188,849 (£39,344).

Thrift societies are designed to meet the needs of regular salary and wage earners and the majority of them were organised in urban areas or among school teachers. They emphasise the value of thrift but also grant loans on reasonable terms. These societies have proved to be particularly valuable in British Guiana. At the beginning of the year loans outstanding totalled \$93,826 (£19,547). During the year loans granted totalled \$94,467 (£19,681) and repayments amounted to \$68,107 (£14,189). At 31st December, 1959, \$120,186 (£25,039) was outstanding of which approximately \$31,543 (£6,571) was overdue.



The following table shows the financial position of the Thrift Societies for the year 1959 as compared with 1958:-

TABLE III

THRIFT SOCIETIES

Year	Number of Societies	Number of Members	Shares and/or Ord. Savings	Deposits and/or Special Savings	Loans granted	Loans Repaid	Balance Outstanding
			\$	\$	\$	\$	\$
1959	100	2,919	183,450 (£38,219)	5,400 (£1,125)	94,467 (£19,681)	68,107 (£14,189)	120,710 (£25,000)
1958	103	2,753	166,067 (£34,597)	7,236 (£1,507)	89,837 (£18,716)	72,171 (£15,036)	93,800 (£19,000)

Thrift & Credit Societies

These societies are divided into two groups - Agricultural and Non-Agricultural. The agricultural societies are organised in rural districts and grant loans mainly for agricultural production. The non-agricultural societies, which include Credit Unions, are organised in urban districts. Thrift is emphasised and loans are granted for provident and productive purposes.

Total membership in all the societies increased from 11,824 to 12,459 and shares from \$222,088 (£46,268) to \$260,572 (£54,286). Deposits by members stood at \$6,894 (£1,436).

The following table shows by comparison the position of the Thrift & Credit Societies at the end of the years 1955 to 1959:-

TABLE IV

Thrift & Credit Societies

Year	Number	Members	Shares	Deposits	Loans Granted	Loans Repaid	Balance
			\$	\$	\$	\$	\$
1955	141	8,483	123,400 (£25,708)	6,066 (£1,264)	441,500 (£91,979)	108,000 (£22,500)	386,000 (£80,417)
1956	151	9,107	143,154 (£29,824)	5,230 (£1,090)	392,502 (£81,771)	242,000 (£50,417)	484,500 (£100,938)
1957	149	10,174	186,457 (£38,845)	6,052 (£1,261)	430,088 (£89,602)	381,459 (£79,471)	533,129 (£111,069)
1958	151	11,824	222,088 (£46,268)	5,862 (£1,221)	511,970 (£106,660)	447,919 (£93,316)	597,180 (£124,411)
1959	153	12,459	260,572 (£54,286)	6,894 (£1,436)	558,399 (£116,333)	453,362 (£94,450)	702,217 (£146,290)

Arrears of principal amounted to \$293,836 (£61,216) - 41.84% of the amount on loan at the end of 1959. No figures are available regarding arrears of interest.

### Agricultural Societies

By a decision of the Government in 1954 the Agricultural Thrift & Credit Societies became the medium for administering short-term agricultural credit in British Guiana. The agricultural Thrift & Credit Societies functioned in well-defined areas in which members are well known to each other; their funds are supplemented by loans received from the B.G. Credit Corporation and made available to the societies on the recommendation of the Commissioner for Co-operative Development. From 1958 pure line seed padi was distributed on a credit basis to farmers by the Department of Agriculture through the medium of these societies; the scheme continued successfully during the year, 3,940 bags valued at \$38,473 (£8,015) being distributed.

These societies functioned satisfactorily over the period under review; membership increased from 8,222 in 1958 to 9,098 in 1959, and Share Capital from \$103,034 (£21,465) to \$126,814 (£26,420) in 1959. At the beginning of the year loans outstanding amounted to \$430,101 (£89,604). Loans amounting to \$495,813 (£103,294) were granted and approximately \$320,882 (£66,850) was repaid. The amount outstanding at 31st December, 1959, was approximately \$605,032 (£126,048) of which \$293,836 (£61,216) was overdue.

