

Special Co-Operative Societies of Karnataka

Published By:

Karnataka State Souharda Federal Co-operative Ltd.

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Pages:48

First Edition:2013

Second Edition:2015

Price: Rs.40.00

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PREFACE

Dear Cooperators,

I am very happy to inform you that Karnataka has the Privilege of many numbers of different types of Cooperatives working in the State. In Karnataka Cooperatives have touched all walks of life. Cooperative movement has become a way of life. Every Community, Caste and Creed, Economical growth have adopted the co-operative way of life. They have the faith in Cooperative Principles and working of Cooperative movement.

It is my Privilege that the Karnataka State Souharda Federal Cooperative Ltd., Bangalore is a statutory body formed under Souharda Cooperative Act 1997 is working as a mother institution for all Souharda Cooperatives in the State. It looks after the overall growth of Souharda Cooperative movement in the State.

Souharda Federal Cooperative thought of collecting information about the working of different types of Cooperatives of Karnataka and to put it in a booklet form so that it may be a helpful and informative book for the people who want to form such type of Cooperative Society in their respective area.

We hope that, this effort of Souharda Federal Cooperative will be a very useful for Co-operators.

With Best Wishes,

GURUNATH JANTIKAR

Chairman, KSSFCL,
Bangalore.



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New Possibilities of Rural Development – Charaka

The Beginning: Heggodu is a village located very close to bheemanakone. It is well known for Ninasam (nilakanteshwara natya sangha) a theater school that was started by K. V. Subbanna in the year 1949. In that village in the year 1994, a trust named “Kavi-Kavya” (Poet-Poetry) was formed. It was a literary and cultural organization active in the village. A group of educated people ran it and it was they who started Charaka.

Kavi-Kavya organized a training programme for the workers of Anganawadis (Government Childcare Centres) in the villages of Shimoga District, in the use of locally available cultural resources. The programme went on for a whole year and during that time, Kavi-Kavya activists traveled extensively through the rural areas of the district. They took pains to understand village life – lifestyle, languages, folklore, theater tradition, agricultural practices, the skills/ art of artisans and so on.

In the process, they also understood the problem facing the people of this hilly region. The villagers had depended too much for too long on agriculture. This, paradoxically along with the growth in population, caused immense damage to the eco-system. Kavi-Kavya decided to do something for the village poor. They set up a weaving center on an experimental basis, in order to prove that handloom weaving can be viable and profitable on the Western Ghats region. Traditionally cotton cloth and woollen blankets were brought from the plains and sold here and there was no weaver community in the region. In September 1996, Kavi-Kavya Trust handed over the entire





infrastructure thus developed, to the women workers (30 at that time) and Charaka Society was registered.

Developing ecologically sustainable industry: The Western Ghats region (called Malenaadu in Kannada, the main language of Karnataka) gets heavy rainfall. All the rivers that feed the Deccan plateau in the Southern India originate in these mountains. Malenaadu once boasted of lush green tropical forests and rainforests. In the distant past, there were always small, scattered agricultural populations deep in the jungles. However, the populations being small could live in complete harmony with nature.

Now this equation has changed and changed badly! These days, the demographic pressure on the forestland is so tense that the ecosystem has virtually collapsed. Though a lot of factors have contributed to this crisis, it is largely the poor people who are responsible for it. If Malenaadu has to be saved, the poor will have to be shifted away from agricultural activity and enabled to pursue an ecologically friendly productive activity. The development of handlooms by Charaka has proved to be an ecologically and economically sustainable industry in Sagar taluk.

But Charaka growing at a phenomenal rate of 25 per cent per year. Its workers, who are their own paymasters, draw a decent living wage. They give themselves a small bonus every year, eat subsidized food, have health insurance and take Home loans. They have a library and a cultural troupe. For all this Charaka is not sustained through donations, either foreign or Indian. Even the occasional government grants that charaka gets – as part of the rural development initiative – is less than 5 per cent of its turnover. Charaka is sustained through its own profits. Given the bleak scenario that



exists in rural India, especially amongst handloom workers and handloom societies, this is no mean achievement.

De-Centralisation: In an effort to provide job opportunities to more people, Charaka has de-centralised its processes. People get trained in Charaka on various processes and then they set up their own units in the comfort of their homes. The weavers, dyers or tailors need not travel too far to earn livelihood. Also, most of these workers being women, can balance work and household. There are currently 2 tailoring units in Sagara 1 tailoring unit each in Genasinakuni and Hebbailu, exclusive Khowdi(quilt) unit and kida wear unit in Heggodu, 1 weaving unit each in Bhimanakone, Handigodu, Purappemane, Murkai and Ragi Hakkalu. An exclusive natural dye unit that specialises in Kasimkari (black) at Atwadi.

Apart from these villages that are within the same geographical area, Charaka also outsource weaving to different self help groups, organisations and individual weavers outside the district. Naturally dyed yarn is supplied to units in Gajendragad, Mahalingapura, Davangere, Kerur etc and the woven fabric is bought from them.

Charaka enjoys a big advantage by owning a chain of retail stores in various cities in Karnataka. These stores are run by the Bangalore based trust called DESI. Charaka has a controlling hold in DESI trust and because of these retail stores, Charaka has already been selling its produce to a foreign clientele as well.



DESI has been a successful model in connecting the rural with urban. Popular now as a brand, it has also become a lifestyle statement. There are three stores in Bangalore and still counting. Other cities like Dharwad, Mysore and Shimoga also have a DESI store. Many trade enquiries have come in from various buying agencies, individual exporters and foreign buyers. The Export Promotion Scheme of the Development Commissioner, Handlooms (Ministry of Textiles, Govt. of India) shall help consolidate this advantage and provide a significant market share for Charaka in exports.

Future plans: Charaka want to set up a wholesale market for pure handloom and for naturally dyed fabric. It believes that such a market, with adequate information, service and quality consciousness can bring about a major change in this sector. It is going to set up a training institute for rural artisan groups.

Processes : Dyeing: Charaka has been producing naturally dyed handloom fabrics since its humble beginning. The advantage of being in the Western Ghats region is the availability of rich forest resources that can be used to extract dyes. Areca is the main cash crop that is grown extensively here. the byproduct of the arecanut is used to obtain beautiful shades of brown with different mordents. pomegranate, jack wood, madder root, are some of the other dye materials that are used to get shades of yellow and reds. After many experiments charaka has mastered the natural indigo vat process and a regular production is done.



Weaving: Handloom weaving has proved to be the most economically viable occupation in the rural areas, even in a region like Malenadu which does not have any traditional weavers. Charaka employs 150 people in the weaving units in different processes like warping, winding and weaving on the frame looms. There are a total number of 53 looms(2 peddle & 4 peddle) in the units in and around charaka. 14000 meters of fabric is produced every month out of which 6000 meters is produced in and around charaka.

Block Printing : Many value addition techniques are used to increase the range of products at charaka. Wood block printing with pigment dyes is one of them. New wood blocks have been specially designed for charaka that are mainly used for women's wear and kids wear.

Embroidery: Embroidery is the art or handicraft of decorating fabric or other materials with needle and thread or yarn. Embroidery may also incorporate other materials such as metal strips, pearls, quills and sequins. Here at Charaka incorporated hand embroidery exclusively for our women's clothing range. However, recently started hand embroidery for some of men's range as well, like Sherwani. Some garments are just plain hand embroidered and some are hand embroidered on top of block print designs. Currently using basic stitches like chain stitch, buttonhole, running stitch, satin stitch, cross stitch, herring bone stitch.

Tailoring: There are several units in Karnataka that make readymade garments. The USP of Charaka is that it produces ready-made garments from fabric that was dyed (natural dye) and woven here itself. Charaka's tailor's and designers are all from villages. Currently charaka making men's and women's kurta, men's shirt, women's chudi and trouser tops etc. Once garments are ready, we send them to our quality team for quality check. They check the stitching quality, sizes etc.

Desi Trust : Charaka set up Desi as a Bangalore based trust. Desi has eminent designers, chartered accountants, writers, theater personalities and film makers on its board. Apart from running the trust they help in profiling the products well. in Kannada language Desi means indigenous. DESI is also an acronym for Developing Ecologically Sustainable Industry.

Rural urban linkage: Charaka has an excellent urban linkage. Charaka believe that this is what has made Charaka a success. However this linkage is not a one - way channel i.e rural goods being sold to the city. Urban people who visit the retail stores are treated as friends of the movement. They are encouraged to visit Charaka in Bhimanakone, if they so desire. A lot of them end up sharing their expertise with Charaka. Many have become activists.



