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A DECIMAL COINAGE SYSTEM FOR INDIA

THE Government of India have recently circularised, for the purpose of eliciting public opinion, the outlines of a plan to decimalise the coinage of the country. The plan, in brief, is to divide the existing rupee into 100 cents. The present one-rupee, half-rupee and quarter-rupee coins would continue to be minted in their existing size, shape, weight and metal content; only the half-rupee would be designated 50 cents and the quarter rupee as 25 cents. Coins of lower denominations are proposed to be replaced, under the new system, by 10, 5, 2, 1 and perhaps also $\frac{1}{2}$ cent coins. The two sets of coins would naturally have to circulate and will be freely interchangeable during a transition period in the course of which there will be no fresh minting of the annas and pies and their gradual withdrawal leading to the eventual and complete elimination of these coins.

Any change in the coinage system of a country is a serious matter affecting as it does the daily life of the individual and of the community at almost innumerable points. Government would, as is easily understandable, be reluctant to sponsor any reform with such profound and far-flung consequences unless they be assured of at least a certain modicum of public support. Government are now engaged in ascertaining the extent of such support. We are not, however, aware of any special measures adopted by Government to consult men of science and organised scientific opinion. But, these latter are as much interested, to put it no higher, in such a proposal as other sections of the community. For, decimalisation of coinage—quite apart from its being desirable in itself—is an important precedent to and in some ways a powerful lever for similar transformation in the weights and measures employed by the community and these in their turn, pave the way to a completely rationalised system of the expression of all quantitative values in deci-

malised units. A decimalised system is a scientific system.

The case against the proposed change may first be summarised. It will involve the adaptation of the entire price, wage and rate structure of the community—changes which necessitate a colossal amount of extra work and will also, let it be admitted and faced, lead to inevitable friction, misunderstanding and even fraud in the earlier stages. Certain subsidiary changes will also be forced on the community which, again, will have to pay for it in the long run—such, for example, as the adaptation of rail-tickets, postage stamps, automats, actuated by coins, to name a few. The change will provide a wide and fertile field for the unsocial elements of the community to exploit large masses of the uninformed, the illiterate and the gullible. This can never be prevented although much could be done (and the Government propose to take special measures on this behalf should the new coinage be decided upon) to minimise the evil. There is also the element of sentiment and tradition—imponderable but nonetheless very real factors to contend with—which in this country are exceptionally strong. This conservatism would of course not take kindly to any innovation in coinage and might put in obstacles in many unexpected ways whose net effect would be to slightly depreciate the new coins against those which are to be replaced.

On the other hand, the case for the change is necessarily based on a long-term assessment of the accruing advantages. The first and foremost of these is the enormous simplification and saving in time which the new system would ensure in calculations and accounting. The money value of this saving in time and effort would be the equivalent of lakhs of rupees annually to industry and commerce alone. As for the educational value of the proposed change, it would be a veritable boon to children of the school-going ages,

It may at once be said that the lessening of the strain involved in memorising and inter-relating to the rupee-annas-pies trinity by the elementary school-going children alone would be worth and more than worth all the expense and trouble involved in the change-over. Next to the burden of learning his lessons through a medium other than his mother-tongue, one of the most serious handicaps to the unfortunate Indian student of tender years is the bugbear of manipulating "Tables"—arbitrary units of money, weights and measures. It is a tragic waste of effort. And viewed from this angle, a decimal coinage system would constitute a great gift of the present generation to posterity—especially to the generations of students yet to come. Amongst much less important advantages, mention may be made of the fact that the most modern accounting and computing machines are designed to be adaptable to the decimal system and a country which clings to outworn arbitrary systems perforce will deny itself these aids of the modern business world. All things considered, the advantages of decimalised coinage are so overwhelming that many of the countries even in the slow-to-change Orient have switched over to decimal coinage. Malaya, Netherlands, Iraq, Palestine and Thailand all have decimal coinage. India's close neighbour, Ceylon, has her rupee divided into 100 cents. In Europe, Great Britain is the only important country not to have decimal coinage. Indeed, in the whole world, it is only parts of the British Empire that form the most notable exceptions to the tendency of all progressive nations adopting the decimal system of coinage.