The following table illustrates the financial position of the Agricultural Thrift & Credit Societies in respect of the years 1955 to 1959:-

TABLE V

### Agricultural Thrift & Credit Societies

Year	No. of Societies	No. of Members	Share Capital	Deposits	Loans Granted	Loans Repaid	Balance Outstanding
			\$	\$	\$	\$	\$
1955	89	5,042	41,875 (£8,724)	986 (£205)	359,222 (£74,838)	20,620 (£4,296)	281,366 (£58,612)
1956	94	5,995	59,741 (£12,446)	1,286 (£268)	356,544 (£74,280)	213,864 (£44,555)	424,016 (£88,337)
1957	96	6,842	81,901 (£17,063)	1,157 (£241)	384,248 (£80,052)	353,182 (£73,580)	455,082 (£94,809)
1958	101	8,222	103,034 (£21,465)	1,109 (£231)	380,135 (£79,195)	405,116 (£84,399)	430,101 (£89,604)
1959	103	9,098	126,814 (£26,420)	1,093 (£228)	495,813 (£103,294)	320,882 (£66,850)	605,032 (£126,048)

The volume of rice production reached an unprecedented level in 1959 and it was anticipated that satisfactory loan repayments would be made early in 1960 by many of the poorer societies. A large portion of the rice crop was still to be processed at 31st December.

The loan transactions of these societies with the B.G. Credit Corporation from 1955 may be seen from the following figures:-

Year	Amount Borrowed	Amount Repaid	Balance at 31.12.59
	\$	\$	\$
1955	360,154 (£75,032)	76,057 (£15,845)	284,097 (£50,197)
1956	335,489 (£69,894)	230,238 (£47,966)	389,348 (£81,114)
1957	385,525 (£80,317)	377,725 (£78,692)	397,148 (£82,739)
1958	380,135 (£79,195)	405,116 (£84,399)	372,167 (£77,535)
1959	392,492 (£81,770)	306,121 (£63,775)	458,538 (£95,529)

The agricultural Thrift & Credit Societies have become of great importance to the rice farming community and have generally replaced the village moneylender who was very often a combination of land-owner, rice miller and shop-keeper. The farmers have come to appreciate the services rendered by the societies and take a great interest in their operations.

#### Non-Agricultural Societies

Many of the non-agricultural Thrift & Credit Societies and Credit Unions are as old as the Movement in British Guiana, and their members have acquired considerable experience in managing their societies in addition to having received a great deal of training. The societies functioned **efficiently** and consequently required less attention from the staff than other types of societies. They have made a fair contribution towards restricting the activities of money-lenders in the urban and in some rural areas.

At the beginning of the year loans outstanding amounted to \$167,079 (£34,808). Loans totalling \$62,586 (£12,039) were granted and \$132,480 (£27,600) was repaid. At 31st December, 1959, \$97,185 (£20,247) was outstanding of which \$23,779 (£4,954) was overdue.

Some increase in the number of credit unions is expected to result from the promotional work which was conducted during the year by the British Guiana Credit Union League Ltd. The League is performing a useful service in the education of members of affiliated societies. There is still much scope for the promotion of credit unions in the urban districts.

### Consumer Societies

The view was expressed in previous reports that Consumer societies were a difficult proposition in this country, where profit margins are low and family shops are prevalent. In addition inexperience and a low level of general education among members militated against their success.

During the year there was a further decline in the number on the register when six societies were liquidated, four of these being on sugar estates.

At 31st December membership in the remaining 15 societies was 962 and share capital \$10,586 (£2,205). Sales by these societies amounted to approximately \$74,771 (£15,577).