Charaka Utsava: Every year during January, Kavi-Kavya trust conducts a cultural festival called Charaka Utsava, where in artists from all over India participate. This festival goes on for three days. Every year the festival is inaugurated in the evening and begins with a cultural performance. During the three-day festival there are several cultural programmes organized. In the evenings, there are dramas, light music, Yakshagana and other such cultural performances. During the day, there are seminars and discussions on contemporary literature, cultural and social issues.

During the festival charaka also give awards called "Kayaka" awards to its employees. These awards are given on the basis of individual and group performance, disposition, attendance, productivity and most importantly quality.

Charaka Utsava is purely a rural cultural festival and is conducted in several parts of Sagar Taluk at a time. Most importantly, popular folk performance groups or teams are invited to perform in different villages. In the past, we have had performances of popular folk art forms like Kamsale Kunita, Karapala Kunita, Veeragase Kunita, Sri Krishnaparijata, Chowdika Padagalu, Dasara Padagalu, Gee Gee Padagalu, Togalu Gombeyaata etc. We have also had artists from Rajasthan come and perform Sufi Music.

Dasimayya Awards: DESI National Award has been one of the most prestigious awards for handloom weaving in India. It has been renamed as 'Dasimayya National Award'. Organizations and individuals who have made remarkable achievements in the field of handloom weaving are identified and given this award. It's one of those rare awards that is given in honour of handloom weaving field which is ancient, traditional and supports self-dependance.

Dasimayya was a great poet of the 12th century. He was a pioneer in handloom weaving and his work gave a dimension to this industry. Giving an award in his name is considered as an honour in the handloom industry. For the year 2009 - 2010, it has been decided that the Dasimayya award will be awarded to one individual and two organizations.

Contact Details :

Charaka Mahila Multipurpose Kaigarika Co-Operative Society Ltd.,
Bhimanakone – 577 417, T:Sagar, Shimoga District, (Heggodu-
VaradaMoola Road) Phone: 08183 – 265602, Mobile-9900257910,
Website Address : <http://www.charaka.in>





Transport Co-operative Society Ltd., Koppa

From the beginning of history, human sensitivity has revealed an urge for mobility leading to a measure of Society's progress. The history of this mobility or transport is the history of civilization. Moving persons or things from the originating point to the destination, 'Transporters' perform one of the most important activities, at every stage of advanced civilizations. Where roads are considered as veins and arteries of a nation, passenger and goods transported are likened to blood in circulation, enlivening economic activity of the Country. And Passenger Road Transport Service (PRTS) is an essential concomitant of economic development and it must keep pace with the growing requirement.

Transport co-operative society ltd., Koppa, has providing the passenger transport services. Its head office is located in Koppa taluk, Chikkamagaluru district of Karnataka State. Its service is rendering malnad region i.e. Shivamogga, Chikkamagaluru, South Canara district. It is a unique company from the workers to for the workers. Simply talking it is a owner cum worker company profit or less whatever it may be everything depends on employees of the company. TCS Ltd., which is the first of its kind in the entire country dates back to march 1991. When a well-established private transport company of Koppa dismissed its employees then took the initiative to set up their own transport service, this was the only option left for the employees for their survival. The 125 workers could invest a meager Rs.4.86 lakh to run four in 1991.



With the persistent efforts of the employees who built the society from scratch and are now on the board of management too. The society's annual transaction have cross Rs.15 crores while the fleet strength has touched 64 buses, the number of employees has gone up to 232. All employees' are share holders of the society. Transport co-operative society made the name and famous in the remote & hill station of the district, people in this districts and neighboring district like Dhakshina Kannada, Udupi and Shivamogga are very much familiar with this green & white painted buses. People of these districts were very much thanking full to this company.

Transport co-operative society Ltd., Koppa is workers co-operative society and the members are the real owners. The TCSK provides some extra buses in the time of urgency i.e. for the purpose of machinery failures, which occurs in the mid way and when the passengers are in trouble, they give stress to cleaning of buses and maintaining comfortable seating facilities to passengers. They provide consumer satisfying by protecting consumer's interest. This will increase the reputation of the company and reduces passenger's strains. They keeping the time sense and offer their services with smooth and smile.

The transport co-operative society has grown in leaps and bounds in the last 12 years from the initial membership of 126 to current 132, current total work force of 232, from a fleet of four buses to 74 buses. A route list from 2 to a current status of 65 routes per day. Mileage coverage of 2594 km to daily mileage coverage of 15500 kms and from a total turnover of Rs.97 lakhs in 1997 to a turnover of Rs.18 crores in 2006-2007.

Social Activities of the Society

1. To encourage education of the students, passes have been issued with a concession of 50%, which helps the parents to achieve financial hardship.
2. To encourage education of physically handicapped students, they are fully exempted from bus fare.
3. Freedom fighters and those who have participated in Karnataka integrity moments are issued free passes to travel in our society bus.
4. Senior citizens who are financially backward and those above the age of 65 are issued bus passes with a concession of 50%.
5. Monthly / yearly scholarship will be issued to the children of members and employees of the society.
6. To facilitate the passengers, the company adopted coin box phone in most of the services.



Aims and Objectives

The TCS Ltd was established in March 1991. The important aims and objectives, as laid down in its bye-laws, are as under.

1. Furtherance of economic interests of the members, to provide appropriate and profitable employment avenues to the members.
2. To establish a workshop, a service station and a type retreating unit.
3. To obtain and establish agency to deal with oil, lubricants and spares;
4. To impart training to the employees in the repairing of motor vehicles and other machinery connected with transportation industry.
5. To involve members in the body building and automobile industry.
6. To inculcate a feeling of mutual help, economy and cooperative ideas among the members.
7. To provide more and more employment opportunities to members.

Administration: The daily administration of the TCS Ltd has been decentralized among various departments and sections due care has been taken to ensure that the work groups consisting of people with common tasks are brought together so that they can achieve of labour, specialization and greater efficiency. When an organization grows, diversifies into different activities, adopts newer technology or enters newer markets, the



organizational structures also undergoes changes to keep pace with the phrases of development, in the absence of such changes the structure itself could become a major hurdle in the growth of organization. There are several departments are formed for smooth administration purpose such as - Transport department, Gate pass and verification department, Traffic department, Technical department, Finance department, Establishment Department

Passenger transport service is vital to the activities of households and economic growth. Improving transport service promotes welfare of people and ushers economic growth, reducing the time and effort to do business or to commute to work enhances productivity of the users, providing a service that effectively and efficiently meets the demands of people is therefore one of the major challenges of economic developments.

TCS has made its own landmark in the country as workers cooperative transport society. It is the first society in India being run by the workers cum management. The society is purely working as the cooperative principle viz. "one for all and all for one". The researcher has observed that the transport co-operative society has been exclusively by the workers and without the help of professional management. None of them have got any kind of experience in managing a business.

The members of the transport co-operative society are no doubt committed to the responsibility bestowed on them. Passengers who have traveled in TCS buses have shown positive attitude towards pleasure of traveling, services being provided, time management. cleanliness, the present bus fare, paying little more for having extra facilities in the bus, quality of service, knowledge on TCS buses, punctuality of running the bus services of TCS to different geographical locations, bus connections to different locations and other places, behavior of conductor and driver.

Contact Details :

Transport Co-Operative Society Limited, Kesave Road, Sahakara Nagar,
Koppa – 577 126, Chikkamaluru District,
Phone: 08265 221956, 221369.





South Kannara Bee Keepers Cooperative Society Ltd., Puttur.

“South Kannara Bee Keepers Co-operative Society Ltd., Puttur is one of such special cooperative in the state. The main aim of this cooperative is to encourage Bee harvest among the members. S.K.Bee Keepers Cooperative is situated at Madhurisouda in Puttur. It has a Bee Museum, Bee Processing unit, Honey testing labs in Madhurisouda.

Bee is the most usefull insects than the several insects and animals in the world. Honey is the useful medical liquid proprietary, it is to be used for many diseases, Nutrition food, it also used in religious functions. Bee collects from the honey by extracting the makaranda of the various flowers, and preserve the collected honey in the cells of Bee boxes(nest) which is made by the wax. S.K.Bee Keepers Cooperative has been started in view of collecting the honey from the bee keepers.

