

COOPERATIVES SURGE AHEAD...

Tales of Success and Achievement



NATIONAL COOPERATIVE UNION OF INDIA
3, Siri Institutional Area
August Kranti Marg
New Delhi-110016

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Published by

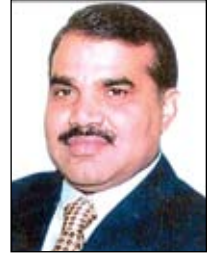
National Cooperative Union of India
New Delhi

Price ₹ 200

Printed at

National Cooperative Printing Press
3, Siri Institutional Area
August Kranti Marg
New Delhi-110016
Ph.: 011-26568408

**Dr. Chandra Pal Singh Yadav,
President,
National Cooperative Union of India**



MESSAGE

I extend my warmest greetings on the occasion to celebration of International Year of Cooperatives-2012.

On this momentous occasion, National Cooperative Union of India is bringing out a compilation of Success Stories of Cooperatives in various activities for example functioning of Primary Agriculture Cooperative Societies, Multi State Cooperative Societies, Marketing and Processing Societies, Cooperative Bank & Employees Credit Societies, Labour Cooperatives, Sugar Cooperatives, Fishery and Tribal Cooperatives etc.

These cooperatives have made a mark of their own in their areas of work and achieved exemplary results. It is a matter of pride and privilege for NCUI that it has identified a few cooperatives out of innumerable cases of excellence strewn all over the country.

I hope the compilation of Success Stories will be well received, inspire other cooperatives to achieve excellence in their field of activities and all those who are staunch believer in the ideology, values and principles of cooperatives.

A handwritten signature in blue ink, consisting of the initials 'C P S' followed by a stylized surname.

Dr. Chandra Pal Singh Yadav



“Cooperatives are a reminder to the international community that it is possible to pursue both economic viability and social responsibility as value based enterprises rooted in the communities having a unique and invaluable presence in today’s world in helping to reduce poverty and generate employment”.

- Ban Ki-moon, UN Secretary-General

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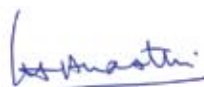
FOREWORD

The year 2012 has been declared as International Year of Cooperatives (IYC) by the United Nations. This is expected to be a major initiative for the Indian Cooperative Movement to come together, to raise awareness, to inspire many more cooperators and individuals, to help themselves and others and to kick start vision of building a better world. The Government of India is celebrating International Year of Cooperatives-2012 in collaboration with the State Government, national level cooperative organizations and other stake-holders and chalk-out various activities and programmes to be organized on the occasion on IYC-2012 by various organizations in the country to increase awareness and contribution by the cooperatives in the socio-economic development of the country.

Today the Indian Cooperatives have made remarkable progress with are more than 6 lakhs cooperative societies with a membership of 25 crores making it the largest cooperative movement of the world. Cooperatives have a huge network and reach which is unparalleled with almost 100% coverage of the rural areas. The cooperatives play a pivotal role in the main stream of Indian Economy more particularly in the field of rural credit, distribution of agricultural inputs, storage, fertilizer marketing, consumer, fisheries, labour, housing etc. The cooperatives are more relevant today than any other time in the past because it is the only model for upliftment of disadvantageous and weaker-sections of our economy over the important component of inclusive growth. The success of an inclusive growth model in our economy will depend much on growth in the rural areas specially in the agriculture sector. Cooperatives can create stable livelihoods in rural areas.

Despite having more than 100 years of distinguished history of cooperative movement of different sizes in different sector, the cooperatives by and large do not have access to the collective insights strengths and best practices of each other. It is extremely important to incorporate detailed information on cooperative model of enterprise and their success stories. There have been cooperatives with vision, dedicated and effective leadership, professional work culture, sincerity, commitment and spirit, dedication and sacrifices. There have been successful cooperatives in every nook and corner in the country. Their stories are very inspiring with their professional outlook, sense of belongingness, unity and struggles. They are the role model of progress and prosperity and serve as a guide to the entire movement.

I am happy that NCUI has brought out this book containing best practices and success stories from the cooperative fold to create awareness and enlighten the people about how they made their organization successful and helped members and community as a whole. It is my sincere belief that this publication which includes success stories more particularly from the grass root organizations would enlighten the readers and provide useful insight on cooperative movement, governance and leadership for making the cooperative business model more popular and successful.



Dr. U.S. Awasthi

PREFACE

Cooperatives, the only alternative to crisis-ridden economy

World economy is yet to recover from the crisis generated way back in September 2008 when Lehman Brothers in the US send waves of shock across the globe. The impact then was so strong that the leaders of major and emerging economies came under the umbrella of G-20 to find out ways and means of bailing out the global economy.

The efforts, however, yielded some marginal results with “green shoots” appearing, although “the winter was far from over”. But just before the global economy could be put on the right track to recovery, the world felt another severe shock of Sovereign Debt Crisis in the Eurozone. This was a terrible blow and the “green shoots” soon became a mirage.

Situations in developed economies look no better with growth rates declining and job opportunities shrinking. The growth poles are shifting to the emerging economies like India, China, Indonesia, Brazil, South Africa, Russia.

Rethinking is on for changing the global financial architecture. Admitting the contemporary realities the G-20 had resolved for reforms in the International Monetary Fund and the World Bank. But the developed countries are trying to hold on to their clout in the Bretton Woods twins and are unwilling to give adequate representation to the developing countries.

The authors and advocates of “liberalization and globalization” have given up the theory of “trickling down”. They are now talking in terms of “inclusive growth” and promoting “real economy” as joblessness is on the rise and the rich-poor disparities are widening.

Cooperative movement world over has so far stood the test of time. Anchored in the grassroots, the Cooperatives are the apt institutions to foster “real economy” and “inclusive growth”. The real alternative financial and economic architecture can be based on Cooperative Principles.

In the present day inter-connected world it is difficult for any country to isolate itself. At best they can insulate themselves from the adverse impact of the global crisis. The Cooperatives act as a shield. One thing is certain – the Cooperatives need to be innovative and professional in the present day world and at the same time adhere to the Cooperative Principles.

In fact the efficient Cooperatives in the emerging economies including India have rendered yeoman services in not only insulating the economy but also fostering growth and increasing job opportunities. The developed world which are practicing protectionism in the wake of the global crisis need to rethink and adopt Cooperative Principles for the betterment of not only their economy but also for reviving the global economy and putting it on a sustainable path.

This book “Cooperatives Surge Ahead...” gives ample illustrations of success stories of Cooperatives in India. The Cooperatives in India have ventured into new areas like eco-tourism, gender empowerment, tribal welfare, infrastructure development, tsunami disaster management, rag picking, rural development, apart from yeoman services to farmers.

**Dr. Dinesh, Chief Executive, NCUI
&
Mohan Kumar Mishra, Director, NCUI**

ACKNOWLEDGEMENTS

Cooperatives Surge Ahead ... has been a very special project, brought out on the occasion of celebration of United Nations International Year of Cooperatives -2012. We are deeply grateful to our superb editorial and production team and to all those whose energy and enthusiasm transformed to give shape to this book into reality. We have included only a few success stories due to paucity of time. Nevertheless, we will bring out the second volume in near future to give representation of additional stories.

We are obliged to Shri Rajendra Kumar Tiwari, Central Registrar and Joint Secretary, Department of Agriculture and cooperation, Ministry of Agriculture, Government of India for writing an encouraging forward for this book.

A very special and heart-felt thanks to Dr. Chandrapal Singh Yadav, President of NCUI for encouragement and support.

Our special thanks and gratitude to Dr. Dinesh, Chief Executive, NCUI for believing in us and for making this happen. We deeply value your guidance.

We express special thanks to Shri Ritesh Dey of NCUI who has done tireless efforts in keeping this project on schedule.

We express our special thanks and gratitude to Shri Ashok B Sharma, former Agriculture Editor, The Financial Express who lended his expertise in bringing out this publication.

We also wish to acknowledge individual who viewed this book and gave their valuable suggestions: to Dr K N Sinha, Shri G S Azad, Shri Ved Prakash Setia, Dr A R Srinath, Ms Sandhya Kapoor, Shri T S Mehta and Shri Sanjay Verma. They are the officers of NCUI, for their insightful comments on early drafts and excellent input on the manuscript.

Our thanks to Shri Rakesh Singh Negi and Shri Rajesh Giri of NCPP for their brilliant cover design and valuable suggestions pertaining to quality printing.

Our sincere thanks to Ms Harsh Bala, Ms Santosh Dutt, Shri Uday Pratap Singh and Ms Neetu Lamba of NCUI for their excellent secretarial support.

Last but not the least, we express our heartfelt thanks and gratitude to all the cooperative leaders and functionaries who believed in cooperative principles and values and created best practises and whose success stories are included in this book.

Mohan Kumar Mishra
Director, NCUI

IFFCO's Contribution Towards Rural Development at grassroot level and Strengthening Cooperatives

Providing food and nutritional security to over a billion population of India on sustainable basis is a stupendous task. Majority of the population lives in rural India. Therefore, realistic development of rural sector is vital for sustainability. Agriculture in our country happens to be mainstay as it provides employment to millions and raw material to different types of industries located from village to town areas. It thus plays a key role in sustaining and shaping Indian economy and also strives to make the country self-reliant in foodgrain production and stimulate rural development.

Indian Farmers Fertiliser Cooperative Limited (IFFCO), was set up in 1967 as an initiative of the farmers. With the passage of time it has blossomed into one of the largest manufacturers and marketers of fertilisers on firmament of World's Cooperative Movement. IFFCO is the success story of a Cooperative that was born with a VISION to Grow and MISSION to serve the farming community. It is a matter of pride for the society that the year 2012 is being celebrated as "International Year of Cooperatives", which will provide opportunities to reinforce Cooperative Belief, exhibit Cooperative Might and strengthen the Cooperative Ties globally to uphold principles of Cooperation amongst Cooperatives.

IFFCO for the last over four decades has been engaged in production and distribution of fertilisers along with providing services on agricultural, social and community front to the farmers and cooperatives throughout the country. It exhibited commendable overall performance especially



Bankura check dam- IFFCO's initiative

in the areas of Production, Sales, Transportation, Specific Energy Consumption. It has five state of the art manufacturing units in India producing Urea, NP/NPK/DAP/water soluble fertilisers / Zinc Sulphate and bio fertilizers and 19 joint ventures in different continents of the globe.

Rural Development and Farmers Programmes

Besides production and marketing of fertilisers, serving the farming community with commitment and single mind devotion has been IFFCO's forte. The society undertakes several social development activities in the areas of Community Development aimed at welfare and amelioration of marginal and small farmers. The society continued to focus its efforts on the development of model agricultural villages with an aim to bring about over all upliftment in the living standards of rural community through integrated rural development with emphasis on agriculture development, creation of drinking water facilities, medical and veterinary check up and also issues of topical interest. Various promotional and extension programmes organised during the year 2011-12 focussed on improving soil health, promoting balanced and integrated use of nutrient. In this period 4840 field programmes, 1064 sale point personnel training programmes, 165 crop seminars, were organised, 138621 soil samples were analysed in different states.

IFFCO has implemented area specific agricultural development projects to extend benefit of technology to the farmers through demonstration approach and to bring about overall development in the area. This



Soil Rejuvenation project ,Bhigapur (UP)

approach of working with farmers in a concentrated manner by organising promotional and educational programmes helped to increase of productivity of crops by adoption of better farming practices. Farmers were taken to research institutes for imparting training on various aspects of

agricultural development such as crop production technology, animal husbandry, bee keeping, mushroom cultivation, fruit and vegetable preservation, storage of foodgrains etc. So cial and community based programmes such as vermicompost / nadep method of compost; creation of drinking water facilities by installation of hand pumps, tubewell and storage tank; construction / renovation of nali / farm ponds / check dam / lift irrigation / wells / recharge of bore wells; assistance to school and school children; cooperative development; supply of - agricultural equipments (sprayers, dusters, sickles, winnowers, pump sets, etc., fruit saplings, supply of drip / sprinkler system PVC / alkathene pipes, animal feed; formation of self help groups; distribution of - wheel chairs, sewing machines, tricycles, thelia etc; medical and veterinary campaigns and need based activities for the benefit of farmers. Importance of soil testing in the era of multi-nutrient deficiencies is continuously increasing; therefore, this important service needs to be made effective and focused for ensuring maximum profits to the farmers and reducing imbalanced fertilizer use. Cooperatives can effectively address these issues because of their grassroot presence and farmers membership. During 2011-12 one soil testing laboratory was established through “Vishwasrao Naik Sahakari Sakhar Karkhana Ltd, Sangli, Maharashtra to cater to the needs of farmers through financial assistance provided by Govt. of India, Cooperative Sugar factory and IFFCO.

IFFCO’s Project on Soil Rejuvenation and Productivity Enhancement

In the recent times excursive use has robbed the soil of its fertility status. IFFCO has acknowledged soil health as the most limiting factor in crop productivity for sustainable agriculture. A pilot project entitled, “Soil Rejuvenation and Productivity Enhancement” was thus initiated in 16 villages of Bighapur block of Unnao district of Uttar Pradesh from May 2009; later encompassing 117 villages of Bighapur block during 2010-11. IFFCO introduced measures for soil health improvement, in addition to soil testing viz. (i) integrated nutrient management (ii) promotion of balanced use of fertilisers (iii) reclamation of problem soils (iv) crop diversification and intensification of agriculture (v) on-farm demonstrations (vi) farmers education and need based promotional programmes for capacity building of farmer. The combined impact of green manure, use of HYV seeds and

balanced fertilisation, improved productivity of rice-wheat cropping system substantially in the project area to the tune of 47 percent in paddy and 22 percent in wheat over the traditional system. Pulse crops like pigeonpea, blackgram, chickpea, pea and lentil were sown on an area of 1,648 ha during 2009-10 and 2010-11 within the existing cropping system. For reclamation of alkali soils and correction of sulphur deficiency around 4187 MT of phospho-gypsum / gypsum was applied during 2009-10. As a result in village Pahi Hardon, Unnao there was 20 percent increase in paddy yield of 'Sarjoo 52' on the farmer field of Shri Aziz Ahmed after reclamation. Crop diversification was introduced through distribution of 821,700 kg seeds of cereals, pulses, oilseeds etc and 1,06,702 saplings/seedlings of fruits, vegetables and flowers benefitting majority of farmers. Besides, 347.5 MT seeds of HYV's/ hybrids of paddy, wheat, barley, maize, sugarcane, potato, pigeonpea, chickpea, blackgram, lentil, mustard, *toria*, sesame etc. were provided as a part of critical input packages (CIP) covering an area of 5,498 ha benefitting 26,127 farmers. Around 200 educational and promotional programmes on balanced nutrients application and technical knowhow supported by relevant crop literature, publicity etc led to appreciable increase in productivity of crops. Agro technological initiatives like Site Specific Nutrient Management (SSNM), Line sowing over broadcast method of sowing, thinning over non thinning plot have given encouraging results. A success story in succeeding paragraphs bears ample testimony to the holistic improvement in farmer's status.

Success Story of farmer Shri Krishna Pal

Shri Krishna Pal of village Harish chandrapur, went for agricultural intensification practices and farming system approach with soil health management and crop diversification (cereals, vegetables, pulses, oilseeds, fodder crops etc) as integral component. He earned total ₹ 1,02,500 by growing vegetables such as cucumber (var. "Kirti Man"), cauliflower, early cabbage, chillies, ridge gourd, tomato, brinjal etc on 1.68 acre. To meet his family requirements, Shri Krishna Pal grew blackgram and greengram on 0.3 acre. After picking the pods, he recycled the biomass for green manuring. Thereafter, he grew wheat and mustard each in 0.15 acres which produced 400 kg of wheat and 150 kg of mustard, which was sufficient for his domestic requirement. Further, Shri Krishna Pal allocated about 0.4 acre to produce green fodder for his 2 each bullocks

and buffaloes. In the rainy season, he had grown sorghum for fodder and in winter season he had taken Egyptian clover (Berseem) which ensured the availability of green fodder throughout the year. Due to the on-site availability of quality fodder, he could meet the milk requirement of his family, and also sell it to earn Rs. 19,200 during the year. He conserved animal dung and agricultural wastes for the preparation of Phospho Sulpho Nitro Compost(PSNC) for application in his fields. These initiatives have helped Shri Krishna Pal to attain self-sufficiency by taking farming as an enterprise and making it economically viable and also sustainable in the long run.

Keeping in view the success achieved as a result of measures undertaken in Bighapur pilot project, IFFCO stepped up its initiative to expand soil rejuvenation and crop productivity enhancement related work through its **“SAVE THE SOIL”** campaign in 2010-11 throughout the country and thereafter in more than 600 villages. Combination of different activities related to project were implemented in different States viz. 11848 compost pits produced about 12,000 MT compost for soil application. 459 biogas plants were also installed. Cultivation of green manures *dhaincha*, sun hemp, green gram etc on an area of 17077 ha benefitting 41532 farmers leading to average enhancement in yield of about 15 percent in succeeding rice, maize and wheat besides relative saving in Nitrogen application in the form of urea. 12,185 MT phospho gypsum/gypsum was supplied for reclamation of alkali soils and 251 MT lime for reclamation of acid soils covering 2476 ha in 10 States and recorded average yield increase of 15-65 percent in crops like paddy, wheat, mustard etc. after soil reclamation. 94 water storage tanks were developed in states of Himachal Pradesh, Madhya Pradesh and Rajasthan. In addition, 37 water bodies were desilted and renovation of ponds/wells was carried out in Odisha Rajasthan and Tamil Nadu. Further, five units of rain water harvesting were created in Karnataka, five units of lift irrigation in Jharkhand, Bihar and Odisha: and 41 units



Demonstration Plot on Balanced Fertiliser Use

of locally-improved low-cost check dams in Maharashtra (locally known as 'VanraiBhandaras'). Irrigation pipes were also supplied to farmers to minimize conveyance loss. Drip and sprinkler sets (Total 1819) have been installed in different states as an effort to increase nutrient and water use efficiency in various crops like sugarcane, cotton, fruits, vegetables etc. benefitting 2107 farmers Contemporary technologies like 12 protected cultivation (poly houses) and 5 shade net houses were promoted for enhancing the productivity and seasonal availability of crops.

IFFCO Chair

The society has instituted 18 Chairs at Agricultural Universities / Cooperative institutions in early 80's in the disciplines of Agronomy, Soil Science, Agro Economics, Agricultural Extension, Cooperation and Fertiliser Technology to serve as link between these institutions in areas of research, education and extension. The guidance of professor is sought in dissemination of technology from LAB to LAND. Their work is reviewed and action plan is drawn in consultation with Resource Persons and IFFCO officials.

Village Adoption

Under unique programme of "Village Adoption", IFFCO galvanizes all its efforts for overall socio-economic development of the village with thrust on agricultural development. In these villages, it undertakes repair of approach roads, sanitation drive, provision of drinking water facilities, even digging of tubewells and borewells. Books and bags are distributed to school-going children and sewing machines are given to the economically weak women besides launching medical check-up and veterinary check-up campaigns.

Storage cum Community Centre

To strengthen the village societies, 223 Storage-cum-Community Centres are in operation and 8 more centres are in different stages of completion. These centres are utilized for storage of fertilisers and agricultural inputs, apart from providing venues for organising agricultural extension activities and social functions for villagers.

For laying more emphasis on Corporate Social Responsibility (CSR), IFFCO has established the following trusts/cooperatives.

Cooperative Rural Development Trust

IFFCO promoted Cooperative Rural Development Trust (CORDET) to impart training to farmers to improve their skill in crop and animal husbandry, horticulture, farm mechanization, professional leadership at village level, bee-keeping, computer use screen printing, printing, welding, tailoring and embroidery, adult education programme, fruits and vegetables preservation etc. The Trust has three establishments – one at Phulpur in Uttar Pradesh and one each at Kalol and Kandla in Gujarat. The Trust provides free soil testing to farmers to promote the application of balanced and integrated use of nutrients. The trust at Phulpur and Kalol also produces biofertilisers, one of the components of integrated nutrient management for increasing productivity of crop. The trust is also contributing in the areas of animal feed, oil extraction, honey production, extract of medicinal plant, seed production, and also of items of domestic use.

IFFCO Foundation

The Society gave birth to IFFCO Foundation in 2003 to promote cooperative development and help develop farmers institutions through its 12 Cooperative Development Resource Centres(CDRC) in Bihar, Karnataka, Punjab and Uttar Pradesh. The Foundation remained dedicated in the service of member–farmers by implementing various technological programmes. It continues to pursue skill development and vocational training and has been active in promotion and presentation of Indian heritage of Arts and Culture, development of marketing infrastructure and under National Horticulture Mission Programmes through various activities such as establishment of nurseries, rejuvenation of senile orchards, training of gardeners fruit plantations, study visits to universities and demonstration farms.

Indian Farm Forestry Development Cooperative Limited

IFFCO promoted a Multi State Cooperative Society, named as Indian Farm Forestry Development Cooperative Limited (IFFDC) in 1993 with an objective to develop wasteland through afforestation and to enhance

the socio economic status of the rural people through available natural resources on sustainable basis with people's participation IFFDC activities are in operation in the States of Uttar Pradesh, Madhya Pradesh, Rajasthan, Odisha, Uttarakhand, Jharkhand, Chhattisgarh, Maharashtra, Andhra Pradesh, Tamil Nadu & West Bengal. IFFDC has worked in collaboration with IFFCO, International and national institutions on the various facets of rural development. Salient achievements of activities / programmes of IFFDC since inception are as under :

- Afforested 26190 ha & planted about 93 lakh saplings / trees;
- Formed 2500 Self Help Groups with 31268 members;
- Developed 22 Primary Livelihood Development Cooperative Societies;
- Developed 145 Primary Farm Forestry Cooperative Societies;
- Developed 49 Primary Livelihood Development Autonomous Societies
- Dug 1988 compost pits and 283 Vermicompost pits.
- Organised 306 veterinary and 219 medical camps;
- Developed water resources by – construction of 104 anicuts, 230 sunken ponds; excavated / deepened 546 farm ponds; constructed / deepened 461 wells; installed / repaired 113 hand pumps and also constructed 22 rapat / 49 dams;
- Brought 1785 ha area under irrigation through water resource development measures;
- Undertook farm bunding on 471 hectares;
- Generated additional employment of 27.42 lakh man days;

IFFCO Kisan Sewa Trust (IKST)

A charitable Trust known as "IFFCO Kisan Sewa Trust" (IKST) has been established to provide relief and rehabilitation to the victims in the wake of natural calamities like floods, earthquakes, cyclones, fires, landslides and droughts etc. In Kutch, IKST has built and handed over newly constructed villages Modsar and Satapar to earthquake affected villagers near Kandla Plant. It has also contributed for rehabilitation work during the Tsunami.

IFFCO TOKIO General Insurance Company (ITGI)

IFFCO's promoted IFFCO Tokio General Insurance Limited (ITGI) launched products like Sankat Haran Bima Yojana, Barish Bima Yojana, Kisan Suvudha Bima Yojana, Mausam Bima Yojana to cater to the insurance needs of the farming community. The unique Sankat Haran Bima Yojana, a personal accident insurance scheme is offered with the purchase of 50 Kg bag of IFFCO fertiliser from cooperative outlet and IFFCO's Farmers Service Centre. The insurance is limited to Rs.1.00 lakh over purchase of 25 bags of fertiliser. The scheme is beneficial especially to poor and downtrodden farmers as well as member cooperative societies. The receipt on purchase of fertilisers serves as insurance premium.

IFFCO Kisan Sanchar Limited (IKSL)

IKSL was formed with the objective to empower farmers with pertinent information to improve their decision making ability towards sustainable agriculture and better living. IKSL has consolidated its activities in 18 states by providing location specific and time sensitive information to its subscribers. Five free voice messages of relevance in local language to people living in rural areas and a Helpline to provide answers to queries of the subscribers through experts constitute a major source of knowledge empowerment of farmers. Around 1.2 million farmers are reaping benefits out of this scheme.

Strengthening Cooperatives – IFFCO's Approach

IFFCO has been instrumental in promoting innovative farm technologies for the farmers of the country. The initiatives encompass the society's vision of rural empowerment through agriculture with member cooperatives as the pioneer service providers. Agriculture has been the



NPK,DAP Complex in Paradeep, Odisha

mainstay of India determining its socio-economic existence and food security. With changing global scenario the wings of change have also transformed the country's agrarian economy which has seen large scale migration to cities affecting agricultural sustainability. IFFCOs marketing activities are operational in more than 550 districts of the country. As a matter of policy, IFFCO is channelizing its entire fertilizer production through well-knit structure cooperative channel at the grass root level having direct access to the farmers for supply of fertilizers and other inputs in remote and inaccessible areas. In order to strengthen cooperatives, IFFCO has been giving preferences to the warehousing facilities available with the cooperatives to ensure timely availability of fertilizer in adequate quantity at the remote rural consuming point. Societies are also motivated to undertake handling and transportation of fertiliser to strengthen them on economic terms. The cooperative societies are also involved in field programmes of IFFCO for transfer of improved farm technologies apart from delivery of IFFCO produce at farmers' doorstep.

Some of these programmes are field programmes farmers meetings, field days crop seminars campaigns etc. Beside some training programmes like Sale Point Personnel Training (SPPT), District Cooperative Conference (DCC), Regional Cooperative Conference (RCC) are exclusively meant for cooperatives only. In 2011-12, 832 SPPT and 232 DCC were organised.