### Producer/Marketing Societies

These are divided into four categories viz., Producer, Marketing, Machinery and Logging Societies. During the year the number of societies increased from 37 to 46. Membership was 1,886 and share capital amounted to \$69,451 (£14,469) as compared with \$35,274 (£7,349) in 1958.

The following are the particulars in each category:

#### Producer Societies

There are now 13 societies on the register and their activities consist of the cultivation of padi and other food crops, livestock rearing and handicrafts. At 31st December, 1959, membership stood at 385 and shares amounted to \$17,987 (£3,747). Two societies received financial assistance under the Rural Aided Self-Help Scheme to enable them to fence their holdings.

Four societies were organised among Amerindians in the North West District; they were engaged in sheep-rearing and the production of agricultural crops and handicrafts. Two societies registered late in the year operated on the East Coast of Demerara and were engaged in the joint cultivation of rice. In September the settlers at Vergenoegen organised a co-operative society which purchased the Government-owned rice mill situated on the Land Settlement Scheme. It is too early to make any definite statement regarding the future prospects of the society and its operations are being studied with great interest. Three societies which functioned in the West Demerara District were negotiating with their Local Authorities regarding the drainage and irrigation of their lands; the other societies were facing possible liquidation.

#### Marketing Societies

Marketing societies had a fairly good year in 1959; produce to the value of \$170,462 (£35,513) was marketed by six societies. One society - the Demerara River Cocoa Producers - was engaged with the distribution of cocoa seedlings to its members and the other society did no business. Membership in all the societies totalled 1,068 and shares amounted to \$15,994 (£3,332). Produce marketed by the six societies is as follows:-

The Mahaicony Producers (Milk) \$30,825 (£6,422)

The Rose Hall Cane Farmers (Sugar Cane) \$46,635 (£9,716)

The Moruka Producers (Coffee and Copra) \$8,952 (£1,865)

The Pomeroon Farmers (Coffee) \$34,600 (£7,208)

The North West Farm Produce (Coffee, Citrus and  
Root Crops) \$38,873 (£8,098)

The Beacon Poultry Rearers (Eggs and Feeds  
(\$10,577 (£2,204)).

In the Pomeroon and North West districts the members of the co-operative societies became appreciative of the advantage to be gained by marketing the best possible quality of coffee; sales showed marked increases during the year. The North West society began to implement its plans for the mechanical grading of coffee for its export market and for the erection of a storage bond. At the end of the year negotiations were well advanced for providing the society with adequate working capital by means of an overdraft from Messrs. Barclays Bank D.C.O.

The Beacon Poultry Rearers which was registered late in 1958 had a promising year. Members produced the quality of eggs for which there was great demand. The society should find no difficulty in increasing its volume of business if the quality of eggs is maintained.

### Machinery Societies

Eight new societies were registered during the year bringing the total number to 17. Membership at 31st December was 270 and shares \$33,703 (£7,021).

As more land is put under cultivation farmers have additional opportunities for joint action in the mechanisation of their farms. The British Guiana Credit Corporation assisted farmers by providing credit up to 66% of the cost of the machines. During the year ten societies received loans totalling \$53,543 (£11,155) for the purchase of machines. The total amount received by the societies for the hire-service was \$31,384 (£6,538) as compared with \$5,158 (£1,075) in 1958.

The principal requirement for the success of machinery societies is their capacity to prepare all their members' lands during a short season of favourable weather. Efforts have been made to persuade the committees of some societies to work in closer collaboration with nearby Thrift and Credit Societies since in a few instances societies have failed to secure prompt payment for work done by their machines.

There is need for more trained operators and mechanics in some districts but it is possible that the societies might be able to combine to meet these needs.

### Logging Societies

It is unfortunate that no progress was recorded by the logging societies. At the 31st December they were eight in number - seven operated in the Berbice River District and one in the Pomeroon River, Essequibo. Membership stood at 163 and shares at \$1,767 (£368). Four societies produced 42,604 cubic feet of logs and other forest products to the value of \$6,829 (£1,423).