In 1938 at Veerajapet Jenu Krishikara Sahakari Sangh was registered/ established under the Leadership of Ponnepet Sri Shanbhavananda Swamiji, Seer of Sri Ramakrishnashrama. Sri Pailuru Lakshminarayana was working as a Development Officer in the society. Sri Pailuru Lakshminarayana native of putter, he had the idea of farm a society in his own place. He passed his conception regarding establishment of society to Sri Kanjaparne Gopalkrishnayya, Sri Pailuru Narayan Roa, Sri Pailuru Shivaramayya after that they registered/established a society in 21.05.1938, the society has been registered in the name of “ Puttur Taluk Sahakari Jenu Vyavasaya,



Jenu Sangraha mattu Marata Sangha” in Chokkadi. The first General Body Meeting was conducted on 05.06.1938, Sri Pailuru Narayana Roa, elected as first President and Sri Pailuru Shivaramayya, Selected as first Secretary of society.

Aims and Objectives of society :

- > To provide information/training about traditional Bee harvest,
- > To provide equipment to the Bee harvest and provide suitable market facility to collected honey.

On 26.10.1946 area of operation of the society was extended to Dakshina kannada district and resolved the name of the society as “ South kannara Jenu Vyavasaya, Jenu Sangraha mattu Marata Sangh”. In the year of 1954 Khadi and Village Industry Commission started to encouraging bee harvest of the bee keepers of South Kannara. At that time Bee harvesting office was newly opened in Mangalore, and also started its sub offices at various parts of the districts. Every centers has appointed one fieldmen, the duty of fieldman will be make awareness in bee harvesting among the peoples of surrounding villages. At this juncture several model centers, Bee clubs are formed. In the year 1957-58 Sri Kalcharu Venkataramanayya imported equipment from Germany to manufacture of beewax papers and he donated his house to the Society without any consideration.

In the year 1981 society started a “MadhuPrapancha” quarterly news magazine to educate the bee keepers. In the year 1978 society purchased one building, named as “Madhuri”.

In 1982 Bee Keepers Exhibition was organized in the occasion of Mahamastakabhisheka in Dharmastala, honey cold drinks were appreciated by the peoples. In the year 1985 society started its branch at Udupi and also appointed agents to supply the honey to Madras(Chennai).

In the year 2002 society availed loan from National Horticulture Mission, this fund has been utilize for construction of Madhurisouda at Puttur. Society received the financial assistance from United Nations Development Schemes channelizing through Khadi and Village Industry Commission. From this funds society started Bee Processing Unit, Bee Museum, Honey Lab, and Solar System and purchased Steel Vessels to preserve honey in large quantity. In the year 1989 Society celebrates its Golden Jubilee and in 2007 “Madhuprapancha’ celebrate Silver Jubilee year. Honey collected by the members of the society was exhibited in National and State level,



Society also participated in the exhibition of District level and Taluk level Agriculture exhibitions.

Now society has 2159 permanent members, out of this 1600 members are actively participating in Bee harvesting. Society provides Bee boxes, Bee wax, and bee harvesting equipment to the members for encourages them about Bee harvest. Society also provides loan facility to the members of the society to empower and development of bee keepers. Society regularly collecting the honey from its members, and preserve the honey through proper processing procedures, after that making a quality packing, and served good quality “Madhuri” honey (obtained ‘Ag Mark’) to the Customers. It also provides Madhuri Honey Jam, Madhuri Kokam, Syrof to the customers. Society arranged marketing facilities in Karnataka and Tamilnadu for its honey.

The honey Processing Unit in Madhurisouda, is processing nearly 250 k.g of in 6 to 8 hours duration. The processing unit and lab has fully equipped which helps to the quality grading of the honey collected by the members. In Madhurisouda we can see a museum, exhibition of different type of Bee, Bee wax, equipments, which helps to know about bee harvest.

Society supplies good quality face covers, hand glouses to the members to protect from the bee bite. Society is using large steel vessels to preserve the honey collected by bee keepers. The society uses steel vessels instead of plastics. Society has provided passbooks to their members. The entries of the honey purchased details will be entered. On this basis society gives rates, prizes in Annual General Body meeting to the members those who given more than 250 k.g of honey. During 1997 to 2001-02 society has distributed a 25% of dividends to its members.

In the Sulya region large quantity of honey is being collected. Most of members selected bee harvesting as their livelihood. Society collects 60,000-70,000 ltr of honey annually. There is threatening of virus to the bee families, which may cause decreasing in honey collection.

Bee harvest is a mode of agriculture as well as the profession of bee harvest. Society collecting the honey as well as developing the Bee families. Sri G.P.Shyam Bhat, President of society, planning to develop 15 Bee family in every year. Bee harvesting giving the mental satisfaction as well as financial assistance to the member. In earlier Khadi and Village Industry Commission provides good financial assistance to bee keepers. It helps society to purchase Bee Processing Unit. But now a day’s bee harvesting



belongs to the horticulture department, bee harvester is not up to the mark because lack of cooperation and coordination from horticulture department. If horticulture department provides Bee Field Man or Bee Nursery it helps to development of the bee harvest.

Honey received from Kodagu, Dakshina Kannada and Kashmira regions contents medicinal proprietary quality. Because bee's collects honey by extracting makaranda from various flowers. Bee's have very strong memory power. If bee boxes kept in a particular place, after that bee comes to same boxes only. They will not to go other boxes. Bee's had good democratic system among themselves. Queen bee is the head of the bee kingdom, rest of the bee's are the servant bees. The Queen Bee gives birth its child as per the expectations of the servent bees. Such system may see in bee only.

In the bee harvesting there is no need to supply food to the bee, as in piggery, poultry and dairy. Bee naturally collects the food by extracting the makaranda from the flowers. The bees are living in democratic system of lifestyle, working style of the bee's is Women administration, dividing the responsibilities from mother to mother. It is model to human beings.

The migrated bee families from the Kerala to Karnataka spread infection and diseases to bees kingdom. The artificial supplementing of sugar water to the bees is hazardous to the bee families. So society opposes the artificial honey collections by way of giving press note in local news papers.

The youths can involve in bee harvest through getting information and consultation from the society. Society has good, trained staffs, which may provide awareness and guidelines to the members of the society regarding to bee harvesting. Horticulture department may provide financial assistance those who have bee boxes. The members of bee keepers society work together and adopt the democratic setup which is incorporated in bee families, then only society may succeed in fulfilling the necessity of medicinal proprietary quality of honey in international market.

Contact Details :

Dakshina Kannada Jenu Vyavasaya Co-operative Society Ltd.,
Puttur - 574 201, South Canara District, Phone: 08251 230524.





Potters Cottage Industrial Co-operative Society Ltd., Puttur.

“Potters Cottage Industrial Co-operative Society Ltd., Puttur started to encourage pottery profession. Head Office of the Society situated at Kulal Bhavan in Puttur, Koudichar Pottage Production Unit is 14 K.M. away from Puttur. Potters Cottage Industrial Co-operative was registered in 1958 at Ariyadke village Koudichar area to encouraging such a traditional profession like pottery. The society registered as Kavu Koudichar, Potters Producers Industrial Co-operative Society with the initial paid up capital of Rs.5/- under the leadership of Late. Krishna Moolya.

Society was registered with following Aims and Objectives :

- > To unite the unorganized skilled labours and find the solution for the problem faced by them.
- > To purchase the pots made by the potters in marketable price to avoid difficulties of the potters to sell the pots.
- > To provide raw materials like clay soil, stick, etc.,
- > To provide loan facilities to the members.
- > To encourage education and health facility to the children of skilled labour.

Society was started to functioning at the house of Late.Krishna Moolya, Krishna Moolya who was the first President of Society and Late.B.Hoovayya



was the first Secretary of the Society. Till 1981 Society was in transacting minimally.

In the year of 1984 the efforts of Sri B.S. Kulal, President of the Society, Society was decided to extend the jurisdiction to puttur taluk. At that same time State Government granted a 1 acre land at Koudichar to society, in that land society was started production unit of pottery unit and also providing financial assistance to their members.

With the constant efforts of Sri B.S. Kulal society succeeded in availing site in puttur. At the same time Sri B.S. Kulal received financial aid from government and donors. From this funds society has built a building on 19.05.1996 which was inaugurated by Sri D.V.Sadanandagowda, M.L.A. of Puttur.

After possessing the own building society has started Banking Business in order to provide financial assistance to skilled labours of pottage industry. Activities of the society gradually increased to expected level. In the year of 1998 branch was started in Guruvayanakere of belthangady taluk and In 1999 started the second branch at Bellary, In the year of 2002 started a Branch at Kudthamogeru of Bantwala Taluk and in the year 2003 branch was started at Mani.