Now, the point to remember is that these countries in changing over from their out-moded systems to the decimal system knew and did pay the cost involved and inseparable from such a change. Some of these countries had to contend with obstacles similar to Indian conditions. Thus Russia who completed her decimal coinage transformation in 1897 had to reckon with masses of a predominantly agricultural population—mostly illiterate—spread over vast areas not well-served with transport. But, the new system was introduced. To repeat, the price of the change is high but the charge is worth the price. In this connection, it is interesting to recall that a proposal was afoot just before the present war that the right angle be divided into 100 degrees. It was conceded by the sponsors that the task of re-computing mariners' charts and tables alone on the new division would be a stupendous task but the advocates of the proposal were definitely of the opinion that this difficulty was not insuperable and must be squarely faced. The question could not, however, be considered fully on its merits owing to the war intervening. It is mentioned here just to indicate the trend of progressive world opinion in such matters.

While the difficulties are there, India at present will enjoy certain advantages which makes the change-over—should it be decided upon—about the least painful. The chief of these is the fact that quite apart from any change in the coinage system, the Government have a programme, in the post-war period, of large re-coinage operations. Owing, partly to

the increase in currency circulation and partly due to the necessity of conserving critical metal supplies, the Indian mints put in circulation during the war large numbers of coins of altered format and alloy-content which are not exactly popular. Also, the circulation of nickel alloys had been strictly regulated. It is, however, the view of coinage experts that cupro-nickel alloys are preferable for coinage to the bronze alloys in India where the common use of brass for domestic utensils lends bronze coins to easier counterfeiting. For these and other reasons, there will be a large re-coinage programme in Indian mints immediately after the war when nickel is not subject to war-time rationing. An excellent opportunity will thus be presented to issue decimal coinage without undue expense being incurred solely for this purpose. Other favourable factors in India in the immediate future are, that a period of contracting currency is better for an innovation of this kind than an inflationary period. Also, an increase in the standard of living which all post-war planning is dedicated will render smoother the acceptance of the proposed one cent ($1/100$ of the rupee) as the smallest coin (should the $\frac{1}{2}$ cent coin be not issued in the new scheme) in the land in place of the existing one pie ($1/100$ of the rupee) which at the present level of prices has already very largely ceased to play a role in the daily transactions of the community. Still another helpful factor would be that the National War Front and allied quasi-official organisations which have been built up for war purposes could well be utilised in explaining, again without extra expense on this account, and familiarising the new coinage to the people in every nook and corner of the country thus neutralising to some extent at least the victimisation of the ignorant.

Finally, it has to be remembered that for sweeping changes of this kind, in a country like India (for that matter, only perhaps not to the same extent, in *any* country), a slight element of compulsion—a gentle "leading in by the nose"—would seem to be nearly indispensable. The change-over to "Summer Time" in European countries is a case in point. All kinds of dire calamities were freely prophesied in the early stages when the innovation was first made but people gradually reconciled themselves and then began to appreciate the rationale and convenience of adjusting their clocks to practical needs every winter and summer. In our own country, the furor which the advancing of the Indian clock, in 1942 raised is nearly forgotten now. It is safe to presume a similar adjustment of the community to a change in its coinage. Only, the period of readjustment may take longer. One should prepare for its being so in a predominantly agricultural country like India where exotic practices are sanctified to a stage when their essential irrationality is masked by the venter of usage and convention. (Such for example are the hours during which Indian offices and schools work; why, even the hours of play often!). The present coinage system is one of these anachronisms—only much bigger in magnitude and more ramified in its effects. Its replacement by a rational system of coinage does involve heavy sacrifices on

the present generation. But, the change is well worth the price and the price to be paid will be at about its minimum in the immediate post-war period. Such an opportunity may not

recur for a very long time to come. Now, therefore, is the time to introduce a decimal coinage system in India.