The department was still unable to provide the societies in the Berbice River with adequate supervision owing to the inadequacy of its staff and the absence of convenient river transportation. This situation has been



Members of the Ogle Producer's Co-operative Society at work during the harvesting of their 1959 rice crop.

previously brought to the attention of Government and unless something is done to enable better contact with them it is feared that they would eventually have to be liquidated. In this district the societies are scattered over a wide area, the nearest being approximately 90 miles from New Amsterdam and the farthest approximately 200 miles. For the time being no further promotional work will be conducted in the Berbice River district.

The following table summarises the position at 31st December of the Producer/Marketing Societies in respect of their numbers, members, share capital, the value of produce handled and services performed:-

TABLE VII

Producer/Marketing Societies

Type	Number	Members	Share Capital	Value of Produce handled and services performed
Producer	13	385	\$ 17,987 (£3,747)	\$ 9,255 (£1,928)
Marketing	8	1,068	15,994 (£3,332)	170,462 (£35,513)
Machinery	17	270	33,703 (£7,021)	31,384 (£6,538)
Logging	8	163	1,767 (£368)	6,829 (£1,423)
TOTAL	46	1,886	69,451 (£14,469)	217,930 (£45,402)

Land Lease and Land Purchase Societies

These societies are organised among persons who are either landless or whose land-holdings are small and uneconomical. They acquire possession of blocks of land of varying sizes either by outright purchase or by lease from the Government or from private persons. The land is invariably new and overgrown with forest; this necessitates considerable preparation before it can be made productive and much capital is therefore required. The provision of facilities for drainage and irrigation is a major problem for most societies since this involves long arduous toil during which time farmers can maintain themselves and their families only with great difficulty and sacrifice.

The number of these societies increased by one to 25; membership was 1,827 and shares amounted to \$192,376 (£40,078) as compared with \$116,052 (£24,177) in 1958; deposits totalled \$2,250 (£469). The total arable land held by all the societies at 31st December, was 15,630 acres.

The existing societies made satisfactory progress in 1959; except in very few instances members cultivated their land and obtained good crops; the lands were constantly being improved. The East Bank (Berbice) Co-operative Land Society, Ltd. was registered in May, 1959, with a membership of 120 and was busily engaged in clearing and preparing their 2,300 acres of Crown land on the right bank of the Berbice River. This area is thickly wooded and the operations to provide adequate drainage and irrigation will involve heavy expenditure. The members of the society plan to overcome these problems partly by means of their own resources and by self-help and partly by loans which they hope to receive to enable the purchase of machinery required for the digging of trenches and the preparation of dams.

British Guiana is perhaps on the verge of a very interesting development in relation to land societies. What has been achieved so far has largely been the result of independent action by people; the development foreshadowed will most likely be undertaken with more effective and far reaching assistance on the part of the Government. A standing committee of senior technical officers of certain departments seems indispensable as well as a greater measure of inter-departmental co-operation at field level.

#### Craftsmen's Societies

The first society of this type was organised in 1958 among the Amerindians in the North West District. It continued to produce household furniture made from neebee and coopa obtained from nearby forests.

#### Women's Societies

The number of societies whose membership consisted only of women remained at three. They were as follows -

- (i) The Carnegie Co-operative Thrift Society, Ltd. organised among the staff of the Carnegie Trade School for Women.
- (ii) The B.G. Nurse's Association Co-operative Thrift & Credit Society, Ltd. organised among nurses and midwives in Georgetown.
- (iii) The McKenzie Housewives Co-operative Thrift Society, Ltd. organised among housewives at McKenzie City.

These societies did not differ in any respect from others of the same types and the fact that their members were all women was of no particular consequence.

### OTHER SOCIETIES

#### Farm Supply Societies

The number of these societies increased by four to thirteen with a total membership of 729 and share capital of \$3,776 (£787). Sales totalled \$3,625 (£755).