Society's main source of income is banking business. Society providing credit facilities to its members on their requirements by receiving guarantees/sureties and relevant documents from borrower. Society also provide vehicle loan, agriculture loan, housing loan, gold loan to the members. Guruvayanakere, Bellary, Mani, Kudthamogeru Society branches are engaged in banking business, along with banking activity has in aforesaid places, sales counter of Pots. Society not deals with any agents; it sells the pots through its sales counter only.

Society provides clay soil, sticks, storage sheds to its members. These facilities helps to producing the pots. Fixation of price decided by the board of directors, and also provide marketing facility to such manufactured pots. Society has its production units at Koudichar, members can make use of production unit for manufacturing the pots and cost of production unit borne by the society. Production unit has PUG-MILL(Soil Preparation Machines) , Wheels which was used for preparing of pots, Sticks, Which was used to burn the pots/vessels and other facilities. Society also planning to have modern technology to improve the production unit.



Ministry of Textile, Commissioner of Handcrafts, Khadi & Village industrial Commission, Industrial Department, Cooperative Department, has been providing financial assistance to the society for the development of pottage industry. Pots prepared by the members of the society are exhibited at National and State level. Society provides valuable assistance to its members. Members may improve their skills by using the facilities of the society. Due to the lack of cooperation from government departments, this kind of cooperatives has become sick. If government provide adequate financial assistance to this types of cooperatives development is certain.

If society provides modern equipments to production unit, proper training to the members, and proper good market to the pots it helps for the development of the society.

Contact Details :

Kumbaarara Gudi Kaigarika Co-operative Society Ltd., Puttur - 574
201, South Canara District.





DREAMS OF A FARMER

CAMPCO REALITY AND VISION

The early 1970's showed a glut in the supary market and thereby the price of arecanut came down sharply and consequently the growers were put into misery and hardship. The solution for this crisis was found in the birth of 'The Central Arecanut & Cocoa Marketing and Processing Co-operative Limited' popularly known as "CAMPCO" is presently functioning under the Multi State Cooperative Societies Act 2004.

The main objective is to procure and arrange for sale of Arecanut, Cocoa & Rubber of the grower members to the best advantage of the members and to do all other things necessary to carry out the objectives and to promote and develop Areca, Cocoa & Rubber Production, Marketing and Processing. The area of operation of this Cooperative extends to the States of Karnataka and Kerala. However, for the purpose of Marketing of Arecanut, Cocoa & Rubber and their products, the whole of the Country has been included.

Organisation & Management: The Management of CAMPCO vests with the Board of Directors. There are 16 Directors who are elected as per the provisions of Bye-Laws. We are proud to have Sri.Konkodi Padmanabha as our Hon'ble President, a great luminary in the Cooperative Sector whose vision and leadership has lead our Cooperative to achieve great heights. Accomplishing of VISION 2015 is one of his dreams which I am sure will definitely have a positive outcome. It is also my honour to introduce



Sri.M.Suresh Bhandary, a dynamic personality having made a successful foray into CAMPCO as Managing Director after contributing in various capacity as Chief Manager, General Manager for more than three decades in CAMPCO, whose expertise and knowledge will stimulate and drive us forward.

It is a matter of great pride for me to mention that CAMPCO has over the years emerged as a successful "Co-operative" and behind this success story, eminent Presidents, Board of Directors, Managing Directors, Secretaries have navigated cleverly and concernfully. It has steered its way during last 38 years in placid as well as troubled waters with a pledge to make the farmer members reach their destinations safely and satisfactorily. This is made possible also with the unstinting support of diligent and devoted employees of the organisation. The perseverant efforts of far-seeing, resourceful and eminent personalities like Sri.G.K.Sangameshwar, Sri.A.A.Desai, our Ex.Managing Directors' alongwith the far-sightedness of our Founder President Sri.Varanashi Subraya Bhat, a down to earth personality, whose dream to start a Multi-State Cooperative Society for the benefit of the Arecanut Farming Community, has been realized due to his determination and diligence. Sri.B.R.Kamath and Sri.Kadave Hegde, Sirsi, were also the pioneers in the frontline in building this prestigious organization. During the short tenure of our Ex.President Sri.L.N.Kudoor, as we were successful in refunding the Share Capital of the Governments of Karnataka and Kerala, CAMPCO is now functioning independently by stand-



ing on its own feet at the behest of the Farming Community. I also reminisce the prominent role of Sri.S.R.Rangamurthy, Ex.President during whose term the Chocolate Factory which was then continuously running under loss was transformed into a profitable unit under his leadership. He was very much instrumental for achieving this remarkable achievement which is a milestone in the history of CAMPCO.

We are having a work-force of around 1000 employees spread all over the country. HR wing has been strengthened to provide a conducive working atmosphere and in the result for better output.

Arecanut : CAMPCO entered the Arecanut market in November 1973 and within a short period of its entry into the Market, the Cooperative was able to bring the market to the pre-fall level and by its judicious and effective procurement and sales policy, and efficient business administration, we have been able to assure the Growers of an economical price for their produce. Thus, by our operations, the Growers are now getting a very remunerative price for their produce, and we have been able to stabilize and maintain the Arecanut market at a very economical level, thus improving the economic conditions of Areca Growers. CAMPCO started procurement initially in 5 Centers only and today, it operates through 174 branches throughout the Country. It operates through 10 Sales Depots in almost all the States in India at different places.

Hitherto we were manufacturing Kaju Supary by a third Party but now a Team of Expert Scientists & Engineers at CAMPCO CHOCOLATE FACTORY have developed a Recipe indigenously. A pilot Project for the same is being set up and the product will be launched to the Market shortly.

Arecanut in small packing is another feather in our cap. Reaching the Consumers / Panwalas directly has been one of the ambitions of CAMPCO for long. We have introduced sale of supari in small packets of 1 kg, 5 kg and 10 kg in the State of Gujarat so as to reach the consumers directly. There is a very good response and the business in this activity is showing an increasing trend. We have captured the entire Gujarath market and are planning to expand to other States also.

A new Research and Development wing has been commenced and price behaviour analysis is being taken up as the first step. On 20/5/1998 a Research and Development Trust with Dr.D.Veerendra Heggade, Dharmasthala as its President and CAMPCO President as the Managing Trustee has been established. CAMPCO in association with ARDF and



Vivekananda Engineering College has achieved great milestones by successfully conducting KRISHI YANTRA MELA-I 2009 & KRISHI YANTRA MELA-II 2012 respectively. ARDF also has a tie-up with SDM Ayurveda College, Udupi. They have developed medicinal products on an experimental basis such as Pooga Syrup and Pooga Trim.

Areca nut is imported into India under job work basis on the pretext of tannin extraction and export of the same. Under this deal, traders adopt under-valuation and are exporting tannin extracts prepared from other naturally rich sources and not Areca tannin since it is not economically viable. The inferior quality Areca nut imported under the above scheme is used for Gutkha manufacturing. Hence it is proposed that the Central Plantation Crops Research Institute (CPCRI) should be authorized to test the quality of Areca nut imported and also the workability of Tannin extraction/ any other value added product from Areca nut so as to curb the entry of inferior quality Areca nut, which is harmful for human consumption and misuse of import facilities. Due to our sincere efforts to fix specified tariff value of imported Areca nut through the Commerce Ministry, DGFT has issued a Notification by fixing specified tariff value at Rs.75/- per Kg. which will discourage the import of Areca nut at cheaper value.

COCOA: After succeeding in the stabilization of Areca nut prices, we started catering to the other requirements of the Areca farmers. The next step was to start activities in the field of cocoa procurement, processing and marketing. Cocoa, an intercrop with Areca nut, was a source of supplementary income to the farmers. Because of the vagaries of the market, the returns from cocoa came down and CAMPCO stepped in to check the trend. It started purchasing and processing the cocoa and this resulted in the establishment of a Chocolate Factory in Puttur in 1986. Cocoa has thus been added in the name of CAMPCO.

CAMPCO Chocolate Factory one of the largest Factory not only in India but in the whole of South East Asia, was commissioned by Sri Gaini Zail Singh, the then Hon'ble President of India on 1st September 1986. It is fully equipped with automatic and sophisticated machineries with annual licensed capacity of 22000 M.T. The total investment at Factory is around Rs. 60.27

Crores out of which the funds invested in the machinery is Rs.54.77 Crores. CAMPCO a brand name that people have come to trust through their own experience.