Farm implements utilization by Cooperative Societies – A case study

IFFCO has tried through farm mechanization a model of development



IFFCO Chairman in CORDET lab

by bringing cooperative and farmers for their mutual benefit. Keeping in view the prohibitive cost of farm implements, IFFCO has endeavored to provide farm implements viz. rotavator, zero till seed drill, happy seeder, seed cum fertiliser drill, sugarcane trash cutter, paddy transplanter etc

through 117 cooperatives in different states (Punjab, Rajasthan, Himachal Pradesh, Madhya Pradesh and Karnataka etc) to facilitate farm operations on custom hire basis, benefitting 685 farmers. Govt. Subsidy, Society share and IFFCO share contributed in implementation of this programme. These efforts have helped achieve the goal of soil improvement and productivity enhancement through crop residue recycling / trash management, timely sowing and cultural operations. A case study of 42 village cooperative societies of Punjab (2012-13) has resulted in mechanization of about 1538 ha of land of 110 villages from 20 districts through custom hiring of rotavator, multicrop planter, seed drill, power spray tank, disc harrow etc. This has benefited 1365 farmers and generated revenue to the tune of ₹ 18.04 lakhs. A cooperative in Kapurthala district has provided rotavator to 117 farmers and cultivated 128 ha land in 6 villages and earned ₹ 2.31lakhs.

Conclusion

Development of rural sector is important for national economy. Involvement of farmers and cooperatives, two important links in the development process. Education is necessary to bring about a CHANGE at the grassroot level. IFFCO, a farmers organisation, has made an humble effort to provide benefit to farmers and cooperatives through a number of programmes to bring about appreciable change in their day to day life. Cooperatives, being closer to farmers, are important and strengthening them on economic front certainly result in further strengthening national economy. IFFCO has shown the way. These examples need to be replicated at number of locations by like-minded organisations.



Labour Cooperative For Infrastructure Development

Uralungal Labour Contract Cooperative Society (ULCCS Ltd.), started in 1925 by eminent social reformer Sri Guru Vagbadananda in a remote hamlet Urolungol, near Vatakara in Kozhikode District in Kerala, as a novel mass movement against the anarchies of the caste system prevalent in those days, has grown today as a name synonymous with quality, workmanship, precision and efficiency in civil works especially in roads and bridges in North Kerala. This union of skilled workers, who lost their jobs due to their social fight against superstitions and partisan practices during 1920's and 30's, formed for solving their unemployment played a crucial role in developing infrastructure in the independent India. By religiously following its culture of social harmony and selfless service that bonded the initial members of the union, ***ULCCS has grown as the biggest Labour Contract Society by providing direct employment to over 2000 workers from rural areas.***

Profile of the Society

The Uralungal Coolie Velakkarude Paraspara Sahaya Sangham, formed during 1925, is renamed as The **Uralungal Labour Contract Cooperative Society** and registered under Societies Act in 1967, with its headquarters in Madapally in Vatakara Taluk in Kozhikode District. The Society undertakes civil construction work in Infrastructure development in North



Construction of Flyover in the Kozikode city by labour contract cooperative Society

Kerala Region and is one of the most preferred cooperative societies for development of roads, bridges and allied infrastructure. Most of the Local Self Govts. (Panchayat Raj Institutions) have identified ULCCS as the reliable partner for entrusting the development of roads and other facilities at the village level. On the other end of the spectrum, ULCCS Ltd. is active in National Highway construction work under Ministry of Roads Transports and Highways (MORTH) also. With these sort of varied activities, the Society has increased its gross revenues to 76.54 crores consistently registering annual growth rate of over 30%. The Society has completed more than 3000 major projects in Kerala and about 100 projects worth more than 4000 lakhs are in various stages of completion.

Professional Governance

ULCCS has a well-defined organizational structure to execute the decisions of the board and a consultation wing to associate in making the policy decisions. The society is now the developer of UL Cyber Park, the world's first IT Specific Special Economic Zone set up by a Labour contract cooperative society. The society highly emphasises on establishment of professional governance starting from policy formulation - execution till bill collection. For various policy decisions it takes consultation from well known professional bodies including Indian Institute of Management, NIIT Kozhikode. It was well evident that while setting up the first Special Economic Zone of Malabar, it took consultation on master planning from **Nikken Sekkei**, the world's largest architectural firm and ex-professionals from Info park, Cochin, Kerala, one of the best performing Special Economic Zones in the country. It is this skill of the society which has helped in getting entrusted with the administrative role for various projects from the state government like **SARGALAY**, craft village, a tourism project to promote handicrafts.

Apart from this, the society has floated another initiative named ULCCS Foundation, an NGO to extend its social initiatives outside the society. The professional governance of the society is strongly set with its well framed authority - responsibility structure. Different projects will be assigned to these Directors, who in turn will be responsible for the effective completion of the same.

In the conventional role of an employee earning just the wages from doing a civil work, the members of ULCCS play more active role by taking the contract of the entire work and share the profits earned from executing the work effectively. As the work is directly contracted to people who are responsible to execute the work, the labourers, the benefits accrue from this collective labour will be divided only among the worker members of the Society.

Another important virtue of the society lies in its freedom, which the workers enjoy in arranging the details for the execution of the work without employer's supervision, except by inspection by them at completion of each successive task, to ensure that the work is being carried out to specification. ULCCS Ltd. is a successful model of an LCC in the country. The Society generally takes up works in State of Kerala, well before participating in the tender, the committee members assemble to decide upon the percentage with which the society can take up the work. In many instances, after tender, negotiations happen, which is again vested with the Governing members to take decisions. In some situations the work might be awarded without floating tenders. The society also takes up works, which need to be completed on war footing. After earnings a work, the various tasks are identified and are assigned to various Directors. Leaders, who require materials for works, allocate construction machineries and allot works for members and nonmember workers succeed each Director.



Society uses its own equipment and machinery for various construction works

If the work site is at distinct location, accommodation facilities are arranged for the work force, so as to avoid time wastage for travel and transportation. The work force is also provided with additional allowances. Catering facilities are set up on the work site itself, which helps in providing nutritious food to work force and saving time. The leaders on the site itself make all the bills of accounts and undertake measurements. This is checked and then signed by the members in the corresponding locality. This is then forwarded to the Directors for verification, and is passed by the President by signing the same. Subsequently these bills are taken to office for further inspection.

Cooperative Values and Principles

The society is manned and managed by labourers based on strong cooperative values and principles. Like in the case of societies of similar kind, the activities of the Society are managed by a Board of Directors elected from the members of the Society. Currently ULCCS Ltd. has 10 members in its Board. *As ULCCS Ltd. restricts its membership only to the people who contribute directly to the work undertaken by the Society, all Directors are also full time workers with the Society.*

The society started with 14 members, had acquired membership above 1000, in the due course of time. At present, the number is 1186, by the exclusion of those who have expired and those who left because of other reasons (like relocation, migration). Apart from this, on a daily basis, the society also employs non-member workers and local labourers from the locality of the construction site, amounting to a sum total of 2000 numbers. Also the society has the facilities for technological supervision and for imparting the necessary training for the working lot.

All the members of the society are construction workers. The workers should be well equipped with all tasks involved in the construction activities. Based on the skills, sincerity, commitment and experience, the non-member workers are prompted as members by awarding with membership. The regional limits for membership are whole district of Kozhikode except Feroke whereas the society generally takes up works throughout the state of Kerala. The society serves as a resort for those workers who loose their works in the traditional industrial sectors like weaving, coir making, beedi making, and laterite quarrying. The society also employs workers who are physically and mentally challenged. The

entire systems and procedures of the society are based on the principles of thrift and mutual help and strong disciplinary rules and procedures.

(Rs. in Lakhs)

Particulars	2006-07	2007-08	2008-09	2009-10	2010-11
P F Members Society Contribution	21.72	30.86	44.99	66.58	102.86
Medical Allowance	3.84	4.40	5.97	9.50	11.21
Gratuity to Members	1.81	3.12	1.80	2.83	2.41
Festival Allowance	-	17.25	34.14	37.64	51.00
Bonus	71.70	72.27	102.31	130.95	168.83
Holiday Wages	4.41	6.56	9.28	16.60	22.53
Labour Welfare Found Society Contribution	0.05	0.08	0.09	0.09	0.09
Medial Aid to Workers	8.58	9.30	17.88	16.71	21.73
ESI Society Contribution	-	-	-	12.77	40.32

Business Sustainability

The society even after providing all the statutory dues and labour welfare expenses is able to achieve remarkable growth rate in profits and the total assets base as shown in the table given below.

Financial Performance of ULCCS Ltd.

(Values in lakhs)

Year	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
Turnover (Work carried out)	4326.80	4941.08	5281.29	7260.04	7654.88	11795.82
Gross Profit	663.43	760.26	1176.56	1662.3	2004.54	1544.59
Total Asset	1368.13	1627.57	2420.08	3629.09	12452.72	14004.96

IT Interventions

ULCCS upgrades itself to all that is possible to enhance its efficiency and execution pace. It uses Information Technology to the best in generating reports on a daily basis from stone crusher, major project sites including IT park project to enable better monitoring, analysis and reporting so as to enhance better decision making. The society uses updated softwares like Tally ERP and customized ERP packages to **integrate various projects spread over 100 locations.**

Membership Education and Participation

The members participate in almost all key decision making processes. Along with regular board meetings of the directors/executors of the society there are workmen's meeting, technical review meetings and Annual General Body Meeting to put forth every key policy decision so as to enlist participation from the members. As mentioned before, the awarding of membership recognition to a worker of the society. Once he is elected he becomes eligible to all the benefits of the society and more importantly responsible as an eligible candidate. At present, the differentiation in class of members is based on their direct involvement in works undertaken and their right to vote.

Fair Trade and Quality Adherence

During the eight decades of its existence, ULCCS Ltd. has developed strong systems within the organisation to complete the projects in time, without compromising quality of work. ULCCS Ltd. is an ISO 9001 :2008 organisation and has sophisticated construction equipments to complete the projects effectively. Even though the workmen of the Society hail from rural areas, they use modern state-of the art technology in their activities. In a sense, ULCCS Ltd. is a successful example how technology adoption in grass root levels can make phenomenal changes in the lives in rural India. ULCCS was certified as an ISO 9001:2000 organization since 2006. Recently this quality certification has been upgraded to ISO 9001 :2008. It is this quest for better technologies, quality and process driven operations that makes ULCCS a Cooperative Society with a difference.

The society has always taken necessary steps to check the quality of the works they undertake. Strict quality control measures are undertaken in

the procurement of materials like cement, sand and gravel and also in maintaining the correct water-cement ratios. The focus is not on just making profits, but rather it stands out as a paradigm of quality construction. The workers are well aware that the sustainability of the society and in turn their own, is purely based on the quality of their works and are wholeheartedly committed in delivering the same. Presently, ***the society has the potential in churning 6 lakh job opportunities per annum.***

Government Support

In the beginning, the society undertook works of wells, aqua ducts, fencing etc. of Malabar District Board and PWD in the districts of Kannur, Malappuram, Thrissur and Palakkad. The members were so committed and dedicated to the growth of the society that, they were prepared to take up works at any distant location. The governing members were consistent in delivering time framed quality work, started focusing on the construction of roads, as it provides opportunities for more employees. At present the society undertakes works from PWD, National Highway, KWA, Irrigation Department, Harbour Engineering, DRDA, KSUDP, Tourism Department, Airport, Railways and other Local Self Governing Bodies (District, Block, Grama Panchayath). The Society secures works by competing with other private contractors. From 1954 onwards the Government of Kerala has exempted the Society from paying Earnest Money Deposit (EMD).

Also in 1965, when the work amount exceeded the tender amount, the Kerala Government allotted 10% weightage, which is marked as the first allowances from the Government side. This was a part of the initial step encouragement from Kerala Government to Labour Contract Society to sustain which delivering quality works, by competing with private contractors was a tough task, possible only with the proper back up from the Government. The Government has always supported the society by relaxing the limits of executing works, from time to time through special Government Orders. Now the society can take up the work without



Installation solar traffic light system by the society

financial limit by enjoying the preferential benefits granted by the Government of Kerala.

Considering the meritorious service of the Society the State Government (Local Self Government Department) vide Government order NO (RT) 1011 /2003/LSGD dated 21.03.03 is treating society as an “Accredited Agency” to undertake works directly without tender procedure. And vide G O (P) No.492/06/Fin dated 08.12.06 the works under Special Development Fund for MLAs are also undertaken directly without tender procedure. Tourism Department vide order NO.G.O. (Rt.) No.5287/09/TSM Dated 23.07.2009 is approved as the execution agency in Tourism Department.

Leadership

The Society’s steady growth and achievements have been under the captainship of Shri P Remeshan, the President of ULCCS. Recently Shri Remeshan has been elected as Director of National Labour Cooperative Federation. He was also elected as a Member in National Council on Labour Cooperatives (NACLC) under the Chairmanship of Hon’ble Minister Shri. Sharad Pawar, Union Agriculture Minister. He was also honored with Indira Gandhi Sadbhavana award during 2005. He was also elected as a special Invitee in the State Planning Board for cooperatives. Shri. Remeshan is a visionary who is always leading the strategic team from the fore-frent to make the impossible happen.

Innovative Practices/Initiatives

(a) Diversification

The society was formed with the main objective of social upliftment by creating job opportunities among the weaker sections of the society. However, there is a phenomenal shift in the category of job seekers from uneducated and unskilled to educated and skilled ones. To meet the objective of employment generation for such class of job seekers, who constitute the majority, the society realizes that it has to shift from its operations of construction works to large scale skilled employment generating initiatives like IT Parks. Apart from this, the Government has firm conviction that the involvement of the society as a strategic developer

of this prestigious venture would fasten the pace of development of the Malabar Region in several folds.

On completion of the first phase of the project, the processing area will have a capacity to hold 10,000 employees. On completion of the project, the processing areas will have a capacity to hold 20,000 direct employees on a single shift. The project has now got the SEZ Status of the Central Government making ULCCS the first developer to get such a status in the Malabar Region of Kerala.

(b) *Crusher Unit*

The society believes that the access to raw material acts a crucial factor in getting the project done within the stipulated time. For that, the society has now constituted a most modern stone crusher unit at Cherupara, Mukkom which provides sand and metals of required dimensions. Even though at present the major consumers of such products are society itself, it plans to supply the excess products outside upon large scale productions. This diversification contributes greatly in achieving time bound project execution by the society. The total cost of this project was Rs.18 crores which was funded by NDCDC by contributing 14.4 crores against society's own contribution of Rs. 3.6 crores. Out of the aforesaid funding of Rs.14.4 Crores by NDCDC, 11.7 Crores was as loan and 2.7 Crores was towards shares.

Effective Communication

All the members, including technical and the administration team practice an unique mode of communication and reporting system in order to enhance the efficiency in discussion, analysis, reporting and decision making.

Adoption of market friendly practices

The kingpin of the society is the discipline and market friendly practices of the members. The workers build up good rapport with the population of the locality where they take up works. There have been several instances where the society has suffered loss in order to execute projects on time and with required quality. And any act of indiscipline by any member, which results in defacing the good will of the society are dealt with rigorous disciplinary actions. Financial discipline is also deployed with due prominence, and any act of financial fraud or theft

by a member is dispensed with intolerant actions, irrespective of the amount involved, till date. If proper evidences are available to prove the same, the members are terminated from the society, regardless of their position. The transparency followed in the operations makes it easy to find out any malpractices involved, if any. As all the accounts are scrutinised by various members, financial discrepancies can be easily pointed out.

The commitment of the society to the socially backward and downtrodden masses are evident by the timely intervention in undertaking and completing the construction work of dwelling houses at Muthukadu colony bordering the hill district of Wayanad. The beneficiaries were tribes located in remote hill tracks with no communication facilities. We extend our helping hand during the crisis and natural calamities and we have been on the forefront in the field for round the clock rehabilitation and relief works during Tsunami, landslides and other natural calamities. We made available transport facility for evacuating the people from the affected areas and provided food and financial assistance to the people in the rehabilitation camps.

NCDC Excellence Award–2008

The consistent level of credibility as well as ensured the quality in all entrusted works the society win many prestigious awards and recognitions. The NCDC Excellence Award-2008 is note worthy in this regard.



Cooperative Venture In Rag Picking

Saundarya Safai Mandali (SSM) registered with a membership of 106 paper picker women in 1986 has been a success story in rag picking.

Its aim is to become a leading cleaning service provider in Gujarat. Its objective is to provide services with modern technology and render quality service with a smile.

Its mission is to provide full employment & self reliance through the cooperatives to the poor women members. The services offered are:

1. Sweeping and mopping floors.
2. Cleaning furniture and fixtures
3. Cleaning windows, panes and glass panels.
4. Cleaning bathrooms and toilets.
5. Removing cobwebs, cleaning fans and electric light fixtures.
6. Cleaning outer space, surrounding areas, driveways and gardens.
7. Cleaning and sweeping private roads.
8. Cleaning out water from storage tanks.

Principal business services/activities (details):

- Serving food & water and providing house-keeping services on special events.
- Cleaning of bathrooms & toilets, glass of doors & windows, furniture, floor, electronic items etc. in offices, institutes and corporate.
- Cleaning of water tanks, private roads, gardens, parking area etc.

Membership details & functioning:

Particular of the society	At start	After five years	After 10 years	As on 31st December 2011
No. of Members	12	217	313	500
Kind of Business/ services	Basic Cleaning Services	Cleaning services with professionalization	Cleaning services with professionalization	Cleaning services using modern technology

Particular of the society	At start	After five years	After 10 years	As on 31st December 2011
Benefits to members (Economic/Social)	Economic (Rs. 10,000 to 12 members)	Economic (Rs. 10,00,000 to 217 members) & social (insurance)	Economic (Rs. 25,00,000 to 313 members) & social (insurance and pension)	Economic (Rs. 50,00,000 to 500 members) & social (insurance and pension, childcare, health care and housing)

Sources of Funds

Internal sources (member contribution, assets etc.) members contribution and own office.

External source (availing any scheme / grant-in-aid of Central Govt. or State Govt. other source from foreign, banks, federations/unions etc.) :

Revolving fund received from Sir Dorabji Tata Trust through Sewa Cooperative Federation

Value of one share at start : 10

Total share at start : 110

Value of one share in 2011 : 10

Total shares in 2011 :8749

Women pick waste paper from the roads of Ahmedabad. Women leave their homes early in the morning around 5.00 a.m. along with their young children. They walk 10-12 kms. and work for 12 hours each day. They carry atleast 20 Kgs. of waste. And what do they get in return? A meager income of Rs.5 per day. Their work and income push them in to a low socio-economy status. An area which is completely ignored by the policy makers is the waste economy. The poorest among the waste economy are the paper pickers.

Ahmedabad throw 1.6 million kgs. of garbage everyday, out of which nearly 1 million kg. of recyclable material is collected by paper pickers. These paper pickers are Harijans and most of them belong to the Vankar (weaver), Chamar (cobbler) and Bhangi (sweeper) communities.

Originally the Vankar community turned to Ahmedabad with prospects of employment in textile industry. The men found work in textile mills.

But the women who were skilled weavers in the rural set up did not have any opportunity to utilize their vocational skills. It caused serious deterioration in their quality of life, they were rendered unemployed, deskilled labourers.

To support their family income, the need arose to find some alternative work. Further, in third world countries like India, it is very common for migrants from rural areas to come to big cities in search of work. To such women, the garbage dumps offer the only alternative for economic survival.

SSM is a member cooperative of SEWA Federation. Its membership has given the women strength to confront vested interests and economic self-reliance.

Today the Federation has allocated office space to SSM. It has its own telephone, computer and mobile. There are no longer delays in responding to market place needs due to inadequacies in communication.

Operating Framework

Whenever a new assignment is accepted by the Mandali, the managing committee of SSM takes the decision to assign the work to the members. The leader provides training to the group as well as quantifies the volume of work in terms of income.

SSM has a rotation system. Every three months 50% of the women from one group are transferred to other place of work. They work in rotation so that every member earns equal income. The executive committee meets every month with the supervisors/leaders to discuss the work plan, placements and other social issues.

Achievement and Impact

During the period of 18 years i.e. from 1986 to 2003, total number of members have increased from 106 to 363. Members' annual and monthly per head income have also increased throughout the period. SSM has been able to offer stable income and employment to the members.

Impact on the Living Conditions of Members

The members of SSM have access to sustained employment and income through their cooperative which have made them self-reliant. There is a vast improvement in their living conditions after joining SSM, which is revealed by the following facts:

There is a visible shift in the living conditions of the members. They have shifted to brick houses from huts. The ownership of assets of the women has gone up considerably.

SSM provides training and protective equipments like gloves, aprons, long handle mops, brooms, which have reduced health problems.

SSM has managed finances of its own so far. All the members are the shareholders of SEWA Mahila Cooperative Bank and majority of them have bank accounts, insurance and savings.

Women feel that since they have joined SSM they are better able to take decisions in their families, including money matters. Majority of women are active in the cooperative.

The real impact of the activities are felt by the members in their attitude and behaviour. They feel that SSM has broadened their vision and influenced their attitudes towards work. Now they are more aware socially and view life from a different perspective.



Mulkanoor Society's Bid For Rural Development

The management of the **Mulkanoor Cooperative Rural Bank and Marketing Society Ltd**, Karimnager, Andhra Pradesh felt the need for development of 14 villages in the area of operation of the society, in addition to the various services already being provided.

Accordingly a separate society under Andhra Pradesh Societies Act was registered in the year 2000, in the name of A.K. Vishwanatha Reddy Rural Development Society Ltd, Mulkanoor.

There were no higher educational facilities in this backward and drought prone rural area. Therefore, a Junior College was started during 2001-02, followed by Degree College during the year 2003-04. Both the colleges have been established with patronage and financial assistance of this society. The total strength of the two colleges for the year 2007-08 is 730 students, out of which 394 (54%) are girl students.

The society has taken up two watershed programmes with the financial assistance of the National Bank for Agricultural and Rural Development (NABARD). The aim of the society is to under take watershed programmes in all (14) villages, wherever feasible.

Computerization:- All the affairs of the society have been computerized with the cost of Rs. 125 Lakhs and all the accounts have been integrated reducing the work load considerably.



Agricultural Inputs Supply Centre of the society

ISO 9001-2000:- ICRS Management systems Pvt. Ltd., New Delhi is one of the internationally recognized institution granted certificate No. 10433- 2 Ms – 542 to our society, which is valid upto 28-1-2014.

Farmers Information and Training Centre: Farmers Information and Training Centre has been established in the premises of the society during the year 2005-06 with financial assistance of IFFCO. The farmer members are trained in this centre followed by educating with latest information modern Agricultural Technologies. The centre is exclusively kept under the senior Agriculture officer

Soil testing Lab : The society is having its own soil testing lab for the benefit of farmer members is the premises of the society.

Awards and Felicitation :

Founder President of the Society Shri (Late) A.K. Vishwanatha Reddy was honoured with award of Manager of the year 1981 by the Hyderabad Management Association, Hyderabad. He is only the person received such award from Cooperative field till now. Apart from above, our cooperative received Best Cooperative Society Award and our President received best Cooperator and KRIBHCO Sahakara Vibhushan Awards. British Broad Casting Corporation (BBC) has filmed the various services being rendered to the members of the society.

History of the Society

After India became independent in 1947 and the leaders believed that progress was possible only if the Indian people participated actively in the planning and development process. The Panchayati Raj system of local self-governance was promoted so that politically India would develop into a truly democratic nation, accountable to its people. Along side the Panchayatraj system, people with common needs were encouraged to form cooperatives so that they could, with mutual support, address their own economic and social problems.

Several cooperatives were formed, many in rural areas, in the 1950s. Midway through the 50s, however, it was noticed that many of these agricultural cooperatives were too small to be financially viable. People

were then encouraged to form larger, more viable cooperatives. In the village of Mulkanoor too, people began to speak of the possibility of cooperation. While there was much skepticism initially, after a series of meetings amongst potential members, 375 individuals from 14 villages within a 10 km radius of Mulkanoor joined together to form the Mulkanoor Co-operative Rural Bank. The founder Shri AK Vishwanatha Reddy, then a young man of 30 years collected a total share capital of ₹ 2300. Many of the older farmers, even while contributing to the share capital told him that while they appreciated his sincerity, they didn't expect to see their money back!

Society's Mission

Poor soil, lack of irrigation facilities, electricity, communication facilities, access to finance except at usurious rates, access to inputs, remunerative price for agricultural produce information self confidence were all part of the Mulkanoor of the early 50s.

Large farmers left many lands fallow, medium and small farmers could not invest in farm development even if they wanted to, mainly because finance which was available would have been at such a cost that the fruits of labour or the additional investment would never have been theirs. Laborers migrated to neighboring states in search of work.



Cotton collection and storage from the members

Under these circumstances, the Mulkanoor Cooperative Rural Bank set out to:

1. ensure that members of the cooperative became optimal agricultural producers receiving fair financial returns for their production.
2. ensure that others dependent on agriculture would find enough work within the villages, to leave the area, only by choice and not in distress.

The cooperative method was chosen to achieve these primary objectives because it was felt that only through mutual cooperation was it possible to turn the (14) villages from a situation of poverty to a state where people could live and work with dignity, where it was possible for all to live by their work and for the poor to consolidate and develop what they had – not to lose it to an indifferent nature or a usurping man. Our Cooperative ensures that the cooperative values and principles are applied in the day-to-day working of the society.

The society started services by providing short-term crop loans to our members of Rs.32000/- and recovered the loans well in time. Today we offer our members a wide variety of services - which they need, provided in a manner which they define. Our services today cover financial services, input supply services, produce marketing services, consumer services, welfare services and extension services.

Financial Services: Society members have access to loans for raising crops, deepening of Wells, installation of Pump sets, laying of Pipe lines, Poultry, Dairy, Sericulture, Cranes, Trailers, Power Tillers, Sprinklers, Drip irrigation, Solar Lamps, raising orchards, purchase of Tractors and other loans for Scientific and technical development of Agricultural activities. (21 types of term loans)

Loans are given both in cash and kind. The Cooperative stores all agri-input items required by members from time to time.