INDIAN INDUSTRIALISTS' DELEGATION IN THE UNITED KINGDOM

A DELEGATION of Indian industrialists, led by Mr. G. D. Birla and Mr. J. R. D. Tata, have just completed a tour of the United Kingdom and are at present in the United States. The objects of these visits are broadly stated to be to explore the possibility, extent and terms on which the co-operation and assistance of British and American Industry could be had in the post-war development of Indian industry.

The influential membership of the delegation, the importance to the country of the subjects they were handling and the elaborate preparatory work for their reception and programme abroad all served to focus public attention in this mission which, however, had had even more than its normal share of spotlight thrown on it due to some critical comments from Mahatma Gandhi. This opportunity was availed of by the members of the delegation in reiterating what they had already stated publicly and unambiguously on the status and scope of the mission. The industrialists were going abroad as private individuals at their own expense and on their own responsibility with no commission or intention of committing any one excepting themselves in their negotiations abroad.

Messages in the daily press have given accounts of the cordiality with which the members have been received and the numerous industrial and technical establishments through which they have been conducted. The press has also recorded the conclusion of some definite agreements as for example, a co-operative enterprise between the Birla and Nuffield interests to start a factory in India, to begin assemblage and ultimately manufacture Morris Cars in India. The following message from the London correspondent of the *Capital* to his paper on the eve of the delegation's departure to the United States well summarises the work of the delegation; says the correspondent, "The Indian industrialists who have been visiting us, are on the verge of departure for the United States. They beam with happiness. They have seen as many of our great industrial works, and as much of them, as they desired All this is not saying that no questions of importance, or anxiety, remain unsolved or are still rather perplexing The mutual changes of outlook are expressed in some pretty important, newly negotiated, contracts. How many is not to be said here. One seems always hearing something fresh in that line"

Apart from these and similar agreements which individual members might have concluded on behalf of the interests they represent, the visit of the delegation seems to have been productive of results of a larger order benefiting the country as a whole. There was an impression abroad, by no means uncommon, that the Indian businessman was usually a

"merchant"—a sort of glorified agent who "represented", for a commission, the foreign manufacturer. While the merchant does continue to play his useful and honourable role in the country even now, it is not appreciated adequately abroad that the Indian businessman to-day is also a progressive and enlightened *manufacturer*—investing capital with its attendant risks, producing goods with the requisite competitive skill, handling labour with its attendant problems and selling them in the open market on his own account and making a profit. Thus, for example, the outstanding fact that one of the largest Iron and Steel plants in the British Empire, is owned and operated by Indians at Jamshedpur is often missed, at least by implication, by many. And quite a few industrialists should have been surprised that the Indian visitors could hold their own in any parleys regarding their particular industry, both in the technical and organisational aspects. And it is on such mutual knowledge that respect and appreciation of the various interests involved are born, and it is on these, in turn, that any stable business relationship can be built. There could be no doubt that the visit of the Indian Industrial Delegation has helped to foster such relationship.

Secondly, the activities of the delegation have made a definite contribution to the more widespread realisation in Britain that the industrial prosperity in India need not be at the expense of any other country. Lord Nuffield has recently given eloquent expression to such sentiment, as follows: "There are people who would lament that this progressive industrialisation of the Empire means a concomitant decline in British Exports. I absolutely disagree. Indeed, I contend that the contrary will be the case. The more Indians who exchange the pittance from the paddy fields for the higher wages of the Motor Car assembly factory and the more Indians who ride in motor cars, bringing the inevitable opening up of new roads and trades in the backward villages, the more tremendous will be India's demands for all manner of British exports goods that in the bad old days of muddy lanes and bullock carts, the bulk of her people could never afford."

In wishing the delegation a pleasant and useful sojourn in the United States also, *Current Science* hopes that these unofficial ambassadors of Indian Industry will not have failed to notice the generous and extensive manner in which industry in these foreign countries have nourished and sustained scientific research from which in turn, industry derives its strength and competitive position. Such appreciation and its translation to action in India might well prove to be the most fruitful by-product of these tours of the delegation abroad.