Finished chocolate range comprises of Creamy, Milk, Creamy White, Turbo, Treat, Krust, Chocolate Drink “Winner “, Snack Bar, Milk N Milk. Milk N Milk is an unique product comprising of natural ingredients like Cocoa Milk Solids & Natural Vanilla without any artificial flavours and colours, which is manufactured only at our Factory. Semi Finished range comprises of items like Cocoa Mass, Cocoa Butter, Cocoa Powder, Chocolate Mass, Choco Paste, Choco Chips-Milk, Choco Chips-Dark, Dark chocolate, Premium Milk Chocopaste, Milk Chocodip and Choco Chips-Plain Milk.

With a view to encourage the Cocoa procurement from the Cocoa growers for producing value added products and in order to maintain the growth and sustainability we have made an investment of Rs.21.00 Crores by installing a new Chocolate Mixing Plant at Chocolate Factory Puttur, from M/s.Carle & Montanari, Italy who are the pioneers in the field of supplying chocolate mixing plants.

We are also doing bulk Chocolate supply to Lotte India Ltd. Practicing the principle of cooperation between Cooperatives, we had already made a tie up arrangement with KMF & MILMA for production of Chocolate Products and have now recently tied up with SAANCHI, Madhya Pradesh for sale of our Products in their Outlets. Our aim is to flood the Market with. We have also started supplying Chocolates to Defence on an average quantity of 15 T per month.

We have ventured into exporting of 14-15 Containers of Drinking Chocolate to African Countries every month, for which there is an overwhelming response and is well accepted by them. Entire range of M/s.Nestle Chocolate products were produced at CCF upto 31/12/2000. Now they are manufacturing required quantity of Eclairs and White Chocolates in our Factory. We are also supplying Cocoa Butter & Powder required for their Ponda Factory.

CAMPCO Chocolate Factory is certified with ISO 22000 (Food Safety Management System), ISO 14000 (Environmental Management System) and OHSAS 18000 (Occupational Health & Safety Assessment Series) .

Fossil fuel burning would raise the temperature resulting in disastrous climate change. As a small step towards reducing this bad effect our institution has installed a Wind Mill at a cost of Rs.656.88 lakhs at Hoovinahadagali Taluk which will produce about 30 lakh units of Electricity which is a pollution free green energy. The electricity is being used at our Chocolate Factory which will considerably reduce the energy costs.



Keeping in mind, a better environment and also to be self sufficient, we have now commenced our second project with the installation of 2 more Wind Mills with a capacity of 0.85MW each at Chikkodi in Belgaum manufactured by M/s.Gamesa Wind Turbines Pvt. Ltd. at a total cost of Rs.10.36 Crores which is now taking care of 90% of our power requirement at Factory. With these installation our Factory's 90% power requirement will be met by Green energy.

In line with our efforts to save electricity cost, we have installed one more unit of VAM (Vapour Absorption Mechanism) in order to reduce the consumption of electricity by using steam for air conditioning system and thereby the total savings in consumption of electricity is 18 lakh Units per year.

RUBBER : Keeping up our promise to go in for diversification, we have already commenced Rubber operations at 11 Branches in Karnataka and Kerala. Further we are recently in receipt of Licence for opening Branches at six more places in Karkala, Sagar and Hosanagar in Karnataka State and Adoor, Perla and Badiadka in Kerala State and going to open many more Branches in a phased manner.



CONCLUSION : Due to the seasonal, geographical and quality variations the Arecanut market is always uncertain. However, the CAMPCO Ltd., with its vast experience and holding capacity is able to bring some extent of market stability and is striving hard to venture into new trading regimes. There is a need to educate the farmers in the fair trade practices and co-operative spirit as a means for greater achievements.

CAMPCO made its advent as a Saviour of Arecanut farmers. With the dynamic leadership of the President, the Board of Directors and the Management, unstinted support of the Grower Members, exemplary and selfless services rendered by the staff and the co-operation extended by the traders and purchasers together with the support offered by the Areca and Cocoa growers, the Institution has acquired a unique status in the country. We have crossed a record turnover of Rs.1000 Crores during the year. Our Vision 2015 will undoubtedly enable us to reach our set target. It is hoped that the collective endeavor of the Management, Staff and particularly the Areca and Cocoa farmers will enable CAMPCO to emerge as a leader in the nation's Co-operative Sector and I wish my organization to tower international heights and receive global recognition in the days to come.

Contact Details :

The Central Arecanut & Cocoa Marketing & Processing Co-operative Limited, Varanashi Towers, Mission Street, Mangalore - 575001.

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Web: <http://www.campco.org>





Kadamba Marketing Souharda Cooperative Limited

Kadamba Marketing Souharda Cooperative Limited, with a unique ideological back ground started in 2005. The thinking of giving value to the valuable economic and natural resources of Uttara Kannada gave birth to the institution. Uttara Kannada is a store house of a series of crops like areca, spices, cocoa, paddy, coconut and fruits. Along with these there are non-timber (subsidiary) forest products such as uppage (Garcinia gummigatta), kokam (Garcinia indica), Shikakai, jackfruit, nutmeg, cashew, cinnamon, amla, etc. Apart from these, vegetable cultivation and floriculture are also nurtured in the region. But the extreme fluctuation of price had made the farmers anxious. To add fuel to the fire farmers were in dark regarding marketing and value addition to their produces.

So, it was the need of the hour to provide a platform for selling, processing the agricultural articles (produces) in tune with market demands, packing, establishing brand name in market. The efforts were inevitable to make room for all these requirements. The very wish to materialize the needs of the farmers Kadamba Marketing Souharda Cooperative Limited took its birth in Sirsi. Kadamba, which was born seven years ago, is no burgeoning with strong roots to be a part of farmers' lives and to give shade to them in a district.

It is engaged in processing and marketing of the non-timber forest produces and other subsidiary garden crops. It was started on 7th January



2005 in Sirsi. It has been registered under Souharda Co-operative act - 1997. Since then it has been providing forum for marketing through innovative agro business approaches and develop entrepreneurial qualities among farmers and SHG's under co-operative sector. Now more than 40 products are in market with brand name Kadamba.

Objectives :

- * To cater to the needs of rural and urban farmers by purchasing the homely made or collected products and subsidiary products under the onset of global marketing.
- * To protect and preserve the subsidiary crops, by enlightening the farmers about the value of these products towards their commercial and medicinal value.
- * To develop infrastructural facilities for the uplifting farmer's needs.
- * To develop a commercial attitude among the farmers about their minor products, providing a flat form through different fairs.
- * The crop production needs training to the farmers. The aim of Kadamba Marketing is to train farmers in preparing them in crop production, value addition and packaging along with the strategy for marketing to reach these products into globalized markets.
- * To arrange infrastructural facilities for the members for pooling, packing and grading of agricultural produces.
- * To give value based price for minor forest produces in global markets.
- * To conserve the fruits and plants of the vicinity.

Products :

- * Minor forest products like vatehuli, kokum, cinnamon, soapnut, shikakai, medicinal herbs, jackfruit, birds eye chilly etc.
- * Spices like cardamom, clove, pepper, nutmeg, vanilla, ginger.
- * Organically grown local varieties of red rice.
- * Horticulture produces like cocoa, coconut, areca nut, banana, appemidi (pickle mango).



Marketing Facility to Various Agri-products :

Coconut Market :

The institution has successfully established a reliable market to coconut. Coconut market being in the firm grip of private merchants, the growers could not get proper price. The institution with its unique system of purchasing coconut by weighing has facilitated the farmers to get fair price. The institution purchases raw, dried coconuts. The coconuts are marketed in other states as well.

Green (wet) Areca Tender :

The scarcity of labourers had forced many areca growers to sell their produce on contract basis. Kadamba is the institution which has systematized the unsystematic contract basis. Since two years, this pro-farmer marketing has been working successfully. It is a matter of pride to the institution as this system is only of Kadamba in the whole state.

Cocoa Market :

Another crop that the institution has given importance is cocoa. Though the crop had international demand there were no proper market, and the farmers could not get good price. Realizing the situation the Kadamba Cooperative has been purchasing the crop directly from the farmers. Highly technologically sophisticated dryers have been installed to process the seeds scientifically to get better price to the farmers. Even solar dryer has been installed. Processed seeds are supplied to the prestigious CAMPCO Limited for the preparations of chocolates.

Cashew and Coffee Tender :

The cooperative, since four years, has arranged for tender to cashew and coffee and bidders come even from outside the state. Thus the farmers are getting good price though these crops are not dominant in the region.