The Society is strict about recovering loans and is unlikely to have a default of more than 3 years. No loan has ever been written off as bad debt. It has simply collected and members have paid, because they know that they will be serviced on time and adequately and because they know,

too, that any bad debts eats into the savings, capital and reserves, all of which belong to the members.

An equally important part of the financial services offered to members, is the facility to save. Members can save in a variety of ways with the cooperative-there are voluntary savings, fixed deposits, self imposed thrift.

In the case of many of the older members, their savings today are worth more than the loans they take each season from the coop.

The Coop uses these savings as a cushion for credit and as working capital for non credit activities. It pays an attractive interest to members on these savings, since these funds are less costly than funds available as working capital from banks.

Input Supply Services: The Society supplies seeds, fertilizers, pesticides, sprayers, dusters, pump sets and accessories, pipelines, electric motors, seedlings, poultry feed, medicines, poultry shed building materials, diesel and any other quality input that a large enough number of members may need to undertake production.

While some of these items are purchased from the manufacturers and sold to members a few are actually produced by the cooperative itself. We produce quality seed.

In addition to supplying inputs on cash or credit sale to members, the coop also hires expensive and seasonally used agricultural machinery for the use of members. Now we stopped supply of Agricultural Machinery as they are available in the villages purchased from the loans advanced by the society.

The Coop owns silt removing cranes, threshers, chaff cutters, tractors, rigs, all available to members on a first come first served basis. Now, we have stopped this activity as we are loaning to members to have the same & most of the members have got the same.

The coop has trained staff and agricultural officers to give technical advice to member, to help in soil testing, pest attack, introduction of new agricultural practices.



Rice packaging centre of the society

Marketing Services: While the supply of credit and other inputs helps members to increase production, it is only through the processing and marketing of their produce that a significant increase in financial returns can be expected.

Mulkanoor Cooperative Rural Bank purchases the paddy produced by its members, stores it, processes it and sells it in the market. Members make significant savings in time, weightment, grading and transport and we are paid a bonus on the prevailing market price for our produce.

The coop owns a 2 ton raw rice mill plant and a 2 ton Modernized Par boiling rice mill plant, equipped with Imported (SATAKE) machinery and has more than 42,000 metric tones of storage space. We have a fleet of 5 trucks and One Oil Tanker, One tractor, which come in handy for the transport of produce from the 14 villages to the mills, for the sale of the processed goods within and outside the state. Now we also hire farmer Tractors, at needs.

Society have also got Ten tonne capacity two modernized seed processing plants at Kothapally and Bheemadevarapally, We have also added a cotton ginning plant with 21 gins to provide more services to our members. Our

cotton ginning plant has been modernized and automatized upto pressing of bales.

Value addition activities of both the input supply division and the produce marketing division are the mainstay of our cooperative and members. Apart from the direct financial benefit that bring to members, these activities have also helped create significant reserves for the cooperative. But for these reserves, our coop could not have provided such a wide variety of services and neither our coop nor members could have survived the years of poor harvest. If members of the cooperative have progressed so much over the years, one major reason is that we are assured of a good return for their produce.

Consumer Services: The cooperative runs consumer stores for the benefit of members and non members. We sell cloth, toilets articles, food grains and other edible and non edible items.

The Coop have taken the responsibility of managing the fair price Shops which cover our 14 villages. Although these consumer shops do not bring in profit, in fact they are subsidised by the value adding services, the cooperative has found it necessary to run them – partly because they help control the local market and partly because this is a service that both members and non members can avail of. To encourage the Women and Village youth under Self Employment scheme Fair Price Shops have been given up. Our Cooperative is running Petrol & Diesel Bunk and supplying cooking gas.

Welfare Services: The Cooperative has contributed a lot to the Welfare of the People of 14 Villages in General and our members in particular.

In the early years, the cooperative was primarily responsible for electrifying the villages and the farms. We paid to the state electricity department, what was then known as “Voluntary loan contribution” Rural Debentures in order to get transformers and electrical connections into the 14 villages.

The Coop have made our rig available, free of cost, to each of our 14 villages for use in providing drinking water facilities – while we gave our

service free of cost, we did insist that the potential users of the hand pumps in each village, contribute towards the cost of material. The hand pumps work are well managed.

We have helped in organizing the family planning camps and eye camps. Our cooperative is organising veterinary camps in all (14) Villages.

The cooperative is undertaking welfare measures with its own funds. Funeral expenses to the deceased members/ spouses of members @ Rs. 1500. and 50 Kgs of Rice. We have Janatha accidental policy and members group insurance policy to which each deceased member's family have to receive Rs. 50,000. We have crop loan insurance policy (J.B.Y) covering all the members to which each deceased member's family to receive the sum equal to the crop loan obtained by the deceased to the extent of Rs. 25,000 and scholarship to the children of the members, who studying from 9th to 12th class every year, restricting to two children per member. The cooperative is undertaking welfare scheme with a minimum collection of Rs. 500 and maximum of Rs. 1250 as welfare fund deposit from each member, depending up on the lands held by them and the family of deceased member is getting (20) times of the deposit held (ie) minimum of Rs. 10,000 and maximum of Rs. 25,000.

The cooperative is the Agent of Life Insurance Corporation, National Insurance Co. Ltd and IFFCO Tokyo Insurance Company and extending insurance services to the people of (14) Villages. Under loaning programme, every Asset is compulsorily insured.

Extension Services:

It is a farmers' cooperative, who depend upon agriculture and allied activities. Four Agriculture Officers are working in our society. Two officers are always available to guide and help farmer/members in agricultural activities including quality seed production. The cooperative is having a Farmers' Information Center" to train and equip the farmers with latest information and scientific technology on regular basis.

One Veterinary Officer is working with society for Animal Health Care of farmers and conducts animal health camps at the doorsteps of villages, in the area of operation of the cooperative.

Training Centre:

With a large number of cooperators becoming interested in studying the cooperative and in replicating this success story in the own areas, we have developed a small training orientation center for the benefit of cooperators of the area.

Scholarship to Students:

In our search for excellence, we have now organized a special scholarship fund which supports the top ranking children of the local high schools each year.

Society Structure: The Society believe in the will of the members. Experience has shown, too, that in last 52 years, the decisions of the members have been wise and reasonable.

The Cooperative originally registered under Andhra Pradesh Cooperative Societies Act 1964, has been converted to Andhra Pradesh Mutually Aided Cooperative Societies Act 1995 on 5-6-95. Our General Body consists of 6410 farmer members from 14 villages. We elect 15 Members as Board of Directors including a President with a term of 5 years and once in every 20 months there will be election to 5 seats in staggered term. Our Board of Directors makes the policy decisions. While the posts of President and Directors are honorary, we expect our president to put in several hours each week at the cooperative and our Directors to be available for consultations in their villages. The board meets at least once a month and the general body meets at least once a year.

We have over 110 employees drawn from the 14 villages. We believe that much of our success is due to our employees identifying with the cooperative's mission. Our staff is led by a General Manager who, like all the other employees is fully accountable to the cooperative.

Society's Finances : Our finances come mainly from 4 sources : members, the State Bank of Hyderabad, the National Cooperative Development Corporation and the Government of Andhra Pradesh.

We have been ceded to State Bank of Hyderabad during the year 1969-70 by deceding from Karimnagar District Cooperative Central Bank Ltd., Karimnagar.

At present we have 7356 members with a share capital of ₹ 584.90 lakhs and deposits of about ₹ 1040 lakhs. The cooperative has properties worth ₹ 1600 lakhs.

We give interest on thrift deposits of members on par with the interest collected on seasonal Agricultural loans we also extend 1% more interest than the interest allowed by other banks, on the other deposits (FD & SD) held with us.

Since 1970, while SBH has been a major source of assistance for working capital, NCDC has been generous in its assistance for investment capital.

We have taken care to ensure that every member builds his savings in the cooperative and, therefore, our financial base is wide and strong. Quite apart from individual and institutional savings, in the early days, every member contributed towards a building fund – in proportion to his need for inputs. We have taken care to ensure that the cooperative has created surpluses each year and we add a limited dividend of 15% every year to our members share capital each year and have so far protected our members' capital against inflation.



Cooperatives Battle Tsunami Impact in Andaman & Nicobar Islands

On 26 December 2004, a massive earthquake off the west coast of Northern Sumatra led to movement along a 1,200 kilometre section of the sea floor. This generated a series of tsunamis that killed people in 14 countries around the Indian Ocean. Indonesia, Sri Lanka, the Maldives, India and Thailand were the hardest hit. Entire coastal zones were destroyed – in some cases, the tsunami caused damage up to 3km inland. Over 227,000 people lost their lives and some 1.7 million were displaced. A massive media-fuelled, global response resulted, producing an estimated US\$13.5 billion in international aid. The total economic cost of the damage and the consequent losses were estimated at US\$9.9 billion across the affected region, with Indonesia accounting for almost half of the total.

Car Nicobar is a co-operative economy, and the **secondary cooperative society, Ellon Hinego (EHL)** is the lifeline, not only for the islanders, but also for other islands in the Nicobar group. Nearly all the assets of the primary societies and the EHL were destroyed in the tsunami. The vehicles, shops and stock were washed away. The warehouse where imported goods and the produce collected by members were stored, was wrecked. But that was not all. The tsunami has permanently altered the topography of the island. The tectonic activity that caused the tsunami also caused a significant shift in the lay of the islands. The northern parts of the Andaman group of islands experienced a permanent average uplift of four to six feet (1.2 metres to 1.8 metres) while most parts of the Nicobars were lowered significantly – four feet in Car Nicobar. The result has changed the face of the island permanently, as the coastline has moved inland.

Every village has had to be re-settled. Coconut trees need re-planting, but the co-operative has refused to plant new fast-growing trees that require fertiliser and excessive amounts of water. They have insisted on indigenous, organic coconut tree varieties that require less water and no fertiliser or pesticide. But these trees will take longer to fruit.

Tsunami Reconstruction Fund (TRF) initially supported the reconstruction of EHL's central warehouse and the purchase of two large trucks to move

supplies and produce to the 15 primary societies. Ellon Hinego Ltd did so well, that a second phase was agreed. Support was given to build new local warehouses and stores.

How well did it do?

According to the RCS department , the A&N Coop. Supply & Marketing Federation Ltd. (ANCOFED) Port Blair, Ellon Hinengo Ltd. Car Nicobar (EHL) and Tribal Development Coop. Society Ltd. Nancowry (TDCS) who were the Procuring Agencies appointed by the NAFED in the past for procurement of Copra from the growers of A&N islands would continue to act as Procuring Agencies for procurement of copra from their respective allotted areas. This meant that post reconstruction; EHL continued its regular work as it did before the Tsunami to continue to cater to the needs and aspirations of its members. This is a classic account on what human nature is capable of doing. With principles of co-operation and endurance, livelihood and social security cannot be lost.

History of Cooperatives in A&N Islands

The history of cooperative movement in the Andaman & Nicobar Islands started in the year 1946 with registration of the first Cooperative Society viz. Rangachang Cooperative Land Syndicate was registered under Cooperative Societies Act 1912. The major development took place only after Independence with the influx of refugees brought under Colonization Schemes of the Government of India. At present there are 1291 Nos. of Cooperative Societies with a total membership of 84791 comprising of 38.82% of the total adult population (Total adult population 218387 as per 2001 Census) and a share capital of Rs. 512.078 lakhs have been registered. During the year, 2009, 40 Nos. of Cooperative Societies have been registered with a total membership of 501 and paid up share capital of Rs. 5 lakhs.

The Cooperative Department is placed under the administrative control of the Commissioner-cum-Secretary (Coop) A&N Administration. At the departmental level, Registrar of coop. Societies is the head of Department assisted by 3 Deputy Registrar of Coop. Societies one each at Port Blair, Mayabunder and Car Nicobar, 12 Assistant Registrar of Coop. Societies,

36 Inspectors of Coop. Societies and 15 Sub-Inspector of Coop. Societies posted in different parts of the A&N Islands monitoring & supervising functioning of coop. societies, responsible for registration, Inspection, audit & supervision which are the main functioning of cooperative department under the statute of the A&N islands Coop. Societies Regulation, 1973 and rules framed there under and the bye-laws framed by the respective coop. societies under the ambit of the said Regulation & Rules.

PEOPLE

The Cooperative movement has gained importance among the aboriginal tribes viz., Andamanees, Ongees and Nicobarees whose life style and economic stay fully dependent on plantation produces like coconut and Arecanut are brought under Cooperative fold. Every village in Car Nicobar and Nancowry Group of islands has a coop. society viz. Panam Hinengos and all heads of families of each village are its members.

The Cooperative Societies of this Union Territory has been classified into three categories viz. Apex level Cooperative Societies, Central level Cooperative Societies and Primary level Cooperative Societies.

Apex Level Cooperative Societies

1. Andaman and Nicobar State Cooperative Bank Ltd, Port Blair :- The bank functions with 29 branches in all major pockets of these Islands and most of them are computerized. During this year the Bank has installed 05 Nos of ATM at Diglipur, Mayabunder, Rangat, Garachrama-I and Head Office, Port Blair. The bank is planning to introduce core banking system to facilitate the customers.

2. Andaman & Nicobar Cooperative Supply & Marketing Federation Ltd (ANCOFED):- The Federation is an Apex level Marketing Cooperative society. It mainly deals with the marketing of agriculture produce like copra and areca nut. It is a Nodal Agency of NAFED for dealing in procurement of copra through its 9 branches under Price support Scheme (PSS) of Govt. of India. The annual turn over of ANCOFED is 3.63 crores.

Central Level Cooperatives

1. The Consumers Cooperative Stores Ltd, Port Blair:- The store is having 51 retail outlets functioning in almost every part of the Union Territory . This society trades in all type of daily need consumer items and essential commodities. It has Mobile Shops to cater the need of customers of the remote villages. Distribution of LPG is one the prime activities of the store. The annual turn over of the CCS Ltd is around 41 Crores.

2. The Central Cooperative Welfare Society Ltd, Port Blair:- This society mainly trades in hardware and textiles through its 14 branches. The Society is the stockiest of Hardware & Building Materials & NTC fabrics. The annual turn over of CCWS is more than 14 crore.

3. Ellon Hinengo Ltd :- The society mainly trades in marketing of copra produced by the tribals of Car Nicobar and also engaged in Consumer business for distribution of essential commodities through its 13 retail outlets. All the head of Nicobaree families are members of 15 Panam Hinengoes (Primary level Cooperatives) in Car Nicobar which are affiliated to Ellon Hinengo Ltd. This society has also its own shipping fleet, Petrol Pump, Engineering division for undertaking Civil Contract Works, breakwater construction etc. ***The annual turn over of the EHL is around 31.14 Crores during 2009-2010.***

The societies in turn sell the produce to a secondary co-operative society, Ellon Hinego Ltd (EHL), which means 'central co-operative'. Each village society also runs a consumer shop, providing all daily requirements. Throughout India there is a public distribution system (PDS) that provides basic necessities (rice, pulses, cooking oil, kerosene etc) at subsidised prices. This is done through a network of 'ration shops' or 'fair price shops' as they are commonly called in India. The co-operative shops are the outlets of the PDS on Car Nicobar. As many of these items have to be imported, they would be more costly without the EHL and PDS system working together. The EHL has a central warehouse for collecting the produce before it is sold on the Indian mainland, which also serves as a warehouse for goods to be distributed to primary societies. The EHL runs several other businesses. It is the main construction contractor on Car Nicobar, and runs two flour mills and the petrol pumps. It also has a fleet of five boats that sail between the islands and connect the group with Calcutta and Chennai. □

Cooperative Venture in Eco-Tourism

The process of social mobilization and capacity building of the poor is rarely a spontaneous phenomenon and involves a number of steps and challenges. Awareness creation and sensitizing the poor to the cause of poverty and assist them to initiate actions for change through animation and facilitation all become important in this process. They should be allowed to take their own initiative. They should be motivated to organize themselves to initiate actions according to their needs.

To initiate the process need for constituting a professionally managed purely tourism cooperative was felt. The concept was discussed with the community of Supt and Jhuni Villages where tourism related activity were taken up by Uttarakhand Parvatiya Ajeuika Samvardhan Company (UPASaC.) The community felt that for development of tourism and tourism related allied activities in the area a community institution should be formed. A joint meeting of Gram Parayatan Samiti of Supi and Gram Pryatan Samiti of Jhuni was held on 6th October 2008 in which a resolution was passed to bring both the Paryatan Samitis under a single umbrella. This led to formation of **Saryu Valley Paraytan Swayta Sakkarita Samiti** (a tourism cooperative society) registered under Self Reliance Cooperative Act 2003. The Samiti passed a resolution for construction of a tourist guest house with facilitation of ULIPH/UPASaC at Jhuni.

At present 150 members are involved to run their livelihood. UPASaC has invested an amount of Rs.8.0 Lakh to construct two guest houses at Supi and Jhuni. The phase 1 of the project at Supi village (6000ft altitude) is completed and the community owned guest house opened for tourists in October 2008. So far a total of 280 tourists visited Supi Guest house, 240 visited Jhuni guest house and 61 visited camp site. Through these three enterprises the cooperative has earned Rs. 9.32 lakh. This amount has been distributed to all the stakeholders like, local grain, vegetable, ghee, milk providers/villagers, wood supplier, cook, house keeper, waiters, laundry, real house owner and 10% to UPASaC and Village ways.

The Saryu Valley Paraytan Swayat Sahakarita has established a Camp Site at Jakuni Bugiyal having a capacity of 5 Tents. For the establishment of Camp site all the expenditure was borne by Sahkarita. Sahkarita has taken loan of Rs. 6,00,000/- from Village ways Pvt. Ltd. The camp site opened for tourist from December 2009. Till December 31, 2009 a total of 24 guests visited at Jakuni Bugiyal. Presently 28 people directly got employed under

Sahkarita. Three are serving as manager and housekeeper, 13 as guides and five as porters. The Sahakarita is planning to take loan from Bank for vehicle. This vehicle shall be used for transportation of Guest from Supi to nearest railway station / airport.

Linkages and Marketing

1. UPASaC: Project funding, to the Saryu Valley Paryatan Swayata Sahkarita Samiti for starting their community based responsible ecotourism, monitoring and periodical evaluation of the project, facilitation of trainings and exposure visits, sharing of experiences and advocacy at National and international levels.
2. Saryu Valley Parayatn Swayata Sahkarita: Implementation of all the listed activities as per the Business plan of UPASaC Bageshwar and reporting progress monthly, quarterly and annually. Ensuring an equitable distribution of jobs and profits arising out of the project among the shareholders and community members. Ensuring regular repayment of agreed instalment, cooperation in the smooth implementation of the project deliverables.
3. Village Ways Pvt. Ltd.: National and International promotion in print as well as electronic media, customer booking marketing and after sales services.

Feedback for tourists

“These communities owned and managed projects in the Indian Himalaya offer unique and authentic cultural experiences by facilitation mutual cultural engagement at every level. This has brought previously vulnerable and disadvantaged individuals from the local community into focus as porters and committee members, while enabling tourist to experience rural landscapes in non – intrusive and rewarding ways and makes a significant contribution to local economic development in the villages they walk through.”

How to reach

Bageshwar is located about 155 Kms from nearest Railway Station Kathgodam/a night train north-east from Delhi and a day’s drive deep into the Kumaun hills takes you to Supi community. Supi, Jhuni and campsite destinations is located about 48-65 Kms from Bageshwar. Bageshwar is connected by road to Kathgodam.

House Ownership

Under 30-year agreements between the GPSs and ULIPH, the co-operative provided an outline design for guest houses, which the GPSs build. Drawing on local artisans. No contractors were involved. The construction was funded by ULIPH as grants (40%) and interest-free loans (60%), the company provided the furnishings and fittings and the GPS members voluntarily contributed labour and local materials. The guest houses are therefore owned by the GPSs. A Village Development Fund (VDF) has been established in each village, into which the GPSs pay a percentage of their profits, supplemented by gratuities from guests. The VDF helps to fund house maintenance and investments of benefit to the wider community. The GPSs pay a nominal ground rent of ₹ 50 per guest night to the land owner, who pays 20% of this into the VDF. The GPSs repay their loan to ULIPH in instalments, based on 10% of the guest night revenue. If there are no guests, the land owner received no ground rent; similarly the GPSs do not make loan repayments. We estimate that the loans should be repaid within 30 years. At the end of the 30 year agreement, the land owner has the right to purchase the house if the GPS wishes to sell.

Payments for guests accommodation

The GPSs charge Saryu Valley Swayat Sahkarita for guest accommodation. The Saryu Valley Parayatn Swayat Sahkarita charge village ways. The rates are set in open consultation at the GPSs & Co-operative meetings and incorporated in the *Prastab* Registers. The rates include charges for guest rooms and food, as well as charges for fuel wood, laundry, guides, included in our holiday prices. The GPS member appreciate that we are in business and that charges cannot be increased without consideration of the commercial impact. We feel that it is important that the Communities consider these charges to be fair and to ensure that they have the opportunity to re-negotiate, if required, through the GPD and Co-operative. Surpluses accruing after payments of costs (e.g. guest house services, food costs, land rent, loan repayment charge and remuneration of staff), are distributed by the GPSs to their VDF, with a small proportion (usually about 2%) retained as an operational contingency fund.

The GPSs submit invoices to their respective Cooperative and cooperative forwarded it to Village Ways after each guest stay, listing the charges. Payment is then made to the SVPSS bank account and SVPSS kept 1.5% as service charge and payment made to the GPS's bank account.

LESSON LEARNT

The better operation of the guest houses leads replication of enterprises.

ECONOMIC IMPACT

The Eco Tourism Project leads to benefit under falling the village in the Loharkhet cluster of Bageshwar District in a sustainable small & medium micro enterprise manner. Through development and promotion of Eco Tourism around 20 people got earning opportunity by delivering the services like; Guide, Porter, Guest House warder; etc. in the respective FB.

SOCIAL IMPACT

Increase in per capita income of the family due to better earning opportunity and profit earned by the cooperative is expected to improve their socio standard of living. Hence with increased income they enjoyed to invest more on health, education of children, and meeting other house hold requirement. It also made cooperative members financially independent.

IMPROVED CONTROL OVER RESOURCES & DECISION MAKING

The GPSs has agreed that there should be no tipping by guests within the villagers. Guests who wish to offer gratuities can be so at the Village Ways Binsar office at the end of their holiday, designating the beneficiary villages. Donations are recorded in a register against guest's signature. The accumulated money is shared between the specified villages and distributed openly at the next GPS meeting. The gratuities are deposited in the respective VDF bank accounts by the GPD. The VDF helps to fund house maintenance and investments of benefit to the wider community. Kathdhara village currently has some ` 40,000 in its VDF.

PAYMENTS TO THE GUIDES

Usually the guides are local people, who have been trained by ULIPH/ UPASaC & Village Ways. They operate as freelance guides but give priority

to Saryu Valley Parayatan Swayat Sahkarita & Village Ways. Daily fee rates are negotiated openly and subject to regular review. The scale of fees ranges from Rs 600 per day for senior guides to Rs 200 per day for trainees. In addition, Saryu Valley Prayatan Swayat Sahkarita & Village Ways makes available first aid kits, sleeping bags, binoculars, guidebooks etc, which are signed for loan or available for hire-purchase. Overnight board & lodging is provided when on duty in the villages. All fees are recorded in the Cooperative office in Supi to ensure that each guide has a fair share of assignments. Guests are keen to tip their guide(s) The society suggested that about 10% of their daily fee, which is recorded in the office register and paid direct to the guides.

RECOGNITION OF BENEFITS & SARYU VALLEY PARAYATAN SWAYAT SAHAKARITA

Moreover, the emergence through **Saryu Valley Parayatan Swayat Sahakarita** a group of village based tourism enterprises within a locality assists in generating further income opportunities, through linked activities and services (such as handicrafts, fruit & vegetable supplies, employment of artisans, porters & guides & local taxi drivers), which benefit a wider community.

As part of our socially responsible approach, the Society have been providing skills training and capacity building to help communities to develop marketing linkages, so as to spread livelihood benefits more widely among villages beyond those directly targeted by Saryu Valley Parayatan Swayat Sahkarita. The Sahkarita is on process to raise funds from outside donors but also welcomes contributions from Ecotourism Guests.

CONCLUSION

The Society in the model of best practices of socio-economic empowerment of the project area through development and promotion of the Eco Tourism in the Loharkhet cluster of the Bageshwar district. It is found that the income of the people has been increased because many people have got employment in small & medium enterprise of Eco Tourism Guest House. Eco Tourism leads the subsequent impacts under the project area.



Odisha Mobilises Women Power Thru Maa Mangala

Indian Cooperative has completed its century. During this period only 8393 Women Cooperative Societies have been formed whereas 140 Women Cooperative Societies have been formed in Odisha which is 1.60% of the All India achievement. Not only the Odisha but all states of the country have the negative attitude to form the women Cooperative.

The self-help groups (SHGs) those have been organized, many have lost its ideology and principles. All most all the SHGs are organized by the NGO and other Financing Agency only to invest their fund among the rural women with high rate of interest. For the role of the NGOs & Financing Agency in the rural area, the Cooperative Societies, Cooperative Banks and Commercial Banks are affected and deprived of getting the deposit from them and invest their fund. The road in between villagers and Cooperatives are closed for the function of NGOs in the rural area.

The Year 2012 in being celebrated as the International year for the Cooperative. The State & Central Govt. consider to promote the women Cooperatives in each Gram Panchayat in the pattern of Maa Mangala Mahila Multi-Purpose Cooperative Society Ltd. to utilize the women manpower for the growth of the country.



His Excellency, The Governor of Orissa has felicitated Smt. Kumudini Kar President of Maa Mangala Mahila MPCs Ltd. for her outstanding performance in management of society

A cooperative will survive and grow if there is a participation of members, sincerity, honesty of the staffs, President of the society in most vital support for the growth and Existence of the society. The Maa Mangala Mahila Multi-Purpose Cooperative Society Ltd. exists & grows on the above reasons.