The membership of two of the new societies - the Non Pareil Co-operative Livestock and the Enmore Co-operative Livestock Societies - consist of sugar workers. These societies obtained from Messrs. Bookers Sugar Estates Ltd. leases of 1,465 and 1,500 acres of land respectively for cattle rearing. The areas are being fenced and fees are paid by members in accordance with the number of cattle agisted. With the assistance of the Department of Agriculture the societies plan to improve the quality of members' dairy cattle by the provision of pedigree bulls and to encourage stall feeding by the provision of fodder plots.

The progress made by these societies has so far been encouraging. Another of the new societies leased from Government 240 acres of crown lands for use as a cattle pasture and was engaged in fencing the area.

#### Transport Societies

These remained at two. Membership was 33 and share capital increased by \$202 (£42) to \$4,933 (£1,028). The societies operated launches at the Wismar-Mackenzie ferry in one instance and between Leguan and Parika in the other. Fares received during the year were \$10,430 (£2,173).

#### Fishermen's Societies

The year ended with twelve societies. Membership totalled 281 and share capital was \$3,998 (£833). Sales of fishing equipment to members amounted to \$436 (£91) and Reserve Funds totalled \$460 (£96). Rebates on duty paid on gasoline purchased by fishermen are made available to them through their co-operative societies.

#### Housing Societies

The number remained at one; at 31st December its membership was 283 and share capital totalled \$73,993 (£15,415) an increase of \$41,483 (£8,642) over the past year. This society which is organised among members of the B.G. Civil Service Association continued to accumulate funds for acquiring 66 acres of land for development as a housing area.

#### General Purpose Societies

These societies remained at nine. Membership at 31st December increased by 77 to 410 and shares totalled \$1,167 (£243). The majority of the societies had as their objects various forms of village betterment and received financial assistance from funds provided by Government under the Rural Self-Help Scheme. One society was for the improvement of drainage and irrigation.

#### School Thrift Societies

The objects of school thrift societies include the encouragement of thrift and the provision of training in co-operative principles, elementary book-keeping and simple economics. The number of these societies remained at 133 but membership increased from 13,333 to 14,220. At 31st December savings were \$99,686 (£20,769) as compared with \$93,022 (£19,379) in 1958. Seven societies were engaged in trading projects such as the bulk purchase of school

books, uniforms and other supplies.

The decision of Government by which the secondment of four primary school teachers to this department was terminated in January deprived the school thrift societies of specialist attention and seriously affected their performance and usefulness. The remaining School Co-operative Officers were integrated with the field staff and became responsible for all types of societies in their districts. As a consequence the school thrift societies throughout the colony competed unsuccessfully with the adult societies for the attention of the staff. Plans of many societies to introduce trading projects had to be abandoned and the normal educational programme had to be curtailed. Should the present position remain unchanged the country would be farther from its goal of making school thrift societies the training-ground for the co-operators of tomorrow.

#### PART V - SECONDARY SOCIETIES

The number of secondary societies remained at two - The British Guiana Co-operative Union Ltd. and the British Guiana Co-operative Credit Union League Ltd.

##### The B.G. Co-operative Union Ltd.

The activities of the Union were mainly educational. Their programme during the year included the celebration of International Co-operation Day; the publication of two issues of its official organ "The Co-operator"; assisting the department with the sponsoring of nine training courses for personnel of co-operative societies and arranging sixteen film shows on co-operatives in various rural districts. The Union also supplied stationery and books of account to the societies.