Jaggery :

Jaggery a unique product of sugar cane is a specialized product in the villages of this region. It is the part of the breakfast for almost all people of this region. More than 2000 containers (tins) of jaggery have been purchased and marketed in the present years. The special 'Joni Jaggery' is sold 1.3, 3 and 6 kg tins in the brand name of Kadamba. The product is gaining popularity even outside the district.



Market for Spices :

The cooperative has made the room for the marketing of spice products like turmeric, pepper, cardamom, nutmeg and cinnamon. Efforts are on to get good price for the products of organic farming.

Non-timber Forest Products' Market :

The cooperative feels proud of the facilities provided to the farmers for value added minor forest products which had not definite market. The purchased products are processed adding value and marketed in attractive packs outside the district and states. These steps have boosted the confidence of the farmers.

Honey Processing Centre :

The cooperative has established the singular, systematic honey processing centre of the district at Yallapur with cooperation of University of Agricultural Sciences Bangalore. It is one of the finger count centres of the state. Honey collected by the farmers is processed and sold in the brand name of Kadamba. It is one of the largest sold brands of the state.

Workshop on Cashew Processing :

The cooperative, with the cooperation of Directorate of Cocoa and Cashew Development had arranged workshops at Yallapur, Sirsi, Siddapur and Joida on value addition and processing of the said products. The participants were made aware of the opportunities of cashew value addition.

Encouragement of Organic Farming :

The cooperative, since inception has been encouraging organic farming. Efforts are being made by grouping the interested farmers of different regions of the district by creating awareness on organic farming through Kadamba Organic Farmers' Family and Organic Farmers' Union. Kadamba has provided certification facility for organic products by international agencies like Apof Organic Certification Agency Bangalore. It has been monitoring six organic groups including more than 600 farmers which covers more than 500 hectares of agriculture land of this region. The cooperative has been working to get good price to the producers of the organic farmers. Already, Yallapur and Hebbatti, Ramapur, Harsikatta-Bidrakan village farmers' groups have completely turned in to organic farming. Organic Farming Transformation Scheme has been picked up at Chipagi Somanalli villages with the help of Agriculture Department. More than 400 farmers have got



organic certificate and has been designed to bring other farmers to organic farming. A district level meet of organic farmers was successfully convened at Yallapur in 2008. The produces grown by organic farmers are sold in the brand name of Kadamba. The cooperative is boosting its market by participating in various agri-fairs conducted in and out of the district and also in the fairs outside the state.

Encouragement to Bee keeping :

Along with organic farming, the cooperative is also encouraging bee-keeping which is on the decline. With the help of progressive bee-keepers, other farmers of the villages are trained. Honey brought by these farmers is processed and marketing is done by the cooperative.

Sasya Sante (selling of grafted plants):

A visionary programme, Sasya Sante has been launched in the premises of the institution to provide a good market to the grafter and to enable the selling of qualitative plants. The programme has been started without any eye on profit and the farmer can sell the plants of quality are available at true value. The programme has been welcomed with appreciation by the farmers.

Awards and Recognitions :

- * Award and Recognitions Karnataka State Biodiversity award for the year 2010-11
- * Best Agriculture performance award from Swarnavalli Krishi Prathisthan , Sirsi. During the year 2010-11.
- * Best Co-operative Society award- from Vriksha Laksha Andolan ,Sirsi.
- * Best Co-operative Society awards during 58th ALL India Sahakari Saptaha 2011 from Karnataka State Urban Co-operative Banks Board, Bangalore.

Contact Details :

Kadamba Marketing Souharda Sahakari Ni.,
Godown No. 7, New Market Yard, Sirsi, North Canara – 581 402,
Phone: 08384 233103, Website: <http://kadambamarketing.com>





Suvidha Multipurpose Souharda Co-Operative Ltd.

Suvidha a co-operative organization with the goal of co-existence and equal share for everyone - registered under Souharda cooperative act in the name of "Suvidha Multipurpose Souharda Cooperative Ltd". Main objective of the society - sincere effort to provide people of sagar taluk with all the materials needed for daily life with promise of best quality and accurate weight, all under one roof with one venture Namma super market. Business is carried out with guidance of 15 member board of directors and 15 member advisory board, elected by members of cooperative as per cooperative Bye law. Suvidha Super market working in around 13000 sq feet of building and 27000 sq ft of empty space of Sri Dwarakanatha kalamandira complex, Rajendra prasad road, Sagar.

Facilities :

- > Namma super market is open all 365 days of the year which includes sundays, festivals and national holidays.
- > Uninterrupted service from 7 am to 9 pm every day.
- > All items are available at a rate less than MRP.
- > High importance is given to quality of items.
- > All credit cards and debit cards are accepted
- > Facility to deliver goods to wholesale customers based on conditions



- > Introducing new products to Sagar market
- > Creating awareness about customer act, rights and duties
- > Providing market for local home made products and rural producers
- > Kids play area, food court, chat center and large parking space

Specialities of Suvidha :

- > Fully computerized counters and accurate billing
- > Modern CCTV and security system
- > Modern packing system
- > Fire safety procedures
- > Pest control system

About Membership : The cooperative membership fee is Rs. 15055/- only, Cheque should be drawn in favour of the cooperative, From a family, any number people can become a member, Members are given a membership number and an identity card, Members can take their membership back at any point of time, As of now, membership is limited to people of Sagar taluk only, Rs. 5000/- worth of transactions per year is mandatory for members, Non members also can get service from Suvidha ventures.

Membership Benefits : Dividends will be given depending on profit of the cooperative, Members can take part in different plans and ventures initiated by the cooperative, Gift vouchers will be given to members depending on their annual transactions, Opportunity to participate in promotional offers of the cooperative, Members family or friends can use the membership card.

Items Available : Packaged food items, fresh vegetables and fruits, grains, milk, stationary, fancy items, gift items, toys, pet and cattle food, sanitary items, agricultural equipments, Bakery items, household items, all kinds of plastic materials and electrical goods.

Selecting Items & Billing : Customer can select items and get it billed, Customer can give the items list which will be packed and billed, Items list can be given over telephone which will be sent to home.

Contact Details :

Suvidha Multipurpose Souharda Co-Operative Ltd., Sri
Dwarakanatha Kalamandira, Rajendra prasad road, Sagar, Shimoga
(Dist), Karnataka – 577401, Website: <http://suvidha.coop>.





The Hirekerur Taluk Vidyavardhaka Souharda Sahakari Limited.

We feel very much proud in introducing The Hirekerur Taluk Vidyavardhaka Souharda Sahakari Limited, Hirekerur. District Haveri. Which is educationally, industrially, economically backward area in the district. Hirekerur is situated in the southernmost tip of new Haveri district. To impart much needed higher education in this southern part of Haveri district under the banner of Hirekerur Taluka Vidyavardhaka Souharda Sahakari Limited. By the effort, farsightedness and inspiration of educationist B.R. Tambakad this institution started at 28.04.1952 under Mumbai Co-operative societies Act. And now it is working under Karnataka State Souharda Act 1997.

This institution has grown into a model college over the years, with the disciplined students and the dedicated staff. It has set the example to other institutions in and around Haveri district. Most of the teachers work even during the holidays and vacations and the students are also equally hard working. The management is giving fee concessions and scholarship to the outstanding talented and S.C./S.T. students. The staff members are felicitated for their worthy contributions.

All through most of the students are from educationally backward, rural area and studying in Kannada medium, the institution has excelled in the academic field with overall result exceeding the university average almost in all the years. The college Students Union, Gymkhana and



Department Associations such as Commerce Association, History Association, Geography Associations, Kannada Associations, Science Association etc., conducted several innovative programmes. Its proud enough to say institution has celebrated golden jubilee year on February 2005.

To achieve academic professional excellence with career building. To create self confidence and co-operation among the students community through

education with on emphasis and competitiveness spirit to face the global challenges – is the main objective of the institution.