The **Maa Mangala Mahila Multi-purpose Cooperative Society Ltd.** at Arjunpur in Khordha District Orissa is one of the leading Cooperative Society in Odisha. When the Cooperative Societies in the state with full financial support, and support of the government machinery are running with the loss, it is only society in the state is running with the profit without financial support of the Govt. and Bank Finance. The society is judged one of the best Cooperative Society in the State and has been awarded prizes in the State and District level function in each year from the date of working. The society has received the best Award from His Excellency the Governor of Odisha for the 13th time on 18.11.2010. So the society is the milestone in the Coop. Movement of the State.

The society was founded, promoted and registered by the then project officer Shri P.C. Kar and the then Lady Mobiliser Smt. Menaka Nayak of the National Cooperative Union of India (NCUI, project Puri). Their contribution to the society can not be compared. The society got its registration by the ARCS, Khordha on 27.4.95 only for their sincere attempt. The society is working under their guidance. The success and growth of society is only possible for their sincere efforts and valuable guidance.

The Maa Mangala Mahila MPCs Ltd. is located in the rural area of village Arjunpur in the Khordha district. The village is only 5 km. from the District Head quarter but the village is fully neglected in the education, health and communication. Moreover it is understood that 95% of the population are not so educated. Out of 500 families 450 families are under the poverty line. The villagers are very poor, illiterate, down-trodden and all of them belongs to Agricultural family and also labour class.

In time of urgent need, they borrowed from the money lender with higher rate of interest pledging the movable/immovable property and also standing crop. The formation of the Maa Mangala Mahila M.P.C.S. has changed the village scenario from 1994. The activity of the society has brought a new ray of hope among the women. They have stopped borrowing from money lender and also started keeping the deposit in the society. The society is functioning like a Mini Bank in the rural area. The State Bank of India authority in their visit to the society expressed their opinion that the society is equal or more with the S.B.I. Branch located in the KBK District of Orissa. A brief report and the growth of the society is as below.

Area of Operation

The area of operation of the society was confined to Arjunpur Gram Panchayat when the society was registered. Later on, the area was extended to the Khordha District by an Amendment of Bye-laws by the DRCS, Puri.

Objective :

The Registered Bye-laws of the Society contains a series of objectives to provide adequate service to its members. Among these objectives a few objectives are noted below :-

- I. To accept all types of deposits from the members paying interest at par with Cooperative Bank.
- II. To provide ST Loan to the members for the income generating activities.
- III. To provide long-term loan for the construction of the building.
- IV. To provide long-term loan for the Small Transport Operation.
- V. To form the SHG among the members.
- VI. To provide loan for the promotion of the diary.

Membership & Members' Share:-

The Membership is allotted only to women having age of eighteen and above. The society was registered taking 63 members with the members share of Rs.630/- on 27.4.95. The membership and share capital has been increased

to 820 with the share capital of Rs.6.98 lakh as on 31.3.11. The increase of members and members' share is only due to active participation of the members and proper service provided by the society to its members. The husband, father, brother of the members are admitted as nominal members, in case of loan availed by the members. (Table 1) :

Table 1

		As on 31.3.08	As on 31.3.09	As on 31.3.10	As on 31.3.11
(1)	Member	583	677	747	820
(2)	Member's Share	4.92	5.63	6.16	6.98
		lakh	lakh	lakh	lakh

Working Capital

The working Capital of the society on the date of registration in the year 95-96 was Rs. 0.02 lakh. The working capital has been increased in each year as noted below. (Table 2) :

Table 2

	2007-08	2008-09	2009-10	2010-11
Own Capital	15.06 lakh	11.27 lakh	11.64 lakh	22.88 lakh
Members Deposit	69.26 lakh	89.60 lakh	98.63 lakh	132.66 lakh
Borrowed Capital	Nil	Nil	Nil	Nil
Total	84.42 lakh	100.87 lakh	110.27 lakh	155.48 lakh

Members Deposit

The society has started taking the deposit from 63 members amounting Rs. 2000/- during the year 1994-95. The members deposit has been increased year after year because of proper banking service has been provided to its members. As such the members have got the scope of keeping deposit and withdrawal facilities in the society like the Bank. The details of deposit of last 4 years are noted down (Table 3):

Table 3

(Rs in Lakh)

Year	SBD A/C		R.D. A/C		F.D. A/C		Total	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
2007-08	567	16.4	112	4.17	173	49.05	852	69.26
2008-09	614	18.89	130	6.90	220	63.81	964	89.60
2009-10	636	24.06	138	9.85	230	64.93	1005	99.19
2010-11	689	26.24	159	13.73	261	92.08	1110	132.60

Investment in the Bank, SLR & CRR

The society was started in the year 1994-95 with the zero balance investment. The deposit amount has been increased in each year. After investment among the members the surplus amount has been kept in the Bank in the shape of Fixed Deposit in the Khordha Central Coop. Bank and Orissa State Coop. Bank only to meet the SLR & CRR as per the circular of the RCS.

<u>Year</u>	<u>Amount</u>
2007-08	41.40 lakh
2008-09	46.87 lakh
2009-10	53.56 lakh
2010-11	76.93 lakh

Advances to Members

The society while started has not invested among the members. But latter on the society has invested for different schemes among the members out of the savings of members available in the society. The maximum limit of loan has been approved for Rs. 5 lakh. Adequate securities i.e. assignment of LIC Policy, Fixed Deposit Receipt, Mortgage of Land, Government employee as the guarantor, hypothecation of stuck and vehicle are kept for the sanction of loan. The details of advance given to members in each year as noted is Tables 4 & 5.

Table 4

(Rs. In lakh)

Year	No. of beneficiary Member	Amount advanced	Outstanding loan against
2007-08	160	28.14	40.89
2008-09	181	39.35	52.30
2009-10	187	55.96	53.02
2010-11	180	58.95	71.94

Table 5

D.C.B. (Society Vrs Members)

(Rs. In lakh)

		2007-08	2008-09	2009-10	2010-11
1.	Outstanding at the beginning of the year	30.00	41.42	52.30	53.02
2.	Advanced during the year	28.14	39.53	56.71	58.95
3.	Demand during the year	19.15	30.60	60.00	50.67
4.	Collection during the year	17.23	28.66	55.96	40.20
5.	Balance of demand during the year	1.92	1.94	4.04	10.47
6.	Percentage of collection to demand	90%	93%	93%	80%
7.	Outstanding loan at the close of the year	40.89	52.30	53.02	71.94

Borrowing from the Bank / Others

The society is a member of the RMK and RMK has advanced loan of Rs.2.00 lakh in the year 2000 & Rs.5.00 lakh in the year 2002. The society has repaid the full loan as per the installment fixed by the RMK. Latter on the RMK stopped the finance from 2003. The society

has not borrowed loan from the Bank / other agency till now from 2003. The society has met the demand of members out of its own fund. It is for information that the RMK did not consider the loan application of Rs.32.00 lakh submitted in the year 2002-2003 though the society is capable to avail the loan and also viable to repay the instalments to the RMK in time. The management felt that the RMK Finance will strengthen the society to provide more finance to its members.

Outstanding Loan against the Members

The society has not borrowed loan from the Bank / Other agency. The society has invested out of its own fund among the members. The outstanding position against the members are as above Table 6.

Table 6

(Rs. in lakh)

Details of loan	2007-08		2008-09		2009-10		2010-11	
	No. of loanee	Amount	No. of loanee	Amount	No. of loanee	Amount	No. of loanee	Amount
S.T. loan	146	28.46	140	33.67	123	33.68	106	32.67
Loan against Deposit	28	5.54	24	4.08	25	4.24	29	11.40
Pledge loan	Nil	Nil	8	6.74	20	8.52	33	15.89
H.B. loan	2	2.13	3	2.67	3	1.37	1	3.07
Vehicle loan	6	4.76	6	5.14	6	5.21	11	8.91
Total	182	40.89	181	52.30	177	53.02	180	71.94

Audit of the Society

The Society has been audited upto the year 2009-10 and has been classified as 'A' Class society. The Auditor has not passed any adverse remarks in the Audit Report in any year.

Profit & Loss A/c of the Society

The society has earned the net distributable profit in each year which has been allowed by the Auditor for the distribution among the share holders.

Board of Management

The society is managed by the Board of Directors consisting of 15 of different categories as per the provision of the O.C.S. Election Rule. The present Management headed by Smt. Kumudini Kar has taken over the charge since 14.08.07. Smt. Kumudini Kar is continuing as the President of the society since 27.4.95 being elected from time to time. The particulars of the Board Meeting of last 4 years as given below. The Board of Directors are allowed sitting fees to attend the meeting. The detail is given in Table 8.

Table 7

(Rs. In lakh)

Year	Income Profit	Expenditure	Distributable
2007-08	7.95	7.63	0.32
2008-09	10.70	10.19	0.51
2009-10	13.59	12.55	1.04
2010-11	14.64	13.46	1.18

Table 8

Year	No. of Meeting	Members attended
2007-08	13	15
2008-09	11	15
2009-10	12	15
2010-11	12	15

General Body

The General Body of the society was conducted in each year in which nearly 60 % members attended the A.G.B. and participated in the discussion Table 9.

Table 9

Year	Date of AGB	Members during the year	No. of Members attended	Percentage of attendance
2007-08	30.03.08	583	312	54%
2008-09	28.05.08	677	399	59%
2009-10	24.02.10	747	483	65%
2010-11	31.03.11	820	520	63%

Incentive to Members

As per the decision of the AGB the incentive in shape of kind was given to members in the A.G.B. This practice was started from the starting of the society only to bring the women to the cooperative fold. The incentive was given (Gift in kind) in each year out of the profit. Moreover the incentive was distributed by the Veteran Cooperator / Hon. Minister / Hon. MLA. This was highly appreciated by the officials and non-officials. The expenditure for the gift in kind was spent as follows.

2007-08	Rs.18,000.00
2008-09	Rs.28,880.00
2009-10	Rs.54,000.00
2010-11	Rs.70, 000.00

Award and Prize

The society has been judged one of the best Mahila Coop. Society of the State & has been awarded the 1st Prize since 1999 continuously in the State level function till the year 2010. The society has received the 1st prize for the 13th time on 18.11.2011 in a state level function given by His Excellency, The Governor of Orissa.

Staffs

The society has appointed four numbers of staffs who are taking regular monthly salary in each month. The establishment cost of each month

comes to Rs.15,000/-. The staffs are also paid two months bonus in each year as per the Bonus Act, out of the audited profit.

Office Building

The society is running in a rented building with the monthly rent of Rs.1,800/- The society has proposed to purchase a piece of land in the middle of the village for which the management has created Building Fund.

Assistances of the Central Government

The Government of India, Ministry of Agriculture Cooperation Department has provided the Working Capital of Rs.40,000/-, Share Capital of Rs.40,000/- and Managerial Subsidy Rs.20,000/- in the year 1997-98. The rate of interest is 13% per annum. Since the rate of interest is higher than the Bank rate of interest the Management has repaid the Share Capital and working capital loan in full before due date. So no Central Govt. loan stands outstanding, against the society as on dated 31.03.2005.

Award to the President

The President Smt. Kumudini Kar has been felicitated as the Best Cooperator by His Excellency, The Governor of Orissa as Smt. Kar is holding the Office of the President, being elected since 1995.

Visitors to the Society :

The Hon. Cooperation Minister, Smt. Surama Padhi, Hon. MLA Khordha, Chief Executive of the NCUI and other officials of the NCUI, Chairman of the NCUI, RCS Orissa Addl. RCS, JRCS, DRCS visited the society. The Women Cooperative leaders consisting of eighteen of Assam State have visited the society on dated 01.09.2011. They are highly motivated on the working of the society in a Rural village. They also more motivated on the Savings of Members, Investment of funds among the members for the different schemes and Accounting System maintained by the society.

India is one of the biggest democratic country in the world having the population of more then 120 crore out of which women population is

nearly 50%. The women are still neglected. The Government has not taken any sincere step to utilize the Women Manpower for the National Growth. There is adequate scope to utilize the Women Manpower through the Cooperative provided the successful schemes are made for them by the Govt.



Success of Self Reliant Cooperative Bank With No Borrowing

Finance is the life blood of any banking business. Madai Cooperative Rural Bank has been able to successfully mobilize its own funds of share capital, reserve fund and deposits for its variety of lending operations. An attempt is made here to study the successful performance of the bank in Kannur District of Kerala in terms of management, financial operations and its functions.

Origin

The bank has its origin in the Pazhayangadi Producers cum Consumers Society formed on July 31, 1946 to address the shortage of food in the erstwhile Madayi farka following the outbreak of the World War II. **Madai Cooperative Rural Bank** was registered on 23.01.1956 and started functioning on 19.04.1956 with 3742 members and Share Capital Rs.65000. Mr. P. V. Appakutti was one of the promoters of this bank and dynamically led from 1956 to 1985. Thereafter, he became the Chairman of State Cooperative Union.

Area of Operation

The area of operation is confined to 11 villages viz, Ezhome, Cheruthazham, Kunhimangalam, Cherukunnu, Mattul, Madai, Kannapuram, Kadannappalli, Panappuzha and Irinave Desam of Kalliassery Revenue Village of Kannur Taluk and Pariyaram Village of Taliparamba Taluk. The bank has got one Head Office and 22 branches. ***It is the biggest Primary Cooperative Bank in the Cooperative sector in Kerala State by means of its branches, number of employees, deposit mobilization, working capital and etc.***

Objectives

The following are the main objectives of the bank:-

1. To borrow funds from members or others to be utilized for providing loans to members for useful purposes.
2. To procure and supply agricultural requirements like seed, manure, implement, cattle feed etc.

3. To arrange for the sale of agricultural products of members to their best advantage.
4. To own or hire processing plants like rice mills, flour mills, oil crushers, decorations, gins and machinery like tractors mechanized plough etc for the benefit of members.
5. To undertake collection and discounting of bills, drafts and cheques on behalf of members and constituent and to provide facilities for transmission of funds to and on behalf of members and constituents by issue of cheques and drafts.
6. To undertake collection of insurance premium on behalf of the LIC of India from members and constituents and to provide facilities for transmission of funds on their behalf.
7. To own or hire godowns to provide facilities to members to store their products from sale at advantage price
8. Generally to encourage thrift, self help and co-operation among the members
9. To own or hire vehicle for the transmission of goods of the bank and the members of the bank
10. To create a "Member welfare fund" by subscription from members to be included in the Scheme, by donations from other sources and by set a parting net profit at the 10 percent in every year. The fund will be utilized in accordance with the sub rules framed by the board and approved by the Joint Registrar.
11. To issue housing loans and overdrafts to the employees of the bank as per the subsidiary rules framed by the Board of directors and approved by the joint Registrar.
12. To conduct a show room of house hold articles and to issue them to the members at hire purchases as per the subsidiary rules framed by the board of directors duly approved by the joint Registrar.

Membership

This bank has three types of memberships viz. A class, B class and C class. There is no Government membership in the bank. A Class membership is provided to those individuals residing with in the area of operation of

the bank. They can attend the general body meeting and also have voting rights. B class and C class membership is also available to those people who are residing outside the area of the bank. B class membership is allotted to persons availing gold loan. Hire purchase loan, cash credit loan and group deposit loan are allotted to C class member.

Board of Management

All the work of the rural bank is run by a General Body, which consists of the members which elects the Board of Directors. As per the Kerala State, the election of Cooperative Banks are held every 5 years. The Board takes policy decision and approves budget of the bank. It also decides the activities which the bank should discharge and undertake. The present Board of Management assumed office on 31.12.2008 and consists of 14 members. Shri. K. Padmanabhan is the current President. The Board of Management has tried its level best to formulate and implement policies for the overall development of the bank and its members.

Staffing Pattern

There are 215 employees comprising of secretary, 152 regular employees and 69 commission agents. All the clerical level employees are appointed through Kerala Cooperative Service Recruitment Board Examination and supervisory staffs are selected by means of promotion through service and rest of the sub staff are appointed by the board of management itself. The employees are dedicated towards their customers and hard working. They are able to maintain good customer relations through their polite behavior.

Sl. No	Designation	No. of Post
1	Secretary	1
2	Manager/Asst Secretary	1
3	Chief Acct /Internal Auditor	2
4	Branch Manager	22
5	Accountant	19
6	Sr. Clerk	29

7	Jr. Clerk	19
8	Attender/ Peon	17
9	Watchman	13
10	Sweeper	13
11	Appraiser Cum Attender	6
12	Appraiser (commission basis)	4
13	Bill Collectors (commission agents) others	69
	Total	215

(Source: Compiled from Salary register of the MRCB)

Business Operations

Deposits

Majority of the population residing in the area of operation of the bank are depositors of the bank. The deposits mobilized by the bank can be utilized for meeting the varied needs of the people and overall development of the State. The bank has proved its competency by continuously bagging the “Best Performance award” from the Kerala State Government for the past five years.

Loan Distribution and its repayment

The management of the bank has been trying to update its lending policy to fulfil the varied loan requirement of its members. The bank provides loans from Rs.5 lakhs to Rs.50 lakhs for varied purposes like the construction of hospitals, commercial complex, industries, etc. In addition, the bank provides loans for purchase of land, vehicle loans, educational loans, mangalyasutra loan and the subsidized loans recommended by agencies like local self government, backward class corporation, EMS Housing loans etc.

Debit collection policy of the bank takes into consideration the dignity and respect of its members. The policy is built on courtesy, fair treatment and persuasion. The employees of the bank come in direct contact with the

borrowers for collecting overdue loans. Currently the Overdue position of the bank is 9% only.

NO Borrowings

The bank is self reliant with its strength of owned funds.

A Statement showing the progress achieved by the bank for the last five years are narrated hereunder

(Rs. In Lakhs)

S.No	Particulars	2006-07	2007-08	2008-09	2009-10	2010-11
1	Paid up Share Capital	226	215	285	311	322
2	Deposit Position	15850	18502	23765	29758	34950
3	Loans Position	12720	18820	24275	30173	35500
4	Working Capital	16120	18820	24275	30173	35500
5	Net Profit	102	88	104	169	155.02
6	Overdue	14%	12%	9.8%	9%	9%

(Source : Audit report of the MRCB Ltd)

Remarkable Features of the Bank

1. Bagged Best Performance Award from Kerala State Government continuously for the years 2006-07, 2007-08, 2008-09, 2009-10, and 2010-11.
2. It is the first primary bank to start operation in the 1970's in Kerala State. Currently, the Bank has 22 branches.
3. It is the first Bank which introduced Member Welfare Scheme in Kannur District during 1970's.
4. First Bank in Kannur District to use Billing Machine for collection of interest from their customers.

5. Rs.50 lakhs given for MT loan purpose by a Primary Bank in Kerala State .
6. Having new own Auditorium with 1000 seating capacity, 600 Dining Capacity and 200 seated meeting hall.
7. All branches are connected with Core Banking facility.
8. First bank in the cooperative sector to sanction long term housing loans.
9. The bank is issuing demand drafts payable in India and abroad in collaboration with the HDFC Bank.
10. Among the primary cooperative banks in the State, the MCRB had the highest number of members 49,756.
11. The bank had also been working as an LIC premium collection agent and a corporate agent of the National Insurance Company.
12. Members are educated and aware about bye laws and actively involved with all the meetings.
13. All the seven principles of cooperation apply with all the operations effectively.
14. It has been "A" class Audit Classification with class 1st special grade bank since 1980 onwards.

Conclusion

Few banks have the capacity to achieve great development because of its effective and efficient utilisation of resources as per the planning. The selected MCRB achieved this position by means of personalised service with a smile, prompt and efficient attention towards customers. The bank is also depending upon its owned funds only and not borrowed funds. Eminent leadership role played by past president of the bank Sri.P.V.Appakkutti created a milestone in the history of the bank. **MCRB is working as a role model for the cooperative banks in the state level.**



Women Run Bank Benefits Men Too

A Scots-Irish social worker, author and teacher, Margaret Elizabeth Noble deeply inspired by Swami Vivekanand when she met him in London in 1895. Since then she was attracted towards India and decided to dedicate rest of her life in this country. Swami Vivekananda gave her the name Nivedita (meaning “Dedicated to God”) when he initiated her into the vow of Brahmacharya on March 25, 1898.

Inspired by her sense of dedication **Bhagini Nivedita Cooperative Bank Ltd. (BNCB) was founded on March 24, 1974 at Pune, Maharashtra.** The Chief Promoter of BNCB was late Shri Vivek Ganesh Dadhe, a Chartered Accountant by profession, who had earlier, successfully promoted the Ahamadnagar Cooperative Bank. One section of ACB was run exclusively by women. Based on the good experience gained from the women’s wing of ABC, BNCB was started at Pune by him. Right from the inception of the bank, his wife Mrs. Meenakshi Dadhe is associated with this bank, in the capacity of the Director/Chairman of the bank. The area of operation of the Bank is Maharashtra State.

It is mandatory to hold election after every five years. But in the life span of the bank, election was held only once. Board of Directors of the bank comprise all women Directors. Elected directors are 13 in number of which four are from reserve categories. The Board has co-opted two women directors. There are two staff directors. Most of the directors are graduate or double graduate and fulfill the norms of the Reserve Bank of India.

Initial Stage

In the initial stages BNCB had to face a lot of challenges in respect of mobilising share capital and deposits. Devotion of directors like Mrs.



Participation of women members of the board meeting of the bank

Sheela Kale and some others in the bank development is noteworthy. People could not believe that women could run a bank successfully. It required sustainable efforts to gain their confidence. Normally, it is assumed that, when a group of women come together, they are interested in finding out the shortcomings of other women, with less possibilities of good dialogue among them.

But in the case of BNCB, these allegations have been proved to be totally wrong. In those days, we used to organise meetings here and there and every where at the nook and corner of the Pune city i.e. at various offices, hospitals, schools, colleges, temples and clubs etc. Hundreds of women and men used to attend the meetings. The directors explained to them the fruitfulness of a women's bank, where they can put there savings and the advantages that such a habit brings to them. They were explained the savings and loan schemes of the bank. This brought the necessary awakening among them. The tendency to save is higher among women than men.

Objectives

To develop the banking habit among the masses in general and women in particular was the prime objective of starting women's bank. Women could generate money out of their own undertakings, or own savings and thus could gain economic empowerment. Normally women are particular in repayment of debts. In male dominated society like ours, women have to shoulder all household responsibilities, but they often find it difficult to save, or to retain their savings. Normally women like to hide, their well saved money from their husbands or other persons in the family. Surprisingly enough, we have many women account holders who plainly request us not to disclose their savings to their family members. They wish to spend their savings only when they themselves think it proper to spend it. From our experience, illiteracy of women does not come in the way of operating a bank account. Once, twice, thrice you teach her to operate the account and she would do so properly. The bank provides an informal atmosphere, where women interact freely with bank officials.

With the changing, social and economic conditions, women's productive role has assumed significance. Women generally have, no real estate in their names, which often imposes a limitation, on development of entrepreneurship among them. But with suitable backup and support

services, a healthy condition for women's productive and reproductive roles can be sustained. It is in this direction that women's banks like BNCB could contribute to make a women self-dependent and self-reliant economically in a major way. Today thousands of women and men are depositors, share holders and loanees of the BNCB. **The percentage of women shareholders is about 69%.**

Highlights of the Bank

The bank provides loans at reasonable rates, for a variety of purposes. After proper scrutiny and documentation of the proposal. Bank gives loan for starting new or expansion of existing income generating enterprises, purchase and repair of house, purchase of truck, three wheeler/computer/ other electronic appliances, repayment of old debt, medical treatment, educational purposes, marriage ceremony, purchase of various types of machines, used for various purpose etc.

TABLE

Financial Position of the Bank as on 31.03.2011 —A (Audit Class)

Sl. No.	Particulars	Position as on 31 st March, 2011
1.	Branches including head office	11
2.	Paid up share capital	Rs. 5.43 Crores
3.	Share holders	32041
4.	Deposits	Rs. 423.69 Crores
5.	Advances	Rs. 253.49 Crores
6.	Net NPA	0%
7.	Gross profit	Rs. 13.71 Crores
8.	Net profit	Rs. 8.53 Crores
9.	Working capital	Rs. 521.51 Crores
10.	CRAR	21.44%

Staff Recruitment

The bank considers its human resources as its most valuable assets. To achieve success, cooperation and dedication of employees are highly essential. The bank has a work-force of 230 women including the managing director, twelve male security guards and 12 male recovery assistants who are working with the bank. Staff members are either graduates or post graduates, and can work on computer. Recruitment is done strictly on merit, due consideration being given to candidates from reserved categories. Written examinations are conducted through third party agencies. The directors take oral examination. Our present Chairman, Mrs. Jayashree Kale is a gold Medalist and works effectively.

Proper training is given to all the staff, as per requirement of their position. If the employee's work is satisfactory, then after the probation period, she becomes bank's regular employee. Strict discipline is observed in the office. The salary of the staff is satisfying. The Chief Executive officer of the bank, Mrs. Smita Deshpande, has the freedom to manage the day-to-day administration. She holds regular meetings with the staff and takes their suggestions.

The directives of the Reserve Bank of India, the rules and regulations of State Government and the bye-laws of the bank are strictly followed by the bank. The directives of Reserve Bank of India and policies of the board are explained to staff by C.E.O. in such meetings. The Chief Executive Officer sees that assignments are completed by the staff within the stipulated period. At the same time, the genuine needs and problems of the workers and the staff are given due consideration.

Staff policies made by the Board, have raised the employee's respect for and their faith in the management. Every year a shield is given to the branch which gives the best performance.