The 1959 celebrations of International Co-operation Day coincided with the first decade of the establishment of the Union and to mark the occasion Dr. C.B. Jagan, Minister for Trade and Industry, whose ministry includes co-operatives, agreed at the request of the Union's Executive to declare the week, 28th June to 4th July, to be "Co-operative Week". The week's activities included special church services, broadcasts on Co-operation and its benefits, mass rallies of members of schools co-operative societies at several centres throughout the country and an exhibition of the work of co-operative societies. A parade and mass meeting also took place at New Amsterdam when exhibits and placards depicting the activities of co-operative societies in the County of Berbice were displayed. The main celebration took place on Saturday 4th July in Georgetown where the Honourable Balram Singh Rai, Minister for Community Development and Education, opened the proceedings and addressed the 800 co-operators present. The guest speaker for this session was Mr. Charles R. Gates, F.A.O. Co-operative Expert assigned to the Caribbean Commission.

Two co-operative leaders, Messrs. N.L. Profitt, then Chairman of the Union and Abdool Munir Khan, Secretary of the West Demerara Co-operative Development Council were awarded bursaries by the British Council to undertake a three months' course of studies on co-operatives in the United Kingdom. Mr. Profitt later visited Israel where he undertook a brief study of land development methods practised in that country.

The staff of the Union consisted of a secretary, a clerical assistant and two supervisors; it received a subsidy of \$9,000 (£1,875) from the Government in 1959 to assist its work.

Affiliation fees paid by member-societies amounted to \$230 (£48) and at the 31st December its membership had increased by 11 to 295.

#### The B.G. Co-operative Credit Union League Ltd.

The League continued to assist in the promotion of credit unions; during the year two new credit unions were registered.

A conference on credit unions sponsored by the Caribbean Confederation of Credit Unions was held in Barbados in February. British Guiana was represented by the chairman of the B.G. Co-operative Union Ltd. and the secretary of the Credit Union League as delegate and observer respectively.

At the 31st December membership of the League was four and dues received from member-societies were \$691 (£144).

### PART VI - EDUCATION IN

#### CO-OPERATIVE ACTIVITIES

##### Staff Training

Mr. C.R. Jarvis, Deputy Commissioner, attended the Co-operative Summer School for Co-operative Staff 1959 held in the United Kingdom in July. Mr. D.E. Shepherd, Co-operative Officer, returned from study leave in the United Kingdom and resumed duty in September while Mr. C.A.L. Smith, Co-operative Officer, left the colony to attend the 1959/60 Course for Colonial Co-operative Staff at the Co-operative College, Loughborough.

Co-operative Officers received training at a two-week seminar held in Georgetown from 22nd June to 3rd July, 1959; under the guidance of Mr. Charles R. Gates, Co-operative Expert assigned to the Caribbean Commission. The syllabus included co-operative principles and practice, co-operative law, financing of co-operative societies, book-keeping and accounts, economics, co-operative marketing and processing, group leadership, community development and general aspects of agriculture.

##### Staff Conferences

Three staff conferences were held in January, July and December. The annual conference took place in January when the duties of the field staff were re-allocated and the entire work of the department reviewed. The Minister for Trade and Industry addressed the conference on the closing day. He stressed the need for greater production if the national income was to be increased and the part which co-operatives could play. The other conferences were each of two days duration and dealt mainly with problems relating to the operations of co-operative thrift and credit societies.

### Courses for Co-operative Societies' Personnel

Several short courses were held by co-operative officers in each of the three counties of Berbice, Demerara and Essequibo for the training of officers and members of co-operative societies. At these courses special attention was given to management with particular reference to the duties of officers of societies and the keeping of proper records.

### Publicity

Considerable publicity was given to the work of co-operative development by the Government Information Services through the media of press, radio and their own publication "The B.G. Bulletin". This service was most valuable and assisted greatly in publicising the Co-operative Movement.

## PART VII - MISCELLANEOUS

### Conferences

A technical conference on the financing of agriculture was held in Trinidad from the 15th to 24th of April under the auspices of the Caribbean Commission and the delegates representing this Government were Mr. W.G. Carmichael, General Manager, B.G. Credit Corporation and Mr. J.I. Fraser, Commissioner for Co-operative Development.

At this conference it was recognised that the financing of small scale farmers was a major problem in all the countries of the region. Co-operative credit societies were regarded as one of the most effective media through which this credit could be administered; it was felt that there were many difficulties to be overcome before the agricultural communities could achieve the maximum benefit.