Institutions coming under one Shelter :

1. B.R.Tambakad Arts, Commerce & Science First Grade College Hirekerur 1992.
2. S.T.J. College of Education Hirekerur 2004
3. S.T.J. D.Ed., College Hirekerur 2004
4. C.E.S. K.H. Patil P.U. College Hirekerur 1972
5. D.R J. Boys High School Hirekerur 1952
6. Mahadav Kesari Girls High School | Hirekerur 1972
7. Renuka High School Chikkakabbar 1984
8. Mallikarjuna High School Hosalli 1985
9. Maruthi High School Aladageri 1985
10. S.W.K. Primary School Hirekerur 1983
11. S.N.K. Balavadi School Hirekerur 1982
12. S.N.K. English Medium School Hirekerur 2006

The H.T.V.S.S. Ltd., ' Society's B.R. Tambakad Arts, Commerce & Science First Grade College Founded in 1992 is affiliated to the Karnatak University Dharwad. The medium of instruction is predominantly Kannada in Arts section & English in Commerce and Science section. Previously college had started as women's Arts College. The very next year commerce was introduced and there after college introduced the Co-education system in the year of 1995-1996, in the interest of students and public. For the convenience of science aspirants college has introduced B.Sc. course in the year 2005. The Course offered in under graduate



levels provide a basic qualification to take up jobs and make experts in various professions and to face various competitive examinations. To Join course like B.Ed., B.P.Ed., L.L.B., M.B.A., M.S.W., M.Lib.Sci., M.A., M.Sc, and M.Com., etc., The college was founded with the aim of fulfilling the aspirations of the rural youths of the Southern Haveri District and Northern Shimoga and Davangere Districts of North Karnataka. The college offers the total number of 25 programmes. In B.A. degree courses with twenty one combinations and B.Sc. degree with three combinations B.Com. degree courses with all compulsory subjects prescribed by the Karnataka University Dharwad, As the degree college affiliated to Karnataka University Dharwad the college follows the syllabus prescribed by the university for B.A., B.Sc, and B.Com., Degree courses college cannot take unilateral decisions or action in designing new courses or revising existing courses. The institution cannot make any change in the academic time frame, introduce a modular structure of curricula and offer flexibility in the choice of subject due to the constraints inherent in the system of affiliation. The rigid system of affiliation does not permit even the interdisciplinary courses of study. Although the curriculum is rigid and seldom provides lateral mobility, the college has attempted to transcend it by offering modeling, Drama, Yoga, Computer Science, Public Speech, etc., as additional short term programmes. These are conducted in a more systematic way because of the inspiration received from HRD sponsored TQM programmes and from NAAC news. Indoor institution all the Members of the teaching and administrative staff, are trained under HKD-TQM cell, which strive hard for all-round development of students. The college management has given strong emphasis on computer education to make the student literate in the computer science. In addition the management has made a computer education facility in the college campus itself for the benefit of students.

The College management has always kept itself open for all eligible students irrespective of cast, creed, and -Religion. It has especially encouraged education to the rural people of south Haveri District, particularly students of Hirekerur, Shikaripur, Sorab and Honnali Talukas, The NSS, sports programmes like indoor as well as outdoors, general awareness programmes are always in full swing. The various clubs and associations activities organized in the college helps all round development of the students.

Contact Details :

Hirekerur Taluka Vidyavardhaka Souharda Sahakari Ni., Vidya Nagar, Main Road, Hirekerur, Haveri - 581 111, Phone: 08376 283512.





Grain Banks

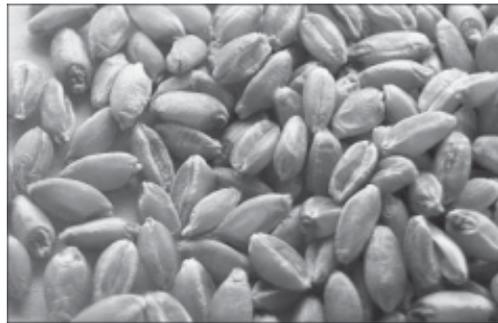
At a time when the entire forces is on private control and takeover of traditional resources and the crop seeds, traditionally marginalized dalit women in Andhra Pradesh, India, have set up community grain and seed banks to gain control over their land as well as their lives. Facilitated by the Deccan Development Society (DDS), the revival of the traditionally-known seed banks has brought the power and control back into the hands of the dalit women. This is perhaps the only way to wrest control of the seed and accompany intellectual capital that belongs to the community, and to the society. Taking back the control of the seed means taking control of the entire food chain.

The grain bank became a pivot of food security. Farmers have since then deposited their 'surplus' produce with the bank after each paddy harvest. They withdraw an equal quantity of paddy at the time of need without having to pay any interest. For others, who are landless or do not have any 'surplus' for the grain bank, borrowing paddy at the time of distress is a routine. But at the time of harvest, the grains borrowed have to be returned with half a bucket of paddy as interest. For those, who cannot repay the food grain loan, the village samaj decides whether the loan can be waived or not. For the villagers, the grain bank was an escape from the clutches of the money-lenders, who often gave food grains to the needy to be returned in double the quantity received, and that too within three months.



Sometimes, depending upon the immediate requirement of the participating villages, the beneficiaries are asked to contribute by way of human labour. In village Batharla, a community temple and a grain store house was constructed by the beneficiaries. Their wages were paid in kind from the interest (surplus grain) that builds up over the years. In Banjupadhar village, a traditional water harvesting tank was rejuvenated for which the society distributed 16 quintals of paddy as wages. The grain bank, in other words, is also being utilized for 'food for work' programmes, all depending upon the need of the village community. More than what is important is to understand that families have perfected a social model that gives them the freedom from hunger.

There are about ten grain banks in Kodagu district registered under the Co-operative Act which have been operating since 30-35 years. All the grain banks come under the direct jurisdiction of the District Assistant Registrar of the co-operative sector. Origin of the idea in olden days, when joint family system was prevalent, the head of the family used to store paddy grains and distribute them among the members of the family during sowing time. The system broke down over time and people started facing severe shortage of seeds during lean periods. To ease this situation, the idea of grain bank was mooted to help the marginal farmers during lean periods.



Chikamandoor grain bank has 142 members. A minimum of 500 kg of paddy is initially pooled as a share capital in order to become a member of the grain bank. A member may contribute more than this quantity as his/her share capital. The membership is limited only to the residents of the village. The grain banks can approach the Government for aid and NCDC (National Co-operative Development Council) for funding infrastructural facilities like building godowns for storing grains.

Chikamandoor grain bank has not taken any grant from the Government so far. Operation Every year, after paddy harvest, during the month of February/March, each member has to deposit 100 kg of paddy or more to the grain bank as their contribution. During the lean months of December and January, members in need of grain, can borrow paddy as loan from the grain bank. The borrower does not need to follow many formalities; there is



no any paper work involved. One other member has to provide guarantee for him/her. The loan is expected to be repaid along with the interest in the next harvesting season. The rate of interest is about 12 kg of paddy for 100 kg borrowed per year. At the end of the harvesting season, paddy stocks left with the bank are sold in the market. A major portion of the funds thus obtained is distributed among the members as dividend after deducting the salaries of the office-bearers and other operational expenses. Some portion may be added to the corpus fund too.

Many grain banks paid dividends up to 10-20 percent of the total share capital in the past few years, while Chikmandoor grain bank has not paid any dividends in the last five years. Death fund about five to ten kg of paddy is collected every year from each member as a contribution towards death fund. In case of a member's death, some support from the death fund is extended to the bereaved family to meet the funeral expenses. Godden facility the members can store their excess paddy stocks in the grain bank's godown up to a maximum period of six months. Beyond this period, the member is charged a demurrage fee. A shrinkage allowance of about two kg of paddy for every 100 kg of paddy stored is allowed.

Management : A Board of Directors manages all the activities. All members meet once in three years in a general body meeting to elect ten members as directors for the next three years. The directors choose a president among themselves. The president in turn hires a secretary and a storekeeper to help him/her in the bank's activities. The Board of Directors and the President meet every month to review the activities of the grain bank. The President along with the secretary and the storekeeper are responsible for smooth functioning of the grain bank. The secretary is responsible to maintain records of the transactions keep an account of them and update the same regularly.

General body meetings are held at least once in a year where members have an opportunity to make suggestions or raise objections and discuss relevant issues openly. Decisions on the amount of share capital, procedures for borrowing and repayment of loans, death funds, sanctions on defaulters, fixing amount of demurrage, etc. are made during the board meetings. However, the overall implementation of the rules is done after building a consensus among all the members. Auditing of accounts has to be done every year which should be approved by the District Assistant Registrar of Co-operative Societies. In case of misuse of funds or malfunctioning of the grain bank, the Assistant Registrar can appoint an administrator to take care of the day to day functions of the grain bank.





Nagarbail Salt Owners Coop. Society Ltd., Sanikatta

The Nagarbail Salt owners Cooperative Society Ltd. Sanikatta, the first of its kind in Karnataka has completed 50 years of its fruitful existence in manufacture of common salt on a cooperative basis. The Society was formed in the year 1952 with the main object of manufacturing standard purity salt as per the recommendations of the Salt Experts Committee report of 1949 and strictly enforced by the Govt. of India from 1951. Nearly 60 and odd big and small Salt Works owned by the members of the Society were amalgamated into one composite unit and the realignment work commenced from 1953 on the model of Govt. Salt Farm at Wadala, Mumbai, was completed in a period of ten years. Today, the society stands as a model and big centre in the field of manufacturing salt by scientific process on a cooperative basis.