Challenges

There is tremendous competition in the banking sector i.e. from other various types of banks, foreign banks, and financial institutions. Following Narsinhan Committee's recommendations, there is

deregulation of interest rates. Prudential norms have been made applicable to cooperative banks since 1993. Capital adequacy norms, N.P.A. provisioning, increased cost of goods and services, and thinner profit margins, are becoming causes of concern, for the banks, as these affect their net profits. For the last three years, an additional burden has fallen on the urban banks in the form of income tax. All these have brought greater responsibilities for the bank's management. Building up of expertise particularly, in respect like analysing balance sheets, tracking of latest trends in government securities, money markets, and the economy, has become absolutely essential.

Progress and development in information technology, and financial reforms, have given both challenges and opportunities for the banking sector. The need is to move with the time, and become professional. Changing economic scenario, demands change in our mental setup. Our bank has successfully effected a change-over, from orthodox practices to new managerial techniques. All branches are computerised. **We are providing E.C.S., N.E.F.T, R.T.G.S. and S.M.S. Alert Services to our customers.** In the near future we are starting new branch in Kharadi area, A.T.M. Centre at Hinge Warje branch will be started soon. So also any branch banking services will be provided from coming June.

We always plan in respect of various issues, such as staff recruitment, interest rates fixation, deposit mobilisation, loans disbursement, income and expenditure for the year, starting of new branches, computerization of the new branches, to arrange training programme for the staff and directors, purchase of new premises or renovation of the branch, celebrations and event organisation etc. Marketing and recovery cell are working effectively. The bank's loan recovery is about 98%.

Proper information and documentation, related to every aspect of the loan proposal, is taken before it gets sanctioned. Bank has to take lots of efforts, particularly during recessionary periods, when the likelihood of defaults can be more due consideration is given to genuine cases. The bank generally starts, the recovery process, when the default becomes, a month old. To resort to court matters is the last resort. Directors or officials never interfere in the recovery process.

Social Aspect in Banking

This is an area to which, the bank, gives due importance. Hundreds of families have been freed from the clutches of money-lenders, by the bank, by giving them loans. Mrs. Meenakshi Dadhe has done a commendable work in this respect. Every year some funds are earmarked for the welfare of members and the staff. The share holders and the staff are given financial assistance for medical and educational purposes. Loans for schools and college buildings are given on liberal terms and conditions.

Financial assistance is provided to institutions which work for the welfare of the handicapped, mentally retarded and the needy poor. Financial assistance to organisations working for widows, divorcees and neglected women is also given on priority. In times such as war, storms, flood, earthquake etc. BNCB comes forward readily, to extend a helping hand. The Bank has given lakhs of rupees, without making any delay. Exhibitions are held, by the bank for our women entrepreneurs, many times directors give them the required guidance to promote entrepreneurship among them.

Rate of interest for loans given to women entrepreneurs is less than other loanees. On the 7th of March every year the bank gives awards to three bank's women entrepreneurs and two awards to the institutions working for social cause.

Corporate Governance

Openness (transparency and disclosure) integrity and accountability are the cardinal principles of corporate governance. Corporate governance implies that the Board of Directors and CEO assume, the role of trustees with attendant checks and balances, that pave way for emergence of a good organisation, which give greater customer satisfaction has a high degree of employee commitment, enhances share holders value and is sensitive to social concerns. It would be relevant to mention here that ever since its inception, no Director of BNCB has availed loan facility from the bank.

To run banking business more effectively the bank has formed specific functional committees for share capital, loan recovery, executive

employee, audit and so on. The audit committee consists of Chartered Accountant Mrs. Rewati Paithankar and co-professional women. Board meetings and committee meetings are held regularly. Free discussions are held in the meetings and decisions are taken in the best interest of the bank. There is concurrent audit of the branches and annual government audit. There is an inspection too by RBI after every two years. The bank has been securing 'A' category audit classification every year. Through the bank's annual report, the shareholders get the disclosure of information, which is another aspect of corporate governance. Owing to high ethics of the board and the staff, the bank's customers have high regards, for the management and the staff. It's a source of great pleasure to all of us, to fulfill the financial requirements of the needy customers.

Summing up

All the branch premises are owned by the bank. Every year shield is given to the branch which gives best performance. A number of delegates and visitors from all over India and abroad visit the bank to understand and study its working. The bank has secured many awards on district and national levels. Many informative articles have been published in national and international journals. ***A few years ago a Bombay based publication Bris Indiglo had examined 464 urban banks in Maharashtra state and Bhagini Nivedita Sahakari Bank was ranked the first among all urban banks in the state.***

Professional approach, absence of vested interests, well trained staff and directors, transparency, discipline in the work, efficient customer service, capacity to visualise future and to take right decision and no politics in the board itself and customer's faith are the hallmarks of the bank. ***Bhagini Nivedita Sahakari Bank believes that women have inherent and latent capacities in them, which have to be channelized properly and effectively to attain the desired goal.***



A view of public dealing counter of the bank

Kollimalai LAMPS : Beacon Light in Tribal Kolli Hills

Large Sized Multi-Purpose Cooperative Societies (LAMPS) were set up in tribal areas to improve the social and economic conditions of tribal people and to protect them from the exploitation of the middlemen and money lenders, following the recommendations of the study team appointed by the Government of India under the chairmanship of Sri.Bawa in 1973 to suggest suitable institutional structure for the development of the tribal people.

LAMPS became the helping hand to the scheduled caste and scheduled tribe people living in hills and forest areas. The objectives of the societies are to provide short term loans at concessional rates of interest, to offer medium term loans for purchase of cattle and minor irrigation purposes, to supply agricultural inputs, to provide marketing facilities and infrastructure for minor forest produce collected by the tribal members, to distribute the essential and other consumers goods and to promote thrift, self-help and mutual help among the members. Thus, they are the



Researchers discussing with the Secretary of the LAMPS

organized financial and marketing intermediary at the local level with a view to safeguard the socio-economic well being of the tribal community and protect the tribal people from exploitation by the local moneylenders and middlemen.

LAMPS in Tamilnadu

At present 17 LAMPS under Integrated Tribal Development Programme and two societies under non-Integrated Tribal Development Programme are functioning in the state. These societies provide single window service for production credit, consumption credit, supply of agricultural inputs, marketing of agriculture produce, collection and marketing of minor forest produce and supply of essential commodities under Public Distribution System (PDS).

These societies have 81955 tribal members and 9364 non-tribal members. In order to enable the tribal people to undertake agricultural operations, LAMPS provide short term loan for cultivation and medium term loans for allied activities of agriculture. In order to avail the loan facility, share capital subsidy has been provided to the members of the society. As these loans are provided at free of interest, interest subsidy to compensate the interest loss has also been provided. In addition, financial assistance in the form of subsidy for transport, driver's pay and maintenance of vehicles have also been provided. An amount of Rs.90 lakh each for the year 2006-07 and 2007-08 has been sanctioned by the Government as subsidy to these LAMPS for the above purposes. Presently most of these societies are not functioning well. The business highlights for the year 2008-09 of the nineteen LAMPS functioning in Tamilnadu are given in the following table:

LAMPS in Tamilnadu – At a Glance

Table - 1

Particulars	Rs. In Lakhs
Share Capital & Reserves	567.28
Deposits	560.12
Borrowings	3093.12
Working Funds	4459.2
Issue of Crop Loan	943.5
Issue of JLG Loans	114.38

Particulars	Rs. In Lakhs
Issue of Jewel Loans	1826.25
Issue of SHG Loans	327.75
Issue of MT Loans	288.75
Issue of Other Loans	27.75
Total Loans issued	3528.38
Total Loans Outstanding	4376.57
Recovery Percentage of ST/SAO	56%
Recovery Percentage of all Loans	67%
Net Interest Income	145.55
Non-Credit Income	102.58
Other Income	56.81
Total Income	304.94
Establishment Expenses	136.72
Administration Expenses	41.03
Total Expenses	177.75
Profit	127.19
Percentage of Cost or Management to Income	58%
Percentage of Staff Cost to Income	45%

Source: Agenda Notes, Review Meeting of LAMPS, TNSC Bank, 2010.

The societies are functioning with the owned fund of Rs.567.28 lakh and it works out to Rs. 29.86 lakh per society. It is important to mention that as per the circulars of Registrar of Cooperative Societies, a society should have at least Rs. 15 lakh as owned funds for accepting deposits from the members. It has been observed that the Primary Agricultural Cooperative Societies in main land are facing the difficulty of generating the mandatory requirement for acceptance of deposit. But the LAMPS have achieved and they are accepting deposits from the members and it is amounted to Rs.560.12 lakh during the year 2008-09.

In addition to the deposits mobilized, the LAMPS have leveraged with Rs.3093.12 lakhs of borrowed amount from the District Cooperative Credit Banks (DCCBs) concerned. In total they could able to mobilize the working fund of Rs.4459.20 lakh. Using their working funds, they have issued loans to their members to the tune of Rs.3528.38 lakh during the year 2008-09. Further, it is noteworthy that the total outstanding of the loans is Rs.4376.57 lakh and they were able to lend 98.15% of the total working fund productively to their members. Out of the total loans issued, crop loan, jewel loans, self-help group (SHG) loans are the major chunk. It may not be a rosy picture that the societies are having 67% recovery from total loans, however, that did not hinder their services. It is evident from the fact that the societies have earned a total income of Rs.304.94 lakh and their total expenses are only Rs.177.75 lakh. As a result the LAMPS in Tamilnadu have earned a profit of Rs.127.19 lakh in total during the year 2008-09.

Profile of Kolli Hills

Kolli Hills or *Kolli Malai* is a small mountain range located in central Tamil Nadu in Namakkal district of India. The mountains are about 1000 to 1300 m in height and cover an area of approximately 280 sq.kms. The Kolli Hills are part of the Eastern Ghats, which is a mountain range that runs mostly parallel to the east coast of South India. The mountains are relatively untouched by commercial tourism and still retain their natural beauty.

The Kollihills is a sub taluk and forms a part of Namakkal district. Semmedu is the headquarters for the Kolli hills and Semmedu is connected by road to Namakkal and Salem. Apart from its historical significance, the mountains are covered with evergreen forests, but increasing areas of forests have been cleared for farming. Important farm products of the mountain ranges include coffee, tea, jackfruit, pineapple, black pepper and other spices. Rice and other minor millets form the staple food of the tribal people who inhabit these mountains. The jackfruit grown on these mountains is well known for its taste and fragrance and is often soaked in wild honey that is also harvested from these mountains. The mountains are covered by lush green vegetation in the spring and monsoon, and are streaked with streams which add to the natural beauty. There are three reserve forests that are controlled by the Government of Tamil Nadu, namely Ariyur Solai, Kundur Nadu, Pulianjolai.

People of Kolli Hills come down by foot with their produces to the foot hills of Kolli Hills and they sell their produces and go back after buying their required materials. This type of activities takes place in few places like, Karavalli, Belukurichi, Thammampatti, Pulionjolai. People from various surrounding places of Tamil Nadu come to Belu Kurichi to buy the products of Kolli Malai.

LAMPS in Kolli Hills

The **Kollimalai Large Sized Multi-Purpose Cooperative Society Ltd.** SN. 210., has been registered on 10-01-1977 and started functioning on 19-01-1977. The area of operation of the society consists of seven revenue villages namely; Vazhavanthinadu, Thinnanurnadu, Selurnadu, Thevanurnadu, Ariyurnadu, Kundurnadu and Valappurnadu. The main crops cultivated in the area of society are tapioca, banana, coffee, pineapple, paddy and black-pepper. The above plantations are cultivated in around 60800 acres. Details of the population and Membership are given in the following table:

Population and Membership (2010-11)

Table - 2

Sl. No	Particulars	Scheduled Tribes	Scheduled Casts	Others	Total
1.	Total Population	29800	1200	3000	34000
2.	Total Households	5800	370	530	6700
3.	Member Households	2500	102	56	2658
4.	Total Members	10719	288	315	11322

Source: Compiled from the records of Kollimalai LAMPS.

It is inferred from the table that 88% and 3.5% of the total population constitute the scheduled tribes and scheduled castes respectively. One third of the total population in the hills is the members of the society.

Out of the total households of 6700, 2500 ST households and 102 SC households are the members of the society.

Status of LAMPS before 2004

The society was in deep trouble with heavy financial crisis and mismanagement during the past. As a multipurpose cooperative society which is meant for the welfare of tribal population, the society had to undertake the functions like interest free loan, distribution of essential commodities, running of public distribution system (PDS) among others. The society could not get in time the interest subsidy from the government for the interest free loan. The society started a fruit processing unit during the year 1988-89 with the intention to procure the fruits cultivated by the tribal people at fair price, processing and selling the same throughout the year. The aim is also for providing employment opportunities to the members. But, due the improper management, the society couldn't achieve its desired objective; it incurred a loss of around Rs.10 lakh.

The society had appointed 29 staff during the year 1996-97 without proper planning of increasing the activity spectrum, it brought heavy burden to the society. Meantime, the employees those who had worked before 1990 have made misappropriation of stocks under PDS and resulted shortage to the extent of around Rs.5 lakh. Though they were terminated from the service as a disciplinary action, the society couldn't recover the loss caused by them.

To add to the wound, there was a report of malpractice in the procurement of black pepper during the year 1999-00. All these factors combined together forced the Salem District Central Cooperative Bank to stop the financial assistance from April 1, 1999 onwards and the society became defunct. This was the status up to the year 2003-04.

Revival Measures

Considering the socio-economic importance of the society to the tribal economy, the Joint Registrar has organized a review meeting on 22/07/2004 and constituted a revamping committee with a view to investigate the reasons and to give re-birth to the society. Accordingly, a draft proposal was submitted on 31/07/2004 to the Joint Registrar.

With the intervention of the District Collector through the request of the Joint Registrar, the tribal welfare fund allotted by the District Rural Development Agency had been deposited with the LAMP amounted to Rs.22 lakh. With the help of this deposit, the society was able to do jewel loan business and made a profit of Rs.4.74 lakh during the year 2004-05.

On the other side, as a part of the action plan proposed by the review committee, the society sold out the idle vehicle by keeping one for the current use. With the consultation of the Deputy Director of cooperative audit, it was also decided to complete the pending audits of 5 years within a stipulated period which enabled the society to approach the central cooperative bank for financial assistance. Under the government loan scheme, the Salem District Central Cooperative Bank sanctioned the financial imbalance fund of Rs.52 lakh. Considering the past due by the society to the Central Bank, it sanctioned Rs.30 lakh as crop loan credit and Rs.10 lakh as jewel loan credit in the first phase for the revival of the society. Further, in the year 2005-06 the district rural development authority (DRDA) had deposited Rs.15 lakh and for the next one and half year the society utilized the same fully for the issue of jewel loans. These developments gave a new breath to the LAMPS and helped to recover from its past financial ill-health.

From the year 2004-05 onwards, the society was allowed by the Central Cooperative Bank to avail cash credit, medium-term credit, SHG loan, TADCO loan. The marketing intervention by the society for the procurement of tapioca from the farmers directly and selling the same to Salem based sago manufacturers has made a significant impact. The society had a business of 2138 tones procurement of tapioca during the year 2007–08 and made a profit of Rs.1.97 lakh. The society has also taken sincere efforts, with the grand support its staff, for timely recovery of credit and sanctioning of fresh loans. By these initiatives the society has emerged again and **became indispensable financial intermediary in the Kolli Hills.**

Activities and Major Business

After recovering from the huge crisis, the society is improving steadily and continuing its strong presence and local niche. The important business and various activities of the society are:



Cooperative Mini Super Market of Kollimalai LAMPS

1. The society has taken every initiative of disseminating the “interest-free” crop loan among the tribal members with the dedicated support of the staff. Farmers clubs and self help groups functioning in the area have been geared-up for enhancing the outreach every year. Accordingly, 8600 acres of land has come under the cultivation of Tapioca in the area of operation of the society. Therefore, it has been planned to lend over 10% of the cultivable land every year in addition to the present coverage.
2. Before the year 2004, there were no Dairy Cooperatives functioning in the area. With the advice and help of Joint Registrar, Special Officer of District Cooperative Bank and AGM – NABARD, the initiatives have been taken to organize Dairy Cooperative Societies in the area. Subsequently, the AAVIN, the dairy marketing federation of Tamilnadu, has started milk Chilling plant at Kolli hills. Because of the above initiatives, the society is able to extend medium term credit for the purchase of milch animals to the members of the dairy cooperatives.
3. The society have taken untiring efforts with the support of the staff for gathering intelligence about the pledge of the jewels by the people with the money lenders and the banks located out side the area of operation of the society. Accordingly, the borrowers have been identified and disseminated information about the benefits of the society’s loan scheme. Consequently, it is worth mentioning that the **jewel loan of the society has been significantly increased**

from mere amount of Rs. 6.39 lakh in the year 2003-04 to the huge quantum of Rs. 471.24 lakh in the year 2010-11.

4. There were no SHGs functioning in the area before 2004. With the help of NGOs functioning in the area of operation, the society has taken efforts to form and financing SHGs. The secretary and employees took keen interest in attending the weekly and monthly meetings of SHGs and explaining them about the “revolving fund provided by the government”, loans for the income generation activities, savings based micro-credit, maternity loan and the loans provided by Tamilnadu Adidravida Development Corporation (TADCO). As a result the society could able to form and finance 166 groups and lend to the tune of 63.24 lakh in the year 2010-11. Since there is lot of grassing land available in the area, the potential of sheep and goat rearing has been exploited through lending to SHGs.
5. Presently, the society is operating two consumer outlets apart from the PDS shops, one at Kolli hills and the second and Vazhavanthan. Through these stores the society is catering the home needs of the local population. Considering the geographical and remoteness of the area, the presence of the consumer outlets are of great help though the turnover is only around 18 lakh in the year 2010-11.

Financial Performance

The important financial indicators of Kolli Malai LAMP are furnished in table no. 3. It is to be appreciated that all the financial indicators of the LAMP except the sale of consumer goods, shows the positive and remarkable growth. The owned fund shows a growth of 24.77% from the base year 2003-04 to 2010-11. The total deposit has increased from 23.95 lakh from the base year to Rs.82.98 lakh in the year 2010-11 which accounts 2.5 times.

Actually, the society has not issued any crop loan in the year 2003-04 which is the main service of the society to the tribal population. It shows tremendous contribution to the accessibility of credit to the needy and poor tribal people by distributing to the tune of 105.98 lakh and it comes to 354.46% of growth from the year 2004-05.

Similarly, the society has not issued any MT loan during the year 2003-04 and it has distributed a moderate sum of 15.72 lakh in the year 2010-11. A significant achievement is recorded in the disbursement of jewel loan to the tune of Rs. 471.24 lakh and grew to an astonishing rate of 72 times over the period of eight years.

The society has also started issuing loans to the SHGs in the year 2005-06 with a token of Rs.12000, but it has grown up to Rs. 63.24 lakh which reveals that the society is showing keen interest on reaching the tribal women folk through SHGs. To sum-up, the society has issued a total loans of Rs.659.88 lakh in the year 2010-11 from a meager sum of 6.39 lakh in the year 2003-04.

It is only the negative aspect of the financial indicator as the sale of consumer goods have been reduced from Rs.27.64 lakh in the year 2003-04 to Rs.17.40 lakh in the year 2010-11, a decline of 37%. The main reason is that the society was the major outlet for the people and currently three more shops have been opened by the private trader in the recent past to serve the same limited population of the village.

With the regard to profitability of the society, it incurred a loss of Rs.14.13 lakh in the year 2003-04 and Rs.1.73 lakh in the year 2005-06. In all other years of the study, the society earned a net profit ranging from Rs. 4.74 lakh to Rs. 41.80 lakh. In case of accumulated loss, the society was having a huge amount of Rs.288.80 lakh in the year 2003-04 and it is reduced to half in the year 2010-11. It is expected in few years that the turnaround will be completed when it wipes out all the accumulated loss.

Conclusion

The society is playing the significant role as being the only financial intermediary, except a commercial bank branch, in the entire Kolli Hills. It is worth mentioning that the contribution of the society for the economic and social upliftment of the financially excluded population of the scheduled tribes living in the area. The present financial indicators of the society are giving a wholesome picture and the proposed implementation of ICDP for the Namakkal district may contribute for the further growth of the society. Under these circumstances, the society may think of reviving

the fruit preservation and processing unit by entering in to a contract with private companies, instead of marketing on their own. Previously, the society has landed in trouble because of its own marketing initiative. By learning from the previous experience the society may have strategic alliance with the companies which is having good marketing capabilities.

At present the tapioca is cultivated in around 1300 acres of the cultivable area in the Kolli Hills. There is an immense potential to enter into the marketing of tapioca. Earlier, the society has done the same business in the year 2007-08, to the tune of 2138 tones and earned a trade profit of Rs.1.97 lakh. As the society is having the members' loyalty and past experience the society may plan to enter into the marketing of tapioca. Being black pepper is one of the main crops in the area; the society is having the capability of procuring the black pepper in minor quantities from the farmers. The marketing of black pepper do not require any extra effort and it seem a profitable venture; the society may courageously enter into this venture. Though the society travels through ups and downs, it appears to be an excellent socio-economic model.



Table - 3
Financial Performance of the Kollimalai LAMPS
(Rs. in Lakhs)

Particulars	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
Share Capital	29.83	30.22	30.73	32.83	35.00	36.16	39.36	37.22
Total Deposits	23.95	47.35	45.21	42.41	44.41	90.58	82.51	82.98
Crop loan issued	0.00	23.32	30.71	34.03	66.21	68.43	72.89	105.98
Medium term loan issued	0.00	3.75	0.00	1.78	1.75	16.12	20.61	15.72
Jewel Loan	6.39	22.44	51.09	117.00	158.22	284.47	360.56	471.24
SHG Loans	0.00	0.00	0.12	24.71	26.23	60.40	49.54	63.24
Total Loans Issued	6.39	49.50	81.92	177.52	252.41	429.42	503.60	659.88
Sale of Consumer Goods	27.64	25.73	22.52	15.62	15.48	18.19	20.20	17.40
Net Profit/Loss	-14.13	4.74	-1.73	21.76	8.40	41.80	40.85	35.60
Accumulated Loss	-288.80	-284.06	-285.79	-270.50	-262.10	-220.24	-179.39	-143.79

Source: Short Notes, Kollimalai LAMPS, Oct.2011.

Cooperative Banking Initiates Development of Bankura

*Full many a gem
of purest ray serene,
the dark unfathomed caves
of ocean bear!*

—Thomas Gray

This holds true for **Bankura District Central Cooperative Bank** in West Bengal. In a state torn with strife and somewhat lax governess, this cooperative institution has held aloft the torch of development, ever since its establishment in 1922.

Bankura is one of the underdeveloped districts of West Bengal. It is surrounded by Midnapore, Hooghly, Purulia and Burdwan Districts. The population of the district is around 30 lakhs. Rural population constitutes 92%. About 42% of the population consists of scheduled castes and tribes. 14% of the area is under forest cover. It has 22 blocks.

Damodar, Darakeswar and Kangsabati rivers flow through it. It is a drought prone district, as the rivers are not perennial and the district is located over the Tropic of Cancer, has laterite soil and extreme climate conditions. The district experiences highest temperature of 49°C and minimum of 5°C. Principal crop of the district is paddy, besides wheat, pulses, mustard, soyabean, jute, sugarcane, dry chillies, potato and ginger are produced. The work force of the district is 36% of the total population and comprises mostly of cultivators and agricultural labourers.

There are 202 branches of various banks in the district, out of which 170 branches are in rural areas and 32 branches in urban areas. The Bankura District Central Cooperative Bank has 17 branches and only 4 are in urban areas.

The cooperative movement in Bankura has a long history. Due to extreme weather conditions, it is considered to be a subsistence district for agriculture. The Bankura District Central Cooperative Bank has been playing the role of the Banker and a premier developmental financing institution at the same time with aplomb. The Bank was formed to protect the farmers, weavers, artisans and other financially weaker sections from the clutches of moneylenders.

A number of 940 societies of various types (31) are affiliated to the Bank, the main being agricultural credit societies. Normally, banks do not enrol other than PACS as members. The bank has a chequered history. It had a modest beginning and till late 70s, it was on a very weak wicket. The 80s saw the emergence of the Bank as a resurgent institution with the rehabilitation package of Government of West Bengal and major bolstering effort of NABARD which allowed it refinance facilities inspite of high overdue percentage.

Picking up the thread, the Bank never looked back. Initially started in an old building, it has constructed a 2 storey air conditioned building in 1997-98, considered to be a land mark. It was inaugurated by late Shri Jyoti Basu, the then Chief Minister of West Bengal. The branch offices have also been shifted to the building.

With the help of affiliated cooperatives, panchayts, local administration, farmers' association, self-help groups and active support of common people, the Bank is braving the challenges and marching ahead.

Board of Directors

The Bank has an elected board comprising of 15 members with Shri Umapada Roy as its Chairman. He is a retired school teacher and a bachelor and has dedicated his life to the cause of the poor. A member of the staff is also on the board. The term of the Board is 3 years. Board and meetings of various Committees are held regularly.