### Staff

Mr. C.R. Jarvis, Deputy Commissioner, left the colony on the 13th May on six months' vacation leave. Mr. W.O. Abrams, Senior Co-operative Officer was appointed to act as Deputy Commissioner with effect from 30th May. Mr. G.A. Hoyte, Co-operative Officer, was appointed to act as Senior Co-operative Officer with effect from 2nd June.

Miss E.G. Rowe and Mr. D.A. Cameron, Co-operative Officers, who were on vacation leave resumed duty on the 14th of April and 17th August, 1959, respectively, while Messrs. . . R.B. Stephenson, I.C. Walks and W.A. October, Co-operative Officers left the colony on vacation leave later in the year.

Mr. M.V.A. Spencer, Chief Clerk was transferred on secondment to the Agriculture Department and Mr. K. Rohoman, Accountant, Agriculture Department, replaced him.

Several other changes among the clerical staff also took place during the year.

Audit

At 31st December the annual audit of the societies in respect of 1958 had not been completed; this was due to the volume of work involved and to the frequent transfers of staff from the audit section to fill vacancies in the field. The accounts of one society were audited by a firm of Chartered Accountants. Attempts to introduce audits by qualified accountants have not been successful owing to the inability of the societies to pay the high fees demanded. The staff however continued to struggle with the situation.

Audit and Supervision Fund

In accordance with Regulation 59 of the Co-operative Societies' Regulations, Chapter 326, societies were requested to contribute to the audit and supervision fund. Contributions totalling \$911 (£190) were received during the year.

The following statement shows the position of the fund as at 31st December:-

Balance at 1.1.59	\$3,199.35	£667
Contributions received during the year	911.45	£190
Interest added for 1958	65.00	£ 14
	<u>\$4,175.80</u>	<u>£871</u>

Arbitrations

Six hundred and ninety-five (695) disputes were referred to arbitration during the year. Awards totalling \$56,289.89 were made in respect of 409 disputes involving overdue loans. Some of the disputes were decided by the Commissioner himself and the remainder were disposed of by other members of the staff. Two appeals were referred to the Commissioner and in both cases the awards of the arbitrators were upheld.

Registration and Cancellation

Twenty-six (26) societies were registered and the registration of twenty-one cancelled during the year under review. The abovementioned societies fell into the following categories:-

<u>Type</u>	<u>No. Registered</u>	<u>No. Cancelled</u>
Thrift & Credit	7	5
Thrift	1	3
Consumer	-	6
Savings	1	3
Producer/Marketing	4	3
Fishermen	-	1
Farm Machinery	9	-
Farm Supply	3	-
Land	1	-
Total	<u>26</u>	<u>21</u>

Departmental Expenditure

The cost of the Co-operative Department to Government for 1959 was as follows:-

Personal Emoluments	\$114,215.81	£23,795
Other Charges (Travelling & Subsistence Allowances, etc.)	36,817.15	£ 7,670
Grant to the B.G. Co-operative Union Ltd.	<u>9,000.00</u>	<u>£ 1,875</u>
	<u>\$160,032.96</u>	<u>£33,340</u>

PART VIII - CONCLUSION

Progress in the Movement during 1959 may be summarised as follows:-

Increase in the number of societies	5
Increase in the membership of societies	63
Increase in share capital, savings and deposits	\$146,076 (£30,433)

I attach hereto an appendix showing staff postings during the year.

I wish to record my appreciation of the patient and conscientious work performed by members of the staff during the year. Thanks are also due to the clerical staff at head-quarters whose good service, despite frequent transfers, contributed much to the satisfactory operation of the department during 1959.

J.I. FRASER ,  
Commissioner for Co-operative Development,  
BRITISH GULIANA.

<sup>tk</sup>  
16<sup>th</sup> July, 1960.