The salt owners in course of time realized that their salvation lay in breaking the back of middle men by maintaining direct relations with the consumers and the cumulative effect of their efforts lead to the formation of the Sanikatta Coop Salt Sales Society Ltd in 1913. The main object of the society has been to bring salt of Standard quality within easy reach of the Consumers without the agency of the middlemen by starting depots at important market centers and to help the salt owners to get a fair price for their salt. After facing the initial hardships at the hands of the middlemen during its formative years, the society established itself firmly and rendered signal service to the consumers of salt – till it was amalgamated with the



present Nagarbail Salt Owners Cooperative Society Ltd. in 1954. Mention must be made of the sincere, dedicated efforts of the then leaders of members to bringing all members (salt owners) together that lead to the formation of the cooperative Salt Sale Society and they were late Shri M.S.Nadkarni, the late Shri A.R.Masur, late Shri Mangesh Anantayya Kulkarni, late Shri Anant Padmanabhayya Nadkarni, late Shri Mangesh, Devrao Nadkarni, late Shri Dattatraya Pandurang Nadkarni and late Shri Dasappa Mahabaleshwar Nadkarni, along with late Shri G.P.Murdeswar (Advocate Bombay). The Society enjoyed the cordial cooperation of its members and envisaged a bright future. It had been pooling the Sale proceeds of salt of each year of production and distributing them to the members at a uniform pooled rate in proportion to the salt which each member made over to the Society for sale. The establishment of sales depots in important market centers led the society in course of time to maintain its own country craft and two Motor trucks for conveying salt to its depots by water and land routes. The Sanikatta Transport Company (registered under the Indian Companies Act) was started in 1948 and the transport business was made over to the Company.

It is clear how readjustment of the industry for the purpose of introducing improved methods and appliances is beyond the capacity of the small sized individual producers to carry out. And it is here that the cooperative method proves invaluable, for what individual could not afford to do, the joining together of forces has enabled them to undertake. It is a notable lesson in the practical application of the principles of Cooperation, so observed the Hon'ble Vaikunth L. Mehta, Minister of Finance & Cooperation Bombay State in 1953 in his message to the Society.

The Society looks back with legitimate satisfaction on its many and varied achievements in the face of heavy odds. Over the years that have gone by, the society not only developed the Salt works as per the new plan but also produced salt by scientific process to make improvement in the quality. Today, the Society stands as a monument in the field of manufacturing salt by scientific process on a Cooperative basis and caters to the need of consumer markets in North and South Kanaras and all upghat Markets in Central Karnataka. The Society's most valued accomplishment has been its contribution to the cultivation of intelligent and sustained interest in manufacture of purity salt both qualitatively and quantitatively, the biggest achievement being record salt production of nearly 18000 M. Tons.



The Society represents a natural development towards a higher form of Cooperative organization. It looks back with great satisfaction on its past achievements and looks forward with greater confidence to march ahead for fulfilling its valued object of serving as a Model Salt Farm for other Salt manufacturers to emulate.

Contact Details :

The Nagarbail Salt Owners' Co-Operative Society Ltd., Sanikatta, Kumta Taluk, North Canara District – 581 326, Phone : 08386 256131, 257835.





The Totagars Co-Operative Sales Society Ltd., Sirsi.

Credit co-operative societies were started in 1905 at Sirsi with the aim of rescuing agriculturists from the clutches of local money lenders. Co operative Societies Act 1912 was passed for setting up non credit co operatives in the field of marketing and supplying domestic items and agricultural materials. On those days financing the farmers for the purpose of production of Arecanut, Pepper & Cardamom and marketing of these agricultural produces were under the control of private money lenders, land lords & commission agents. The agriculturists especially small land holders were being exploited. They could not get better price, actual weight. They should have pay higher price for consumer items & other essential commodities. Neither producer nor consumer could get better incentives or yield for their effort & honesty. In order to get a solution to this problem “Sirsi Thotagarse co-operative purchase distributive & credit society Ltd” was established at Sirsi in 1913. But even after 10 year business, the society collected only share capital of Rs.3700/- & Reserve fund of Rs.2500/-, with this meagre fund, it was not possible to carry on both activities of providing loan to farmers and market their produce. So only financing to farmers was continued. So as to overcome to this problem this society was divided in to “credit Society” and “Marketing Society” in the year 1922. Thus in 1923 “The Totagars co-operative sale society took its birth and started its activities on 24.11.1923.



“The Totagars co-operative sale society ltd., Sirsi popularly known as “TSS” was started initially with 28 share members and share capital of Rs.280/- only. Now it has become one of the biggest, renowned co-operative societies in the state with varied activities in the field of marketing & financing. Initially the society started its activities at Nadig Galli which was very narrow and compact. Then office & other activities were shifted to Namaz Gudda now called APMC Yard, which is having specious and beautiful area with wide roads. The society opened branch at Yellapura, started Rice Mill, Medical Stores, Kirani & Fertilisers section. The society started agricultural service and Development Society, processing society, Petrol Bunk and then handed over to separate management.

All credit goes to late “Shri Shripad Hegde Kadave” former chairman of this institution who fought hard to bring this society to such a high level. Because of his restless efforts, immense contribution in co-operative field, sympathy & faith in agriculturists, high vision the society became very popular not only in Karnataka but in varies part of the country. During his regime as chairman the society returned government share & loan. The system of obtaining loan from the banks was stopped by way of mobilising deposit from the members. Now Shri Shantaram Hegde Shigehalli is rendering his service as the chairman of this institution for last 14 years. He is awarded with “Sahakar Ratna” on 10.11.2004 for his excellent service in the field of co-operation.

Main Objectives :

- * To provide marketing facilities to the members.
- * To give financial assistance to the members in the form of production loan, deposit loan, pledge loan, education loan etc.
- * To supply groceries, cattle feeds & other consumer goods.
- * To provide paddy de husking facility.
- * To accept deposits from members.
- * To conduct processing activities.

Area of Operation : The area of operation of TSS will include whole parts of Sirsi, Siddapur, Yellapur talluks, revenue circles of Ankola & Belale of Ankola talluk, revenue circle of Kumbarawada of Joida talluk, revenue circle of Pala of Mundagod Talluk.



Marketing : TSS playing a major role in safeguarding the interest of its members from last eighty years. It has contributed for so much for the overall economic development of its members. More than eighteen thousand agriculturists are the members of this institution. Members are representatives of the family settled in rural areas & remote areas. That means more than 18,000 families are depending on this renowned institution for their economic & social prosperity. They have trust in the principles of this co-operative institution. It is acting as a commission agent by providing to its members as well as a trader by purchasing & selling of their produces.

The main function of the TSS is marketing. Areca nut, Pepper & cardamom are three crops being sold through TSS. Vanilla is also being marketed here. Arecanut is the main crop sold through TSS. Agriculturists being their produce directly to the society or through the primary co-operatives for sale. Agriculturists will have to be the members of the society to sell the produces. They may be a nominal members or share members. Marketing activities are fully controlled by Agricultural Produce Market Committee. Because arecanut & pepper are the regulated commodities.

Facilities to Memembrs :

- * Good Marketing facility to the members to sell their produce.
- * Financial assistance in the form of production loan, deposite loan, pledge loan.
- * Full day payment facility during office hours, 24 hour payment through ATM.
- * Vehicle facility at reasonable freight for easy transportation of agricultural produces, cattle feeds, fertilizers & other domestic goods.
- * Godown facility to store produces without any rent.
- * Grading facility to grade arecanut.
- * Purchasing & selling of produces to maintain stability in market price.
- * Supplying pulses, edible oils, cattle feeds, consumer items, fertilizers, chemicals, agricultural implements, medicines etc at competitive rate.
- * Opening of high tech hospital at Sirsi & issuing Health Card thereby availing a rebate in medical treatment bill.
- * Well equipped & furnished lodging facility at lower rent.
- * Arrangement of programmes & seminars on agriculture & horticulture



based subject.

Awards :

- * Sarvajanika Seva Prashasti at 1962.
- * IFFCO Cash Award, 1988-89.
- * Best Marketing Society at 2005.
- * Best Co-operative Society at 2007.

Contact Details :

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