Financial Position

The financial position of the Bank for the last 10 years is depicted below Table 1:

Table 1

(Rs. in crores)

Particulars	Year									
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10
1	2	3	4	5	6	7	8	9	10.	11
Paid up Share Capital	3.50	3.57	3.95	4.55	4.99	5.45	6.57	7.56	8.63	10.06
Reserves & Other Funds	15.80	20.69	25.88	27.88	34.33	44.22	50.89	59.36	67.36	72.09
Deposits	130.83	152.13	161.82	176.09	184.94	205.82	231.35	282.51	349.19	470.44
Borrowings	11.18	10.58	20.79	65.46	70.64	81.59	102.23	114.25	96.11	90.68
Working Capital	198.25	226.69	253.88	318.95	334.52	372.64	424.70	494.88	623.35	700.39
Investments in Govt. & other securities	30.71	33.22	35.34	31.00	52.11	51.64	51.17	49.33	48.87	48.41
Loans & Advances	50.60	58.80	67.16	86.39	103.39	116.99	152.68	200.19	219.04	240.54
Salaries & other allowances	1.88	1.88	2.01	2.48	2.69	2.58	2.89	3.03	3.21	4.00
Net Profit/Loss (+)/(-)	+3.74	+4.56	+6.52	+6.62	+3.84	+6.48	+4.38	+5.10	+4.63	+6.74

Brief Analysis

The figures speak for themselves. There has been all-round increase in the business operations. All along, the Bank has earned 'A' class audit classification. The audit has been done by chartered accountants. There has been an increase in the owned funds. The paid up share capital has increased from merely Rs. 13.30 lakhs in 1970-71 to Rs. 1005.73 lakhs in 2009-10, of which only Rs. 27.20 lakhs (3%) has been contributed by State Government. Reserves and other funds have reached the level of Rs. 72.09 crores in 2009-10 from Rs. 15.80 crores in 2000-01. **There has been major spurt in loans and advances from Rs. 50.60 crores in 2000-01 to Rs. 240.54 crores in 2009-10 and 80% of the loan advanced is for agriculture purpose alone.** After generating gross income of Rs. 50.42 crores in 2009-10 and incurring expenditure of Rs. 35.66 crores on interest payment, Rs. 4 crores in salaries, Rs. 4.01 crores on other expenses the Bank earned a net profit of Rs. 6.74 crores in 2009-10. It has earned profit all along in the last 10 years.

Some of the other financial parameters that portray the Bank in good light in 2009-10 are:

Net NPA %	1.34
Net Margin%	1.03
Cost of Fund %	5.43
Cost of Deposits %	7.12
Transaction cost %	1.22
Yield on Assets %	7.53
CRAR%	10.74
Per Employee Business	Rs. 717.22 lakhs
Per Branch Business	Rs. 5062.76 lakhs
Total number of employees	126

Welfare and Development Measures

Not only the Bank has made all-round progress, it is associating itself with a slew of welfare measures. Some of the measures are listed below:

- Donation for the establishment of an Engineering College.
- Construction of a passenger shed in the bye-pass and rest house at Bankura Sammilani Medical College for the attendants of the patients and installation of a chilled water purifier.
- Donations for the cyclone affected people of Orissa and flood stricken people of West Bengal.
- To boost up the socio-economic condition of the farmers/other members of the society through change of crop pattern, cultivation of soyabean has been started on an experimental basis. The problem of marketing is coming in the way. All out efforts are underway to deal with this.
- Creation of Members' Benevolent Fund out of profit with initial capital of Rs. 2 crore and reasonable provision every year. The aim is to create perennial source of irrigation. An amount of Rs. 1.25 crores has already been sanctioned for creation of 'SAMABAY TANK' in 7 drought prone blocks of the districts with the support of PACS and Zila Parishad. In addition, funds of Rs. 109.14 lakhs have been sanctioned as

loan for irrigation works to the PACS with 25% incentive of subsidy, construction of godowns with soft loans, setting up of submersible pump sets with subsidy from the Fund.

- Provision of alternative credit delivery system to the weaker sections for promotion of handicrafts and small scale industries. In the programme related to micro credit to Self Help Groups, 13,362 groups of women have been formed with 1,21,584 members (1,17,940 females), 85,124 are SC/ST members. Credit facility amounting to 62.70 crores has already been extended for schemes - pottery, poultry, goatery, piggery, dogra silpa, bal mala, bamboo products, tassar yarn etc. An amount of Rs. 13.67 crores has been mobilised as deposits.
- The Bank held a meeting with Dr. Md. Younus, the father of Micro-Credit System in Bangladesh and a Nobel Laureate to understand the intricacies of Micro-Credit programme in Bankura.
- ***A Kisan Credit Card has been introduced. As on 31.03.2011, 70,005 KCCs have been issued and loan of Rs. 11,823.69 lakh has been provided.***
- Creation of Joint Liability Group for poorest of the poor who have no land but are involved with agriculture and not getting agriculture credit/KCC/other methods' they are getting credit through JLG. As on 31.03.2011, 386 JLGs with a membership of 2,63,827 persons have been formed and 1,51,649 of them have been granted loan.

Performance of Deposit Mobilisation

Although, there are 284 PACS in the district, only 84 societies are mobilizing deposits at present due to not owning of godowns facility/banking counter. 70% of the deposits is kept with the Bank and 30% retained by the Society for its operations. As on 31.03.2011, 84 societies mobilized deposits of Rs. 12,570.47 lakh, Rs. 150 lakh on an average. The Bank is arranging STA Credit and out of total investment in short term credit loan in the district by all Bankers, the Bankura DCCB has invested maximum amount of ST (SAO) loan of Rs. 28.61 crores in Kharif Season from April to June, 2011 only. The Bank is following all prudential norms and making provision for NPA's.

General Insurance Scheme

The Bank has extended a unique facility and at present, all the existing as well as fresh savings bank account holders are covered by a Personal Accident Policy with National Insurance Company in all the branches of the Bank. The scheme came into operation in 2003 and this is the first of its kind in the State by any banking institution. The risk coverage is Rs. 25,000 and the entire premium is paid by the Bank.

Disbursement of Salary

The RBI and the State Government have allowed Bankura DCCB as a Payee Bank for salary to be disbursed to the teachers/non-teachers of schools and Government employees under e-payment system. Salary to 148 schools in the district is being disbursed. This is the first bank in the State which provides salaries at school premises at its own cost on first day of every month. Personal loans against salaries are also provided. The bank may enjoy the status of LINK BANK in the near future and cover 80% of the schools in Bankura District under the Scheme.

Computer Designing for Baluchari Sari

Handloom is a very important activity in West Bengal and in Bankura District itself. With the passage of time and prevalence of old designs, the consumers are losing interest in this fine craftsmanship. With a view to revive the old art and production of exquisite variety of cloth, the Bank with financial assistance from NABARD and WBSCB, has arranged computer designing training on Baluchari Saree for 100 weavers. Now, good designs at low cost are being produced.

Training Fund

The bank has created a fund to cover actual expenses incurred by personnel of PACS for attending various training programmes all over India.

Development Plan for PACS

The bank created a system of preparation of Development Action Plan for itself in 1994 and as a result, it has emerged from a mere intermediary institution to multi-dimensional banking institution. The positive

experience is now being replicated at grass root level and society-wise Business Development Plan is being drawn for 5 years for all PACS to strengthen the whole credit system with multi dimensional approach and to enthuse socio-economic development. The process of reorganisation of PACS with a view to make them multi-purpose entity was started in 2001 and continues unabated.

Awards/Prizes

The Bank has been awarding prizes to cooperative societies/panchayats for their better performance. It has been also awarding prizes to the topper students in the district and topper children of the employees in Schools.

The Bank is extending scholarships to meritorious but financially backward students to pursue their studies/higher studies. During the year 2009-10, 69 financially poor but brilliant students were given one time financial assistance of Rs. 3000/- each, 91 students Rs. 4000/- each for graduation and 24 students Rs. 5000/- each for post graduate/ engineering and professional studies. This practice is continuing year after year.

The Bank has secured 1st position among all Central Cooperative Banks in the State in 1994-95, 1997-98 and 2008-09.

Advancement of Technology

The Bank with all its 17 branches is fully computerized and networked. Core Banking Solution has been introduced and a few ATMs at prominent places are also being installed. A central pay roll system has also been introduced for its employees.

Long Term Objective

The Bank is working on attainment of long term objective of bringing socio - economic transformation of the district and, therefore, is concentrating on the following aspects:

- Setting up of agro based industries like rice mills, oil mills, paddy processing, potato chips making etc.
- Change in crop pattern like cultivation of soyabean, pulses and vegetables.

- Setting up of forest-based industries' products from sal leaves, oil from neem / mahua seeds, babui rope, bhui craft, cane / bamboo products, plantation of herbs for medicines etc.
- Mineral, metal/non-metal- based, iron industries like ceramic, cement, bell metal, brick making, stone crushing, doors, grills, gates etc.
- Food Products like bakery, flour grinding etc.
- Village/Cottage industries-terrakota, baluchari silk, tasar, bel mala etc.
- Service Sector-STD booth, photocopy shop, tailoring, TV/radio repair, beauty parlour, health clinics, nursing home, hotel etc.

Introduction of Technology and Establishment of Market Information Centres

The bank has initiated praiseworthy steps in induction of technology and upgradation of skills amongst cooperatives, introduction of electronically operated machines, developing common accounting system, change in cropping pattern, diversification for commercial purposes besides rooting to traditional ways, design improvement in handlooms to jack up demand and use of fine yarn, keeping pace with customer choice, local market linkage, infrastructural improvement, exploration of new markets and above all planning for establishment of Market Information Centres.

The Bank also plans to draw Action Plan for various sectors and sub-sectors falling in its jurisdiction.

Integrated Cooperative Development Project

In order to have all-round development of the cooperatives in the district, establish backward, forward, vertical and horizontal linkages, an Integrated Cooperative Development Project involving an outlay of Rs. 28.68 crores has been secured for Bankura District in 2009 from National Cooperative Development Corporation, a premier development financing institution in the country. Bankura DCCB is the Project Implementation Agency (PIA). Once implemented over a period of 5 years, the Project would establish necessary infrastructure, promote business operations,

institution building, human resource development. The main allocations for the Project are in the following areas (Table 2):

Table 2

(Rs. in crores)

Particulars	Allocation	
(a)	Infrastructure Development	17.11
(b)	Business Development	8.12
(c)	Manpower Development, Training and	3.45
	Project Implementation	
		28.68

Project Profile

Such is the ingenuity of the management of the Bank that they have funded projects in diverse fields like manufacture of citronella oil, establishment of a cold storage, resoled tyres factory, PCC pole factory, mineral water, cement factory, processed silk, production of milk and broiler chicken, silica, alumic castable, nozzle filling compound, manufacture of corrugated boxes worth about Rs. 4 crores.

Success Story worth Emulation

In Bankura, Cooperation is not an idea but a way of life. How one institution can change the life of not only members of the cooperatives but community at large is seen to be believed. Bankura District Central Cooperative Bank's jurisdiction extends to 3 sub-divisions, 22 blocks, 190 gram panchayats and 3830 revenue villages. In a district where average land holding is less than one hectare, where there is no perennial source of irrigation, where agriculture is at subsistence level, where bulk of the population consists of scheduled caste, tribes and other weaker sections like weavers, artisans etc., how it has made all the difference is a success story to behold and emulate.



Udupi Shows The Way For General Insurance Employees' Cooperative

January 27, 1984 was a memorable day for the employees of General Insurance Industry in Karnataka. It was the day of advent of a unique salary earners' cooperative in the temple town of Udupi. The unorganized employees of four public sector General Insurance Companies - Oriental, United India, New India and National Insurance Company were brought together to form the first ever - General Insurance Employees Cooperative Credit Society Ltd. in Karnataka.

The society started functioning at Udupi in the undivided Dakshina Kannada District to provide credit facilities to the employees of general insurance industry under the leadership of Mr. M. Gopikrishna Rao of Oriental Insurance Co. Ltd. Udupi who happened to be the Founder President of the society. The society was established under the provisions of Karnataka Cooperative Societies Act, 1959 with only 227 membership and 34.87 lakh Loans & Advances in 1994-95, the society made a steadfast growth, grew from strength under the above management and excellent service rendered by staff members. **It popularly came to be known as GIC Cooperative.** In August 1998, the area of operation of the society was extended to the entire state of Karnataka.



Main Building of GIC

Aim

Economic and social upliftment of employees of General Insurance Industry adhering to cooperative principles.

Mission

To be a self-reliant cooperative institution in financial and educational sector.

Objectives

The objectives of the society inter alia include encouraging thrift, self-help and cooperation among the members, providing credit facilities to members, to undertake activities for the promotion of economic welfare.

Principle business/services/activities

1. Providing credit facilities to members comprising of employees of General Insurance Corporation of India, the Oriental Insurance Co. Ltd., United India Insurance Co. Ltd., National Insurance Co. Ltd., New India Insurance Co. Ltd. and any General Insurance Company in the private sector duly registered by the Govt. of India in the State of Karnataka and Goa.
2. Encouraging reading habits amongst the members: We have started a library by name - "The Wisdom - circulating library" with vast collection of periodicals, novels, fictions, comics, mythological and philosophical books.
3. Safe Deposit Lockers: The society is providing Safe Deposit Locker facility to its members which can be operated during the working hours on all the seven days in a week excluding public holidays.
4. E - stamping facility: Our society is providing E-stamping facility throughout the week barring public holidays.
5. Diversification into education field : The society established a educational institution - "Jnana Ganga Pre-University College" at Nellikatte, Moodubelle, Udupi (Udupi District, Karnataka) commencing from the academic year 2011-12. This is an un-aided

institution. The college is having excellent infrastructural facility in a sprawling campus of about 3 acres of land.



Promotional activities for running a library by the society

Membership details of functioning:

(Rs in lakhs)

Particulars	At start	After 5 years	After 10 years	As on 31.12.2011
No. of members	203	1442	2066	2743
No. of employees	4	16	16	30
Deposits	30.78	625.35	1461.75	3620.77
Reserves	--	10.94	122.43	290.99
Loans & advances	25.01	612.41	1579.95	2484.08
Net Profit	0.04	18.62	42.24	28.05

Sources of Funds : Deposits and contribution from members, accumulation of reserves

External Sources : Nil. Society has not availed any loan or received any grant, aid or assistance from the State Government or Central Government.

Value of one share at start : Rs.10/- Total shares at start: Rs.3,07,900/-

Value of one share in 2011: Rs.50/- Total shares in 2011: Rs.3,31,88,750/-

Statistics showing the growth of the society over the last 5 years.

Rupees in Lakhs

	2006-07	2007-08	2008-09	2009-10	2010-11
Share Capital	161.06	166.50	197.63	247.82	312.14
Deposits	1728.43	1922.76	2108.13	2724.46	3382.61
Loans & Advances	1964.04	1967.51	1989.74	2126.08	2371.24
Working Capital	2062.84	2284.88	2542.79	3228.17	4026.34
Net Profit	37.26	54.70	40.26	39.54	32.90



Gujarat's Oldest Sugar Cooperative Inspires Siblings

Shree Khedut Sahakari Khand Udyog Mandli Ltd. located at Baben-Bardoli is the **first cooperative sugar factory established in Gujarat in the year 1955**. The society was inaugurated by Hon. Shri Morarjibhai Desai the then minister for commerce and Industry on March 4, 1956. The society has started its operation with 850 tonne cane crushing per day and today the capacity has increased to more than 10,000 tonne cane per day. *This society is one of the biggest co-operatives in Asia.*

The oldest sugar factory has become a source of inspiration, guidance and help to all other sugar factories that came up in Gujarat state. Today, there are total 19 sugar factories in Gujarat, out of which 17 sugar factories have already commissioned. All these factories are in co-operative sector.

Sugar Factory Brief Profile

This society was registered on 9th February, 1955. Order for the sugar machinery was placed with M/s. Backau wolf of west Germany in August 1955 for a cost of Rs. 47.5 Lakhs. The first crushing season was started on 21st April 1957 of 1956-57 season. The proposed capital outlay at the starting was under:

Members share capital :	Rs.20.00 Lakh
Government share capital :	Rs.10.00 Lakh
IFCI loan :	Rs.47.50 Lakh
Medium term loan :	Rs.10.50 Lakh
Total:	Rs.88.00 Lakh

IFCI Loan was fully repaid within a short period of seven years i.e. by 1963; The Government Share Capital was fully repaid in the year 1969. All members of the society are farmers basically engaged in sugarcane cultivation. The total membership of the society is 5642.

Factory has successfully completed its 50 years of operation in the year 2005. The occasion was celebrated in a befitting manner.

The sugar plant was partly steam driven and partly electric driven. Hence, the board and executives of the society went on making modifications

in the Plant almost every year keeping in the technical priority of machineries and funds availability.

Today , the factory have its own most modern and well equipped Research station and also a Research farm of 50 acre is attached to the Research station. Soil, plant and manure analysis are being carried out in the Laboratory . Different types of fertilizers and insecticides are stocked and supplied to the farmers at subsidized rates.

The factory have started different project like tissue culture project, wormy compost project, bio-compost project, bio-pesticide laboratory. to get more yield and sugar recovery and to minimize the pest problem. The management of the factory is always keen interested to develop new promising sugarcane varieties. At present there are about 80 sugarcane varieties under trial since last three years. These new varieties were planted and multiplied in the different fields and we are observing the sugarcane yield as well as recovery by taking actual mill test in our factory.

The bye-product viz. molasses and bagasse is being sold to distilleries, cattle feed dealer, factories as well as to paper plants . The press mud is being sold to farmers members at nominal rate to use as a manure.

Necessary finance for sugar factory project was raised by issuing shares to the members and to the state government and rest of the finance was raised by obtaining loans from Industrial Finance Corporation of India . The phase wise expansions of Plant carried out is as under:

Year		Expansion details
1956-57	starting	850 TCD
1963-64		1200 TCD
1969-70		1500 TCD
1971-72		3000 TCD
1975-76		5000 TCD
1979-80		7000 TCD
1992-93		10000 TCD

The Society is headed by a full time Managing Director and General Manager having wide experience on manufacturing side and also on the administrative side and they are being assisted by well experienced key personal in all areas of Management.

Bardoli sugar factory has won many awards and citation as under

- *GOLD MEDALIST OF TRANSWORLD TRADE FARE SELECTION*
- *WINNER OF WORLD'S FIRST INTERNATIONAL TRADE FARE DIAMOND STUDED SUPER SELECTION AWARD*
- *WINNER OF 1986 GUJARAT SAFETY COUNCIL AWARD FOR WORKING 10 LAKHS MAN HOURS WITHOUT ANY ACCIDENT*
- *WINNER OF 1990-91 DR. PUNJABRAO DESHMUKH AWARD FOR BEST OVERALL PERFORMANCE*
- *WINNER OF 2000-01, 2001-02, 2004-05 & 2008-09 "FINANCIAL MANAGEMENT" AWARD HIGH RECOVERY AREA*
- *WINNER OF 2003-2004 "MAXIMUM SUGAR EXPORT" AWARD*
- *WINNER OF "SAHAKARI VIKAS RATNA AWARD" FOR YEAR 2004 FACILITATED ON THE OCCASION OF 100 YEARS OF INDIAN CO.OPERATIVE MOVEMENT FROM GUJARAT STATE CO.OP. SANGH, AHMEDABAD*
- *WINNER OF "HIGHEST SUGAR CANE CRUSHING IN INDIA – 2007-08, 2008-09 & 2009-10 AWARD*
- *"THE BEST ASSESSEE" AWARD FROM CENTRAL EXCISE & CUSTOMS FOR YEAR 2007-08 & 2009-10*
- *WINNERS OF INDIAN ACHIEVER'S AWARD FOR INDUSTRY DEVELOPMENT FOR YEAR 2008 FROM INDIAN ORGANISATION FOR COMMERCE & INDUSTRY*
- *WINNERS OF INDIAN LEADERSHIP AWARD FOR INDUSTRIAL DEVELOPMENT FROM INDIAN ECONOMIC DEVELOPMENT & RESEARCH ASSOCIATION, NEW DELHI.*

Details of activities of social services

Shree Khedut Sahkari Khand Udyog Mandli Ltd., Baben-Bardoli has achieved great success in development of sugar industry. Apart from it,

the society has contributed richly in the many social fields like education, health, culture, Social, roads, water like primary facilities and raise funds and does the following multiple activities.

(1) Public Works (Social Activities):

- We have contributed with Government 50-50 percent for Pakka tar roads in surrounding villages joining with Bardoli province and City and towns, and made the roads. Therefore, the transportation has become economical, speedy and time saving. Factory has made provision for necessary funds for the maintenance and to provide good facilities of this road to the people / public, and still doing this activity. We contribute about ` 50 Lakhs for road development work in our area every year.
- We are taking utmost care for its employees. Housing facility, canteen facility, conveyance to school going children etc. are regularly provided by the society.
- We are running a Staff Credit Society, through which, all members and local town people are taking benefit of purchasing house-hold items on credit.
- We are deputing our staff/workers for different seminars, training programmes.
- We are supplying sugar to the producers as well as employees at a subsidized price.
- We are providing drinking water facilities at 91 centres where the harvesting labour campuses are provided.
- We are inviting people, especially school/college students, to visit our plant and to study its working.
- We are giving in plant / summer training to the students, through out the year.
- In order to protect air & water environment, we have installed wet scrubber system on all our boilers and diffuser air blowing system.
- For controlling pollution, we are arranging for tree plantation, every year and have made huge green belt.

(2) Educational Institute:

We provides and contributes good donation to all the schools, colleges and newly opened schools, colleges of this area and also for their development & maintenance provides good amount as donations. Enough & proper contribution has been given for cultural programme, educational seminars, maintenance of hospital every year as per their requirements.

We are proud to state that, Bardoli sugar factory has taken keen interest in promoting Sardar Vallabhbhai Patel Education Society which has started Diploma Course in Pharmacy and Chemical Engineering during the year 1997-98 to facilitate the students of surrounding rural areas. Today this institution has gone upto Engg. College and nearly about 2083 students studying here.

Health Care:

We always provides their contribution to purchase modern technological instruments for well equipped with modern technology to the hospitals of this area, so that better treatment can be provided to local people and general public with concession rates and qualitative treatment. For this, factory collects the funds and that collected amount is donated to different medical institutions of the area.

We have promoted Sardar Smark Hospital to solve the problems arising out of scarcity of medical facilities in rural area.

(4) Helping Social and Religious Organizations :

We provide financial help to the social and religious organizations for their various activities of public welfare and in celebration of their cultural and social programmes.

(5) Railway Under-Bridge:

We have contributed in preparing the under bridge to the railway authorities and has solved the great traffic problem for light motor vehicles, motor cycles, small tempos which save time, petrol, and diesel. Factory tried its best to solve the great traffic problem and correspond

with Railway authorities and represented to the relevant authorities affectively and got the approval from them and made this under-bridge. Now it has become easy going traffic during closing of crossing. There railway under bridge has created good connectivity of Bardoli town with adjoining villages.

We have generously contributing handsome amounts to educational institutions, social welfare institutions, medical institutions etc. of this area for its development. Due to the development of this sugar factory in this region, the socioeconomic pattern of the rural area has dramatically improved. Approach roads have improved the connectivity with the interior areas and the life in Bardoli and surrounding rural area has completely changed.



Tattisara Group Bails Out Farmers-In-Distress

The distress of rural agricultural families prompted leaders like Shri Narayana Ramayya Hegde to devise ways to avoid exploitation of farmers by middlemen and local moneylenders. He mobilized like-minded people and set up a primary agricultural cooperative society (PACS) by the name **Tattisara Group Seva Sahakari Sangha Niyamith** (TGSSS) at Melinonikeri in Taluka Sirsi in Uttara Kannada District in Karnataka in August 3, 1959..

Melinonikeri is about 17 km from Sirsi Taluka and 165 Kms. from district head quarter Karwar. The village has total 1137 households (out of which 692 are agricultural households) with 5265 population. Majority of the villagers are agriculturist by profession and mainly engaged in cultivation of plantation/cash crops namely areca, cardamom, pepper, coconut, banana and paddy. Obviously the farmers are in diverse need of credit, processing, transportation and marketing of their agricultural produce besides their social needs like education, marriage, health.

Prior to the establishment of the Society the farmers were mainly depends upon local moneylenders and the traders from Mumbai to satisfy their needs who in turn subjected these un-organized farmers to number of financial exploitation.

For sound growth of any kind of organization Visionary, Honest and Dedicated Leadership is very crucial and this Society has got good leadership, Hard working, knowledgeable, duty conscious and trained staff.

Transparent and fair business practices with social responsibilities PACS earned name along with its growth. The Society has undertaken diversified need based business activities for the benefit of common members.

Overall contribution has been made from enlightened members for the growth of PACS. Genuine concern exhibited by the Society towards social cause including SC, STs, senior citizens, poor and needy members, school children, etc.

After analyzing the progress made by the Tattisara Group Seva Sahakari Sangha Niyamith PACS, Melinonikeri since 1959 to 2011 it is revealed that the progress of the society is remarkable and notable. ***The Society is providing services and required agricultural inputs, consumer articles, facilitating banking services, and extending marketing, storage, transportation facilities to its members.*** The members are highly educated, sense of social awareness and aware of rules, procedures and also their rights, duties and responsibilities. More than 80 to 85% members are attending AGM every year and participating in decision making process of the Society. This has helped the management of the PACS to take appropriate decisions which are suited to the welfare of the members as well as business of the Society.

At present the Society is having selflessness, cooperative value based, dedicated leadership in the form of Shri. G.T. Hegde, Tattisara under his guidance the Society is scaling the new heights of success.

The TGSSS provides services to the farmers, artisans, landless labourers residing in the jurisdiction of the Society by way of advancing short term, medium term and consumption loans, and also to provide marketing facilities to the farmers produce along with supply of agricultural inputs, consumer articles to the members.

The TGSSS undertakes the responsibility of socio-economic development of the members residing in the area of operation of the Society.

Objectives:

- i. to provide short term, medium term and consumption loans to members,

- ii. to provide pledge loan against members produce,
- iii. to provide suitable marketing, storage, transportation, processing and grading facilities to the members,
- iv. to provide jewel loan, vehicle loan and construction loan to the members,
- v. to provide consumer goods at reasonable price to the members through PDS scheme, and
- vi. to undertake social, environmental, educational and economic developmental activities of the members.

Principal business/services/activities:

The Society mainly deals in accepting deposits and advancing loans (short term, medium term, consumption, pledge, jewel, vehicle and construction) and providing multifarious facilities like marketing, storage, transportation, processing and grading along with supply of consumer goods at reasonable price through PDS scheme to ensure socio-educational, environmental and economic development of the members.

Journey of TGSSS:

Shri Narayana Ramayya Hegde, the founder President had long standing experience in co-operative movement and was accepted as local leader. Under his visionary, honest and dedicated leadership the Society has scaled unparalleled achievements not only in the district and State of Karnataka but at national level. Fact sheet of TGSSS on the date of inception vis-à-vis 2011 is provided in Table No.1.

Table No. 1
Fact sheet of TGSSS

(Rs. in lakh)

S. N.	Particulars	1960	2011
1	Area of operation	Melinonikeri village	12 villages of Sirsi Taluka 1) Melinonikeri 2) Kelaginaonikeri 3) Tattisara 4) Shinganalli 5) Koligar 6) Muregar 7) Manadur 8) Modur 9) Salakani 10) Kadabal 11) Naigar 12) Sheegehalli
2	Share member	44	1056
3	Nominal members	Nil	1531
4	Share capital	0.04	32.29
5	Deposits	--	1102.97
6	Funds	0.001	293.03
7	Working capital	0.27	1457.89
8	Members loan outstanding	0.24	968.82
9	Recovery (%)	--	95.20
10	Bank loan outstanding	0.24	64.22
11	Bank loan repayment (%)	100	100
12	Grocery sales	--	170.28
13	Agricultural produce sales	--	548.46
14	Dividend declared (%)	--	18
15	Audit class	B	A
16	No. of staff	1	16

From Table No.1 it is clearly observed that in the time span of 50 years the Society has travelled a long journey successfully both in terms of physical as well as financial. Area of operation of the Society expands from only one village in 1960 to twelve villages in 2011. So that the

number of share members from 44 in 1960 to 1056 in 2011. Similarly the corresponding figures during 1960 and 2011 for share capital (0.04 lakhs to 32.29 lakhs), deposits (nil to 1102.97 lakhs), funds (0.001 lakh to 293.03 lakhs), and working capital (0.27 lakh to 1457.89 lakhs) indicates the tremendous growth of the Society. With the passage of time the Society has expanded its activities like sale of grocery items to and agricultural produce of the members and fetched a good amount of revenue from it. Compared to the 16 staff member including CEO at present the affairs of the Society were managed by only one staff member in the initial year and thus once again highlighted the increased business volume and sphere of the Society.

Progress of the society:

A) Physical:

Initially the Society doesn't have its own office building. Shri Narayana Ramayya Hegde, founder President's provided a part of his own house for the office of the Society. Later In 1966 i.e. within a short period of 7 years the Society was succeeded in having its own office at Melinonikeri. In the same year a Godown and Staff quarter was also constructed to meet the members' requirements. After 1970 the Society has made memorable progress under the leadership and guidance of Shri G.T. Hegade.

In 1974 the Society has purchased a vehicle to transport the agricultural produce of the members. In 1988 one more Godown, Staff quarter and Meeting hall were constructed considering the expanding business of the Society. Further, as the business grew, the existing place was found insufficient and hence in 2001 one more spacious Office, Godowns, Guest rooms, and bigger Meeting hall were constructed. In 2006 all the buildings and the site of the Society was covered by compound wall. The Society has celebrated its Golden Jubilee on 12-3-2011 and in memory of Golden Jubilee one more building was constructed.

B) Financial:

Sources of Funds of the Society:

Internal: Share capital, Own & other funds, Deposits, Grocery sales,

Agricultural Produce sales, Rent on hiring out machines, Interest earned on investments, Staff deposits, Membership fee.

External: Bank loan i.e. from Kanara District Cooperative Central Bank Ltd., Sirsi

- a) **The progress achieved by TGSSS during the last five decades is depicted in following Table.**

Table No. 2
Financial progress (Rs. in lakhs) of TGSSS during 50 years

SN	Particulars	1960	1970	1980	1990	2000	2010	2011
1	No. of share members	44	239	494	626	826	1046	1056
2	Nominal members	--	--	--	--	676	1348	1531
3	Share capital	0.04	0.74	1.35	4.21	8.84	30.72	32.29
4	Deposits	--	0.69	3.50	43.79	429.52	869.37	1102.97
5	Funds	0.001	0.23	2.14	9.94	83.98	273.08	293.03
6	Working capital	0.27	4.07	8.87	74.98	541.50	1246.80	1457.89
7	Members loan outstanding	0.24	3.13	7.09	60.89	352.71	927.54	968.82
8	Recovery (%)	--	95.7	100	97	100	95.33	95.20
9	Bank loan outstanding	0.24	2.32	2.24	17.47	--	62	64.22
10	Bank loan repayment (%)	100	100	100	100	100	100	100
11	Grocery sales	--	0.26	1.27	11.37	106.61	152.56	170.28
12	Agricultural produce sales	--	5.88	18.49	31.67	344.13	500.26	548.46
13	Dividend declared (%)	--	5	9	9	18	18	18
14	Audit class	B	B	A	A	A	A	A
15	No. of staff	1	2	6	10	13	16	16

b) The progress achieved by TGSSS during the last 10 years is depicted in following Table.

Table No. 3
Financial progress (Rs. in lakhs) of TGSSS during last ten years

SN	Particulars	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	% change over 2001-02
1	Share members	859	889	920	945	980	1000	1020	1031	1046	1056	22.93
2	Nominal members	864	894	979	1051	1112	1152	1193	1317	1348	1531	77.20
3	Share capital	10.79	11.58	11.99	12.15	13.38	13.76	24.4	26.55	30.72	32.29	199.26
4	Funds	118.91	137.18	154.62	170.78	194.81	206.9	228.47	251.18	273.08	293.03	146.43
5	Deposits	529.76	428.72	471.65	524.6	613.2	672.94	678.15	722.22	869.37	1102.97	108.20
6	Member loan	474.25	418.11	455.33	489.92	565.09	678.15	780.73	889.57	927.54	968.82	104.28
7	Working capital	682.16	633.94	672.14	726.29	839.88	901.76	1053.43	1140.32	1246.79	1457.89	113.72
8	Agricultural product sale	239.03	253.52	265.97	281.63	276.99	336.71	274.78	345.33	500.26	548.46	129.45
9	Members loan Recovery (%)	98.89	98.86	95.97	93.43	96.66	96.2	98.97	97.29	95.33	95.02	- 3.91
10	Bank loan return	100	100	100	100	100	100	100	100	100	100	
11	Consumer goods sale	105.64	102.66	100.16	103.18	106.83	121.65	122.41	144.63	152.56	170.28	61.19
12	Grocery rebate	1.97	1.89	1.84	1.44	1.53	1.78	1.39	--	1.42	1.57	- 20.30
13	Profit	12.53	12.71	11.73	9.58	11.86	12.3	13.25	16.71	18.5	19.35	54.43
14	Audit class	A	A	A	A	A	A	A	A	A	A	
15	Dividend (%)	18	18	18	18	18	18	18	18	18	18	

It could be revealed from above Table Nos. 2 and 3 that the TGSSS has achieved remarkable progress in the parameters under consideration during the last 50 years. Business of the Society is diversified with the need based activities on the demands of the members. **Recovery of the Society was above 95% consistently. The Society declared 18% dividend, the highest dividend, to its members.** Further, the Society is bagging 'A' Audit class continuously barring initial years owing to its financial discipline and transparency in business.

Byelaw/Annual & Audit report/Meetings/Elections:

- i. The PACS has its own byelaw approved by Cooperation Department by the advice and recommendations of General Body Meeting of the Society.
- ii. The Society maintain all the necessary documents in respect of registration of Society, membership ledger, relevant books of accounts, audit reports up to visitors book since its inception to till date.
- iii. Management Committee meeting held regularly in every month as per the byelaw of the Society and also sometime two meetings were held in a month depend upon the directives of the Cooperation Department.



Annual General Body Meeting of the Society

- iv. Annual General Meeting held once in a year regularly.
- v. The tenure of the Management Committee is of five years as per the provisions of the Karnataka Cooperative Societies Act, 1959 rules 60. In some occasions as per the directives of the Cooperation department, the Society called Special General Meeting.
- vi. Audit is being conducted every year regularly without delay and the Society got 'A' Class category since 1971-72 to 2010-11.

Professionalization:

After verification of the documents of the Society and profile of the Board of Management and staff members it is revealed that the Chairman of the Society Shri. G.T. Hegde, Tattisara is graduated in B.Com. and BL and a practicing Advocate and also a Accounting Technician of Institute of Chartered Accountants of India. By Profession he is agriculturist, Tax Consultant, Authorized Auditor for Educational and Charitable Institutions, Bond writer and Notary. He was adjudged as a Best Cooperator of Karnataka in the year 2007 on the eve of Cooperative Centenary Celebration at Mysore. He has a long association with the Society more than 41 years and contributed his skills and expertise in the remarkable achievements scaled by the Society in the country and not only in the State of Karnataka.

The Chief Executive Shri. G.S. Bhat graduated in BA and also having GDC working since 30 years and all the staff members including Accountant of the Society and class-IV employees are having knowledge about computer operation. The management of the Society is consisting of 8 Board of Directors having one female representative. All the Board of Directors having knowledge about the management of the Society.

Support of Local Govt. & Govt. bodies and others:

The Society is getting support in respect of environmental protection, planting of trees, construction of rural approach roads, culverts, organization of medical camps, installation of Gobar gas plant from KVIC, Gram Panchayat, Taluka Panchayat.

Transparency/Repayment:

The Society maintains the relevant books of accounts and other information up-to-date and providing information to the members and Govt. departments regularly and all the business carried out by the Society is displayed every working day on its Notice board.

The Society is repaying its borrowed amount from KDCC Bank Ltd., Sirsi cent percent in all the year since 1959-60 to 2010-11.

Summary of best practices and Innovative schemes implemented by the Society:

In addition to the usual business of providing loans, accepting deposits, and others works the Society has undertaken multifarious activities for all round development of the members of the Society. Following are the few innovative schemes implemented by the Society.

1. Alongwith usual short term and medium term loans, long term loans for various purposes are also provided by the Society. Thus, the members need not to go to PCARD bank for getting the long term loan.
2. Bylaw of the Society has been amended suitably to implement the family planning and family welfare activities. The Society arranges family planning camps, free health check up camps every year during the cooperative week and also arranges to provide medicines free of cost to the needy poor people.
3. The Society provides loans free of interest out of its own funds to the schedule caste and schedule tribe members.
4. The Society has its own trucks and provides transport facilities to the members charging competitive and reasonable rates for transport of their agricultural produce and consumer articles.
5. The Society has opened Grocery sections in 1982-83 and is providing all types of consumer goods to the members at competitive rates.
6. The Society is providing loans for non-agricultural purposes like i) for purchase of consumer durables such as Television, grinder,

motorcycles, etc. ii) for undertaking self-employment, iii) for construction of houses, etc.

7. The Society provides loans to members out of welfare fund for marriages, upanayanas and performing ritual activities.
8. Acceptance of deposits at the maximum rate of interest for the purpose of marriage of girls. These deposits are refundable only for that purpose.
9. Provides vessels, gymkhanas, chairs, dining tables, pump set, shamiyana, etc. to the members on hire at concessional rates.
10. The Society arranges free medical checkup camps once a year where in all specialist Doctors attend and provide free services.



Organisation of camp for free vegetable seeds distribution to the members

11. Provides vegetable seeds and fruit tree saplings to members free of cost.
12. Awards prizes to the rank students of the members.
13. Arranges for the blood check up and maintains records of blood group of members free of cost.
14. The Society provides loans for higher education.
15. Gives incentives once in a year in the form of consumer durables to the members of who purchase consumer goods from the Society on the basis of value of goods purchased.

16. In the case of death of a member the Society provides financial aid to perform ritual activities and in case of a long illness of the member the Society provides financial aid for medical treatment. The Society has established to separate funds for these purposes.
17. The Society is providing all types of long term loans to its members which a PCARD Banks provides.
18. The Society has arranged to plant trees on both sides of the main roads in the area of operation of the Society.
19. The Society collects electric bills, telephone bills, land assessment amount of the members and remits the amount in time to the concerned departments free of cost.
20. The Society collects plastics in the area of operation and disposes it suitably thus safeguarding the environment.



Society organise Waste Plastic Collection programme for clean environment

21. The Society has setup Areca peeling machine for the benefit of the members.
22. The Society has established a Drier unit for drying Areca, Cardamom and Coconut.
23. All the books of accounts are computerized.

24. Account book is provided to the members free of cost, in which the members are required to record all details of their income and expenditure, so as to enable to them to know the financial status and to plan to become self-sufficient. The Society provides training to ladies as to how a family has to be maintained economically.
25. There was steep fall in prices of Areca in 1971-72 and the Society has made arrangement to send the Areca directly to Mumbai and Hubli, so as to get higher rates avoiding the middlemen. This arrangement continues even now and the members are getting better rates comparatively.
26. The Society is honouring every year certain senior members whose dealing with the Society are satisfactory.
27. On the eve of Golden Jubilee celebrations, the Society has provided short term Agricultural loans to its members free of interest.

Notable Highlights:

1. The Society was adjudged as the “Best Society” at the national level in the year 1998-99 and won the ‘Subhash Yadav National Award’ constituted by NABARD.
2. The Society was adjudged as the “Best Society” at the State level by the State Government in the year 1997-98.
3. The Society was adjudged as the “Best Society” in the District by the DCC Bank and won the prize for 32 years continuously.
4. The Karnataka State Cooperative Apex Bank Ltd., Bangalore has awarded prize for 22 years by recognizing the Society as the “Best Society at the State level”.
5. The Society has got awards from the following cooperative organizations viz;
 - i) Totgars Cooperative Sale Society Ltd., Sirsi
 - ii) The Sirsi Taluka Agricultural Produce Cooperative Marketing Society Ltd., Sirsi
 - iii) The District Cooperative Union Ltd., Kumta for many years.

6. The State Government has awarded a prize on the eve of centenary of Cooperative Movement in Mysore has recognized as the “Best Society”.
7. **The Society has covered 100% of its agricultural families.**
8. Interest free loans to Scheduled Caste and Scheduled Tribe members.
9. Special programmes to save and protect the environment.
10. Family planning and family welfare activities.
11. Medical checkup every year during the Cooperative Week.
12. Interest free loans for Beekeeping activities.
13. Education loans for higher studies for member children.
14. Helping senior citizens to get their Senior Citizen Cards.
15. **Declaring highest dividend of 18% for the last 15 years.**
16. 100% repayment of Bank Loans every year since its inception.
17. ‘A’ Class in Audit since 1971.
18. Conducting seminars regularly on the subjects relating to Agriculture, Horticulture, Dairying, Beekeeping, etc.
19. Recovery of members loans above 95% to 100% throughout.
20. Reserve and other funds at Rs. 200 lakhs as against share capital of Rs. 32.29 lakhs as on 31-03-2011.
21. Set up 5 Farmers Vikas Vahini Clubs.

The various activities undertaken by the Society as explained above indicate its performances and achievement and thus the Society is a Model, Successful Primary Agricultural Cooperative Credit Society (PACS).



Steel Employees' Credit Cooperative Venture In Healthcare For The Poor

Cooperatives in business have concerns for the community too. **The Steel Authority of India Employees' Cooperative Credit Society Ltd** is setting up a 100-bedded secondary care Ispat Hospital at village Kalikapur in South 24 Parganas District in West Bengal. As a social welfare project of the Society it will provide medical care of the highest quality to all segments of the rural population mainly to the downtrodden section at a minimum cost. The management of the hospital will be entrusted on a Trust or on a health cooperative to be promoted by the Society.

The Steel Authority of India Employees' Cooperative Credit Society Limited located at Ispat Cooperative House 12, Charu Chandra Place (East), Kolkata was registered on March 19, 1964 under Bengal Cooperative Societies Act, 1942. Subsequently, the Society was converted into a Multi-State Cooperative Society under Multi-State Cooperative Societies Act, 1984 vide Registration No. MSCS/CR-22/92 dated 17 01 1992. Now, the Society deemed registered under the provisions of the Multi-State Cooperative Societies Act, 2002.

The area of operation of the Society are the offices of Central Marketing Organization and other Central Units of Steel Authority of India Limited located all over the country.



Annual General Body Meeting of SAIL Employees Cooperative Credit Society Ltd.

The affairs of the Society are managed by the Board of Directors elected by the members and delegates in the General Body Meeting.

Apart from the above two directors may be co-opted by the Board of Directors. The elected Directors hold office for a period of three years from the date of election.

Society undertakes various welfare activities for its members and also for the downtrodden section of the Society.

Easy Loans To Members and their Family : Society extends loan facilities up to the maximum limit of Rs. 20 lakh for the purpose of education, medical purpose, house building, purchase of consumer goods, liquidation of debts, ceremonial expenses etc.

Society grants following type of secured loans for the benefit of members: -

1. Term Loan
2. Demand Loan
3. Personal Loan.



Members attending the Annual General Meeting of the Society

Maximum Limit of Loan – Rs. 20.00 lakhs Maximum Repayment period – 240 months

Schemes for social benefits for members, members' families and for the community has been gradually adopted since 1992.

- Adjustment of outstanding balance of loan against Loan Liquidation Fund in the event of death/ permanent disablement of a Member. Loan Liquidation Fund of the Society takes care of this subsidy. Presentation of a Silver-made Memento on completion of 25 years of Membership. In the event of death or permanent disablement of a member, financial help to the tune of Rs 2.00 lakh is extended to the family members. Providing Safe Deposit Lockers to Members at a very minimum rate. At the time of retirement all the members are awarded with a beautiful silver-made memento in recognition to his / her contribution to the Cooperative Society.
- A Monthly Retirement Benefit Scheme has been introduced, where a member can deposit up to Rs. 5.00 lakh after retirement and gets 2% p.a. extra interest payable monthly. Society maintains holiday homes at different parts of the country for its members and their family at a subsidized rate. Society publishes a in-house magazine titled DEAR MEMBERS with information about the Society and cooperative movement for extending cooperative education to its members and their families.
- Society has developed its own website – **www.sailcooperativecredit.com** - with detailed information on the activities of the Society and also about the cooperative movement with an aim to raise awareness of people about the cooperative movement. For the purpose of higher education, medical expenses, marriage of children etc for the families of employees of the Society, financial assistance is provided from Staff Welfare Fund of the Society.
- Under the active guidance and assistance of our Society Matri Foundation for Social Welfare has been promoted under West Bengal Societies Act for the welfare of women from downtrodden section.
- Society extends scholarship to poor meritorious students for pursuing their higher studies.



Free Health Check up camp organised by the Society

- Society organizes seminars, eye donation camp, blood donation camp, health check up camps etc.
- Society extends its cooperative hands to the people affected by natural calamities.

Other Activities:

Welfare activities for the Members & Employees of the Society:

- Payment of Dividend @ 25%
- Liquidation of outstanding Loan Balance from Loan Liquidation Fund in the event of death or permanent disablement of a member.
- Presentation of a silver-made Memento on completion of 20 years of membership. The expenditure is borne by the Members welfare Fund.
- In the event of death or permanent disablement of a member financial help is extended to the family to the tune of Rs. 2.00 Lakh.
- At the time of retirement, all the members are awarded with a beautiful silver –made memento by the society in recognition to their contributions.

- After retirement a Member is allowed extra 1-2% interest / Bonus on a Special Monthly Deposit Scheme for a term of 5 years. Retirement benefits Fund takes care of the society.
- Society maintains Holiday Homes at different parts of the country for its members and their families at a subsidized rate.
- At the time of festival, Society extends Festival Advance upto Rs. 30,000.00 to its members at a subsidized rate.

Fund Mobilisation : The funds of the Society are raised through share capital, admission fees, subscription, deposits, loans, cash credits, overdrafts from any financial institutions, donations, grants and subsidies, contributions, profit from business.

Objectives and Functions of the Society :

- To promote social and economic betterment of members through self-help and mutual aid in accordance with cooperative principles specified in the First Schedule of the Act.
- To diversify the activities of the Society and extend the benefits through out the country by admitting more members.
- To promote social and economic betterment of members through self-help and mutual aid in accordance with cooperative principles specified in the First Schedule of the Act.
- To raise funds for business of the Society.
- To provide facilities for exercise of Thrift and Savings, to accept loans, grants, subsidies, assistance and concessions from internal and external sources subject to any law from the time being in force,
- To grant loans and advances to Members and to make investments for the benefit of the Members.
- To purchase, take on lease or rent or in exchange or otherwise acquire land and buildings or any movable or immovable properties necessary for the business of the society and for welfare activities as well,
- To promote subsidiary institutions,

- To establish a 'Provident Fund' for its employees and to make contributions to such fund,
- To constitute various funds for the welfare of the members and employees of the Society, such other things as are incidental or conducive to the attainment of the objectives.

Membership details and functioning

Particulars	At start	After 25 years	After 35 years	As on 31.03.2012
No.of Members	39	4305	3680	2161
Kind of Business/ Service	Deposit & Lending			
Benefits to Members (Economic & Social)	As per Annexure A enclosed			
Profit/Loss * (Rs. In lakh.)	9.16	50.59	222.80	
No. of Employees	14	16	43	

*The difference of cost of deposit and yield on loan

Sources of Funds (as on 31.03.2012)

Internal Sources	Share Capital	Rs. 2,99,61,590.00
	Reserves & Surplus	Rs. 22,38,07,041.00
Own Fund		Rs. 25,37,68,631.00
	Deposit from Members	Rs. 150,98,55,510.00
External Sources	Loan from Bank	Rs. 13,09,96,983.48
	Deposit & Borrowings -	Rs. 164,08,52,493.48
	Total Fund	Rs. 189,46,21,124.48

Value of One Share at start – Rs. 7.50	Total Share at start - Rs. 292.50
Value of one share – Rs. 10.00	Total Share Rs. 29,96,159
(as on 31.03.2012)	(as on 31.03.2012)

Benefits to Members (Economic)

Annexure A

Particulars	At Start (1964)	After 35 years (1989)	After 35 years (1999)	As on 31.03.2012
Lending	Rs. 100.00	Rs. 30,000.00	Rs. 1,00,000.00	Rs 20,00,000.00
Death Benefit	0	Rs. 8,000.00	Rs. 50,000.00	Rs. 2,00,000.00
Dividend	0	12%	15%	25%
Interest on banks	Less than Banks	Less than banks	More than banks	More than banks
Deposit Interest on banks Lending	Less than banks	Less than banks	Less than banks	Less than banks



AP Road Transport Employees' Cooperative Marches Ahead Without Roadblock

Though its take off - nearly 50 years ago – in April 1952 was small and humble with a membership of just 2558 and a Share Capital of Rs.0.60 lakhs, the **Andhra Pradesh State Road Transport Corporation Employees' Thrift and Credit Cooperative Society Ltd** has grown to outlast other similar organisations in India in terms of various parameters, keeping its inputs at a very low level....

This Cooperative Society having area of operation spread to every nook and corner of Andhra Pradesh State, has recorded the following progress over decades.....

S. No	Particulars	1952	1980	1990	2000	2011	JAN'2012
1	No. of Shareholders	2,558	31,483	76,561	1,15,170	96,251	99,952
2	Share Capital	59,900	50	38	58	288	299
3	Member's Fixed Deposits	--	12	206	2,063	20,455	18,588
4	Society's Welfare Funds	-	-	117	650	4,829	4,314
5	Loans due by Members STL	71,675	378	4,256	27,674	88,099	95,412
6	No. Employees of Society	5	59	115	104	79	74

* Amounts in Rs. lakhs.

The **main objectives**, among others are:

- to prevent members from falling prey to private money lenders and perpetual indebtedness
- to help the members save a part of their earnings every month in Thrift Fund.
- to lay thrust on the welfare and well-being of members, not only during tenure of their membership but also all along their life.
- to help every member to own a house of his own.

This Cooperative Society has been leaving no stone unturned to accomplish these objectives - through well-planned programmes, by setting at every stage well-defined goals, in tune with well-thought concepts.....

Some key-points which contributed to the success of this Cooperative Society are:

1. REPRESENTATIVE GENERAL BODY:

This Cooperative Society has been following Representative General Body System over the decades. This facilitated the General Meetings fruitful with meaningful discussions and active participation of elected representatives.

The Cooperative Society affairs are managed by a Managing Committee consisting of a Chairman (ex-officio – MD of Apsrtc), Vice-Chairman and two Official Members nominated by the Chairman and 16 Members elected by the 452 Member Representatives once in every 5 years.

2. HIGHEST LEVEL OF MEMBERSHIP:

Nearly 95% of total compliment including top officials of Andhra Pradesh State Road Transport Corporation are Members of this Cooperative that is considered as a significant achievement.

3. LOWEST PROFIT MARGIN:

This Cooperative Society is being managed with a meager profit margin of 0.05%, and believes in keeping low profile, in almost all respects except its services and their quality.

Interest charged on loans is 11.0% P.A on monthly diminishing balances and Interest provided on Members' Thrift Fund is 10.0% P.A compounded every year.

Thus, there appears to be 1.00 percent margin but in reality it is not so. Funds to the extent of 0.95% are being appropriated and allocated to various Welfare Programmes, leaving literally 0.05% margin only for administration.

4. COMPUTERISATION:

This Cooperative Society has been keeping itself abreast of advanced technology ever since it came into existence, beginning with Totaling Machines (1960's) Calculators (1970's) etc., it has promptly adopted Computer Technology in 1988 and completed computerization of all aspects of working systems barring those which need human intelligence.

Due to computerisation, the Cooperative Society is able to render quality services fast and with accuracy. A service Centre at the MGBS the biggest Bus Station where Buses from all over the State come is established keeping a Computer terminal linked with main System in the Office through Telephone leased lines. With the establishment of this Centre, hundreds of Members coming to the City collect their information and avail services from the Centre without wasting time and energy to go over to the Society Office. Any information required by Members is being furnished within no time, without keeping him waiting hours together.

5. THRUST ON WELFARE OF MEMBERS:

Welfare and well being of Members gained paramount importance over the years.

Many a number of Schemes are in operation for the benefit of Members, former Members, and families while disbursement of loans alone is the main and single activity of other similar Cooperative Societies.

6. EDUCATION AND TRAINING:

This Cooperative Society has been giving due importance to Education and Training programme for the development of Human Resources which include Cooperative personnel and representatives of Members.

Training classes for Members' Representatives (Delegates) being conducted with own resources have yielded amazing results, both in their attitude and awareness.

GENERAL ACTIVITIES:

This Cooperative Society's general activities include operation of Thrift Fund by the name and style "Members' Retirement Deposit Fund" and sanction of Loans.

1. THRIFT FUND

Every Member immediately after joining the Cooperative Society contributes 6% of his basic salary by way of Payroll deduction every month to this Fund, and Society provides compound interest on this Fund @ 10.0% P.A The fund accumulated in the Scheme has become back-bone of the Cooperative Society and its chief financial source. The amount is refunded to the Member at the time of leaving the services.

As observed during the last couple of years, a retiring person having put in 25 to 30 years of service is getting amount ranging between Rs.1.50 Lakh to Rs.2.00 Lakhs making him relatively comfortable at advanced age.

2. LOANS

The Cooperative grants three types of Loans viz., 1) Short Term Loans for various consumption purposes at yearly intervals 2) Long Term Loans for Housing purpose, and (3) Educational Loans. The Society has been disposing off Short Term Loan applications within 3 to 4 days of their receipt in the Society's office. Loans are released strictly in the order of seniority and no distinction is made amongst Members irrespective of their job status in the Corporation. Believing in transparency in its activities, the Society prominently displays the date upto which loans were released in eye catching bold letters outside the Society office building and in all major Bus Stations. Interest @ 11.0% P.A is charged on STL & EDL and 9.5% on LTL loans. Out of the Interest earned on loans, 0.95% is being diverted to various Welfare Schemes, there by reducing the profit margin to 0.05%.

While Short Term Loans are granted upto Rs.2,00,000/- basing on the length of service completed and the Basic Pay, the Long Term Loans are granted upto Rs.10.00 Lakhs.

Educational Loans are also made available for the children of Members pursuing MCA; MBA; MSC (COMP& Other Courses), MSIS, M.S (Bio Tech); PG in Engineering and Medicine; Professional courses at Graduation level.

3. WELFARE PROGRAMMES

Now having peeped into key-points, a detailed account of Welfare Programmes, being operated by the Cooperative Society would help to comprehend its very intention and endeavor in looking after the well being of its associates.

(1.) DEBT DIES WITH DEBTOR:

..... and this is true in this Cooperative Society.

Life of every borrower is fully insured to the extent he is due to the Society. In the event of death, the balance of loan is fully written off and all the Assets viz. Share Capital, Thrift Deposit & Interest there on etc., are refunded to the bereaved families.

A meager premium of Rs.4/- (Rupees four only) for every Rs.400/- of net loan paid to the borrower is recovered from the loan towards this Fund which is further supplemented by the Cooperative Society by way of appropriation of funds @ 0.50% from out of income, every year. This relief is also being extended to those borrowers who became medically unfit for the job. During the accounting year 2008-09 an amount of Rs.6.60 Crores was written off.

(2.) “OLD AGE NEED SO LITTLE AND THAT LITTLE SO MUCH”

..... as realised by the Cooperative in 1982 itself. The result was ‘Old Age Assistance Scheme’.

All the retired Members whose age is 59 years and above are being extended annual financial assistance basing on the length of their membership with the Cooperative Society. The quantum of amount being paid every year ranges between Rs.500/- and Rs.1,400/-.

For the accounting year 2010-11 about 14,878 former/aged Members benefited to the tune of Rs.1.15 Crores from this Fund which is solely created and supported by the Cooperative Society by contributing a portion of income, every year.

(3.) RETIRED MEMBERS SECURITY SCHEME:

There has been a long felt urge among the Members especially those at the verge of retirement that a Scheme –akin to Pension Scheme –be evolved given the socio-economic situation that are in. The said Members have been persistent on the Society exhibiting their confidence and faith in their Cooperative Society. This prompted the Management of the Society to study various schemes and consider scores of alternatives to evolve. “Retired Members Security Scheme”.

This Scheme took off in June’2000 turned to be a boon to the retired personnel of APSRTC, when the market economy is so gloomy that the returns on investments are not at the expected level.

The composition of the Scheme is that, 50% of total accumulated in Thrift at the end of their Membership will be drawn into the Scheme whereupon Society pays Financial Benefit @ 14% subject to a minimum of Rs.500/- per month. The Associate Member of the Scheme may withdraw the total amount from the Scheme at any time after a period of three years. In the event of death of the Member, the amount would be refunded to Nominee.

(4.) FINANCIAL HELP FOR HANDICAPPED CHILDREN OF MEMBERS:

First, the financial assistance @ 50% of the cost of three-wheeler or Rs.20,000/- whichever is less for owning three-wheeler automobile to make the movement of handicapped child safe and comfortable and carry on college education.

Second, the handicapped children of members are provided with a financial aid of Rs.3,000/- for setting up self-employment units like Sewing Machines, Wet grinder, Tool kit for Vehicle repair, Mixies, Telephone Booth, etc.

(5.) “A SMALLEST GOOD DEED IS BETTER THAN A GRANDEST GOOD INTENTION”

..... and this makes an Organisation action-oriented. This Cooperative Society always has demonstrated its intentions in practice, by evolving and implementing schemes suitable to the needs of Members.

'Educational Assistance to the Children Scheme' – Rs. 25.00 lakhs fund allocated per year is aimed to enable the children of Members to pursue Professional courses, like MBBS, BE, B.Tech, B V Sc, BDS & B.Arch, B Pharmacy, B Sc. (Nursing), BUMS, BHMS & BAMS.

Besides above, the Cooperative Society has been presenting every year Cash Awards to the meritorious children having passed Master's Degree, Graduation, Inter, SSC and Polytechnic exams.

EMPLOYEES

Almost 85% of the employees, numbering 79, and working in this Cooperative Society are trained in cooperative education and computers. This apart, the manpower requirement since 1988 could be pruned and optimum results achieved towards transparency.



Vasantrao Kale Sugar Coop Goes Hi-tech

The main objective of the **Sahakar Shiromani Vasantrao Kale Sahakari Sakhar Karkhana Ltd** is to enable the members (farmers and their families) to get the maximum by using modern techniques on a large scale for growing crops by using improved method of farming.

Another objective is to encourage the members by giving help as well as guidelines about farming, farming business and allied business. For achieving this objective, the Society has decided to undertake following steps;

- a] To encourage the members for self dependence, and promote co-operation between the members to give special encouragement to ladies, backward caste, schedule caste and also poor members of the society.
- b] To give information to the members and to the farmers in the area of operation of the society about the modern technique/method for growing of crops, fertilizers and provide farming industry training so as to undertake suitable steps for ensuring prosperity of the members.
- c] To manufacture sugar and allied products like molasses, alcohol, extranet , ethanol, etc and to sell the same so as to get the best price for this purpose, while taking the working capital loan from bank.
- d] To build up machinery required for processing the by- products and for that purpose purchase the required raw material so as to sell the finished goods.
- e] Where it is not possible to take the crop of sugarcane, instead encourage taking crops of other food grains and cash crops and for processing such farming material, build up some factories for this purpose.
- f] To give encouragement for formation of society which would be helpful for the welfare and prosperity of the people residing in the area of operation of the society.
- g] To prepare plan for water supply scheme, improvement of farm, and allied business for the farmers within the area of operation of the

society, but before implementing such plans and making investment in the same, prior permission of the Director of Sugar, Maharashtra should be obtained.

- h] In order to bring the sugarcane from the farms to the factory within minimum possible time, take up the project of making new roads in the area of operation of the society, maintain the existing road to undertake water supply scheme which would be helpful for the development of road, factory and for this purpose raise money and get financial help from local people, zilla parishad local society or state government and to take the responsibility for constructing the roads.
- i] To undertake the experiments related to cane, sugar and also create a research centre.

Mission and Main Objective

While the mission of the society is progress in sugar industry, its prime objective is to develop the field and life of the farmers.

Benefits To Members[Eco/Social]

At the start, the members of the society were 4857. The number increased, as on 3rd December, 2011, the number of members were 8694. The benefits to the members [economic/social] are as follows;

a] Supply of high yielding varieties of sugarcane

The high yielding varieties like Coc-671, Co-86032, VSI-434, COVSI-9805 & Co-94012 are supplied to the cane growers. Farmers are trained in using basal dose as well as micronutrient and bio-fertilizers, besides vermi-compost & vermiwash. Farmers meetings were organised to promote farmers to use drip irrigation system, trash mulching etc. All this has resulted in increase in area under cane, while the recovery has increased. The transport cost has decreased to some extent.

b] Supply of Chemical fertilizer

The number of farmers are poor so they can't apply fertilizer to sugarcane at proper time. So to the farmers who supply sugarcane to our factory

regularly, we have supplied them chemical fertilizer at the rate of 5 bags of N. P. K.- 10:26:26, and the area covered for planting season 2011-2012 is 10500 acre and the bags of N. P. K.- 10:26:26 amount to 3333. The number of bags of urea supplied is 10500 and the amount spent for this scheme is Rs 46234100 lakh.

c] Insurance of Electric Motors

Due to high and low supply of electricity many times, electronic motors of our farmers are burnt. Farmers covered under this scheme are 789 and the number of electric motors insured is 7537. When motors are burnt, they are repaired with economic help of Insurance Company. The name of company is the New India Assurance Company Ltd., Solapur.

d] Insurance of Factory Members

There are 8982 members of our sugar factory. All of them are insured from The New India Insurance company Ltd, Solapur. If any member of our sugar factory dies due to accidental case, we get benefits of this Scheme.

e] Micro Nutrient Supply

Farmers use only NPK fertilizer. They are careless regarding use of micronutrient. So the factory planned to supply micronutrients to cane growers on credit basis. We supplied Agro-win, as well as Agro-mix for this propose.

f] Drip irrigation

Due to traditional method of irrigation soils are becoming problematic and the yield per acre is decreasing. Due to drip irrigation system there is saving of water, low weed problem, good operation, no loss of fertilizer, and good growth of beneficial bacteria. So we are taking Rs. 3000/- per acre as against cost of drip. The government subsidy is Rs. 8000/- per acre. The maximum amount of Loan we are giving per acre is Rs. 14000/- in this scheme. We have targeted to cover 397 acre in crushing season 2011.12

g] Use of trash in ration

In our sugar factory the farmers are burning trash after harvesting of sugarcane. In order to divert the farmers towards keeping trash in land without burning our sugar factory has supplied trash cutting machine. Due to this scheme, farmers are keeping trash without burning. Also nearby about 2 m. t. organic matter is made available per acre. The area covered is 1700 acres under this scheme.

h] Use of Organic Fertilizer & Bio Fertilizer

Due to heavy doses of chemical fertilizers soils are creating lot of problems. So our factory had decided to supply organic fertilizer to our cane growers. In this organic fertilizer we are using D. C. Culture, PSB Azatobactor Trichoderma, and Bavaria. We are giving 5 bags per acre to farmers on credit. In crushing season 2011.12 the number of bags supplied are 3339. The rate of each bag is Rs 120/- only.

i] Supply of Weedicides

We are supplying weedicides like 2-4-D, Atrazine, to the cane growers. The total area covered under this scheme is 4200 acre. The amount spent for this scheme is Rs 542500/- lakhs.

j] Supply of Bio Fertilizers

We have supplied bio-fertilizers to the cane growers. The area covered under this scheme is 920 acre and the amount spent for this scheme is Rs 630180/- lakhs.

k] Irrigation Facilities

On the basis of information received from the factory, in the area of operation, Bhima river, bore-wells, lifts, Ujni & Nira canals are the major irrigation sources. Sufficient irrigation sources are available to bring large number of area under sugarcane cultivation.

L] Infrastructure facilities

Since sugarcane is grown on larger area for past many years, all facilities exist in the operational area of the factory. Adequate road facilities exist

in the operational area of the factory. The area of operation is compact. Adequate road transport facilities are available which will help to reduce transport cost as well as enabling fresh cane reach the sugar factory. Due to adoption of effective seed programme it was found that there is increase in the yield per acre of sugarcane as well as sugar recovery.

m] Soil Analysis programme

The factory is about to start their own soil testing laboratory. It helps the farmers in balanced use of chemical fertilizers.

n] Conducting Trial Plots

Factories have conducted various trials like varietals trial, integrated pest management programme, insecticides, fertilizers etc. under the guidance of VSI Pune, It helps to know the knowledge of technology.

o] Kisan Melas & Educational Tours

The factory plays a vital role in transferring the developed technology about cultivation of sugarcane crop from research station to the farmers field by arranging various kisan melas in their area of operation under the guidance of VSI Pune.

p] Participation in Krishi Mela Training Programme:-

Every year, the factory has participated in Krishi Mela training programmes conducted by VSI Pune alongwith selected progressive farmers from each section.

Source of Funds:-

Internal Sources [Member contribution, assets etc.] :-

Government of Maharashtra enhanced the share valuation from Rs. 5000/- to 10,000/- the member contribution has increased substantially.

Value of one share at start: Rs. 5000/- each, Total Shares at Start :- 38364

Value of one share in 2011: Rs. 5000/-each, Total shares in 2011:- 48789

External Sources [availing scheme/ grant –in-aid of Central Govt. Other sources from foreign, Banks Federation/Unions etc.]

S. No.	Particular	Sanctioned Loan	Repayment Loan	Balance	
1.	O.M.B.	39658	198.55	198.03	State Govt.
2.	Excise duty Loan[MSC]	890.47	890.47	Nil	Central Govt.
	Total	1207.05	1089.02	198.03	

Staffing pattern [Manpower planning]

Field Expert	:-	72
Supervisor	:-	50
Supporting staff	:-	569
Total	:-	691

Support of Local Government. bodies and others:-

- Is the laws & policies of Local Government favourable? yes
- Any support & Assistance/Preference from local authorities? Specify no
- What about support from other cooperative federation/unions of banks?

The society has taken the loan from Central Govt. & State Govt. and also the nationalised banks and Maharashtra State Cooperative. Sugar Federation and National Federation.

- What are the reasons for the success of the cooperative Society? Many
- Do you have a copy of the byelaws? yes
- Is it distributed among the member?

Bye-Laws published on notice board of sugar factory for information of members.

- Are Annual and Audit reports explained to members in the General Body meetings? yes

- Percentage of member’s participation in general body meeting?
[average for last 5 years]

Approx 60% to 70%

Qus. Are elections held on time?

Ans. Yes

Qus. When was the last election held?

Ans 17-06-2011

Qus. Is advance notice for all meetings given in time?

Ans Yes

Qus. Transparency in accounts[what methods adapted?]

Ans The accounting records are totally transparent.

Qus. Level of repayment of loans [in time or rescheduled]

Ans. Sugar Industry is gambling on monsoon. Due to this, sometimes loans are rescheduled..

Qus. Percentage of default members [in case of credit societies/bank]

Ans. Not applicable.

Progress of the society*

Considering the last five years, the society is always achieving target prescribed by the management .Due to this the society’s profile is good.

[earned profits]

Particulars	At start	After 5 years After 10 years	After 10 years	As on 31 Dec. 2011
Profit/loss [in Rs.] in case of business	43867938.40 [1999-2000]	217119582.45 [2001-2005]	108721869.00 [2005-2011]	--



Campco Bails Out Growers Beyond State Borders

The Campco Ltd., Mangalore (Karnataka) as a “Co-operative” is a success story of the people, by the people for the people and successful implementation of the vision and values of all the great founders of this country, like Mahatma Gandhi.

In early 1970s there was a glut in the market and the prices of arecanut fell sharply and consequently the growers were put into misery and hardship. The solution for this crisis was found in the birth of “Campco”- **The Central Arecanut & cocoa Marketing & Processing Co-operative Ltd, Mangalore** on 11th July 1973 and established itself as a multi state co-operative - a joint venture of the states of Karnataka and Kerala.

Campco is now a brand name that people have come to trust through their own experience

Its aim is to help growers get fair and remunerative prices for areca and cocoa.

Its mission is to reach its targets with its motivated and dedicated staff.

Its objective is to procure arecanut, cocoa and rubber from its members and arrange for its sale to the best advantage of members and manufacture of cocoa based chocolates and other products.



Seminar organised by CAMPCO on Mechanisation in Areca Nut Farming

Its principal business, service and activity is to purchase, process and sales arecanut, cocoa and rubber.

PARTICULARS OF THE SOCIETY	AT START	AFTER FIVE YEAR	AFTER 10 YEARS	AS ON 31ST DEC. 2011
NO. OF MEMBERS	3576	6380	20960	119146
KIND OF BUSSINESS/ SERVICES	Areca	Areca	Areca, Cocoa, Cuso4	Areca, Cocoa, Rubber, Cuso4
BENIFITS TO MEMBERS (ECONOMIC/SOCIAL)	-	-	-	Dividend & Incentive to Members
PROFIT/LOSS (IN RS) IN CASE OF BUSINESS	1.01 Lakhs	53.69 Lakhs	119.60Lakhs	4600 Lakhs (tentative)
NO. OF EMPLOYEES	-	-	-	805

ORGANISATION AND MANAGEMENT

The Management of CAMPCO vests in the Board of Directors consisting of 17 Directors. These Directors are elected or nominated as per the provisions of Bye Laws.

The day to day activities are conducted by the Managing Director. The Executive Committee and the Business Committee devote more time to scrutinise and decide about the financial and business transactions of the Institution.

Arecanut is an important commercial crop in India and finds a place in all religious, social and cultural functions in India. Cultivation of Arecanut is mostly confined to States of Karnataka, Kerala and Assam, but the consumption is spread all over the country. **India is considered as the largest Arecanut producing country in the world.**

The total acreage under cultivation is 264000 hectares and the annual production estimated at 313000 metric tones, with Karnataka and Kerala accounting for nearly 72 percent of total production. Over six million people are engaged in arecanut cultivation, processing and trade. More



Member actively participating in the Seminar of the society

than 85 percent of the area under cultivation is made up of small and marginal holdings.

A sudden marketing crisis in the year 1970-71, when prices registered a marked fall which caused considerable concern to the growers, was the genesis for the setting up of this Co-operative Venture (what popularly is called The CAMPCO). Growers had been thrown into panic with the prices coming down by half of what was prevailing till 1970-71 season.

Various measures were thought of for organized marketing management and leaders among growers sat together to find a way out. State Government of Karnataka, on the advice of an Expert Committee, recommended organizing a Central Agency in the Public or Co-operative sector. With the blessings and active support extended by the State Governments of Karnataka and Kerala, the Campco was registered on 11th July 1973 under Sec.7 of the Karnataka Co-operative Societies Act read with Sec.4(2) of the Multi State Co-operative Societies Act 1984. Through perseverant efforts of far sighted , dedicated and resourceful leaders, with the cooperation and assistance of equally dedicated growers under the guidance of the State Governments of Karnataka and Kerala, this institution took giant strides forward and has turned into a tower of strength to the areca growing community in the country.

- The Campco has been functioning effectively with the main objectives of Procuring Arecanut and Cocoa grown by member cultivators and if necessary, from other growers on an agency basis or on outright purchase basis.
- Sale of arecanut and Cocoa and their products to the best advantage of members and also to advance loans to members on the pledge of goods and to do all other things necessary to carry out the objective.
- To promote and develop Areca and Cocoa cultivation, marketing and processing.

The area of operation of this cooperative for procurement and processing of Arecanut and Cocoa extends to the States of Karnataka and Kerala, but for the marketing activity, the area has been extended to the whole country. Arecanut purchase operations were extended to Assam, Andaman and Goa but in recent years purchase operations in Assam had to be closed due to disturbances.

Starting with its head office at Mangalore in coastal Karnataka, the Campco began with a handful of procurement centres in Karnataka and Kerala. The Campco adopted a safe policy for purchasing and marketing the commodity and maintaining standards in quality assiduously with the dedicated cooperation of a network of diligent officers and workers. The society achieved success by leaps and bounds, stood the brunt of changing trends, market recessions and upheavals, glut in the market and even national calamities in the marketing field for more than two and half decades. Confidence has gained among the growers for areca cultivation as an economically viable and comfortable proposition.

The co-operative encouraged growers to take-up Cocoa cultivation as an inter crop in the latter half of the 70's as a supplemental crop. This grew up to become a large scale operation with good results. A sudden withdrawal by the buyers of Cocoa from the procurement operations due to crash in the international market came as a shock to cultivators. Karnataka and Kerala governments enthused at this stage the CAMPCO to enter on the scene to rescue the farmers from distress. Campco willingly took up the responsibility to enter the cocoa market and performed a saviour's role.

As a strategy for survival in the International scene the Campco played a major role in establishing a name for Indian Cocoa, which hitherto had not been achieved. It procured Cocoa Pods from growers and adopting scientific processing methods to market standards, released dry cocoa beans matching in quality in the world market to that of Ghana, Brazil and other leading Cocoa cultivating nations. With a view to creating a permanent demand and a steady market for the beans,

Campco established a Chocolate Manufacturing factory at Kemminje village in Puttur Taluk in Dakshina Kannada District adopting foreign technical collaboration in chocolate making. The factory was set up in 1986 at an initial investment of RS.116.7million and a licensing capacity to produce 8800 metric tones. The factory also entered into technical cooperation venture with Nestle (India) Ltd. for diversifying product brands. It has been producing a variety of products - semi finished items like Cocoa Mass, Cocoa Butter and Cocoa Powder and finished products in moulded line, count line, Chocolate drink. Campco chocolate has gained extensive market popularity in India.



Shreyas Change the Fate of Ahmedabad

Shreyas Cooperative Credit Society Ltd., Ahmedabad is popularly known as 'Shreyas' in the city of Ahmedabad. It was set up on 8th July 1955 vide registration No.19641. It was organised by a group of eminent social workers of that time. It was registered as a credit society with initial 41 members and share capital of just Rs.1000/-. The original idea of organising the society was to provide cheaper credit facilities to mill workers of the city and hence registered as a credit society. The management of the society wanted to provide more and more services to its members and in this process it entered into consumer business in the second year of its operation.

The society was set up to ensure the availability of essential commodities with quality at reasonable prices. Shreyas stores are situated in the residential localities and a number of non-members are also its customers repose so much trust in the society in respect of quality and price charged. Society is competently maintaining reasonable selling prices which are generally not only lower than those prevailing in other competitive market but are of better quality. 'Shreyas' means an endeavor to do maximum good to the maximum people.

More than five decades of successful working of the society has not only justifies the high hopes of the consumers but also created a landmark in the history of consumer cooperative movement in the state of Gujarat. The society may not only occupy a place of pride in the list of leading consumer stores in terms of turnover but in qualitative performance and member oriented services. All the shops are running in middle and lower middle class areas. Society owns 5 and 3 rented buildings for carrying its activities.

In 1982-83 the management of the society bifurcated its credit business and developed an exclusive sister organisation 'Shreyas Cooperative Bank'. But for the consumer business, society continued the old name and got it registered on 25-3-1983 vide registration No, 19669.

Area of Operation

The area of operation of the society extends to the entire city of Ahmedabad.

Objectives

The main objectives of the society are :

- (1) To provide needed goods and services to consumers and members at reasonable rate with quality.
- (2) To provide genuine medicines to the patients in the hospital and in the city at economical rate.
- (3) To provide economic and social services to members, customers and their families.
- (4) To promote self-help and mutual help among members and cooperatives.
- (5) To project the image of the Shreyas store as a model cooperative consumer store in the state.
- (6) Establish trade connection with manufactures, their authorized distributors and suppliers/ dealers including cooperative organizations and arrange for procurement and distribution to customers in wholesale including in its retail outlets.
- (7) Arrange supplies of various items required by other cooperatives & Social organizations.
- (8) To provide credit facilities to members.

Business Operations

For achieving the above objectives the society is operative a net work of 5 retail outlets, 1 wholesale shop, 3 medical stores and 5 electric bill collection centers. The management of the Society introduced self-service system in two of its outlets.

Retail outlets of Provision Store at (1) Kankaria; (2) Paldi; (3) Narayannagar - Self-Service Store; (4) Naranpura Housing Board Shopping Center; and (5) Naranpura Everest Tower - Self service store.

Wholesale shop of Anaj at (1) Kalupur Lat Bazaar.

Medical Stores at (1) L.G. Municipal Hospital (24 Hours); (2) Narayannagar; and (3) Kotiyark Complex, Opp. L.G. Hospital, Maninagar

Electric bills Collection Centres at (on behalf of Torrent Power Ltd.) (1) Kankaria; (2) Paldi; (3) Sarangpur; (4) Narayannagar; and (5) Naranpura

The society through its well-established network of stores sells a wide range of commodities the basic necessities of life like Food Grains & Pulses, Groceries, Provisions, Clothes, Tires & Tubes, Helmets, Electric Bulbs & Tubes, Tea, Text books and Mangoes in Season, Plastic utensils, Stationery, Note Books, Ghee, Vanspati Ghee, Groundnut Oil and other edible oil, and medicines in medical Stores, etc. The stock maintained by the society is kept in sufficient quantity in view of the demand of the customers.

Credit Facilities

Society has started to provide Loans for purchasing their daily needs and for other purposes at the rate of 12% from March, 2006. The maximum limit of the loan is fixed at Rs 50,000/- with 36 installments.

Membership and Share Capital

The authorised share capital of the society is of Rs.3,00,000/- divided in 30,000 shares of Rs. 10/- each. The paid up share capital is Rs.263980/-. The society has 1876 members who constitute the General Body.

Management

The day-to-day administration of the society rests in the Board of Management. The Management of the society always believes in self-reliance and never sought any financial assistance from the Govt. or any loan from the District Cooperative Bank. The society manages the business from its own funds. During 55 years tenure of its working society has never made any loss.

The Managing Committee of the society comprises of 9 members and one-third member retires by rotation every year. Election has been invariably unanimous since the formation of the society. This helps in continuity of the management. There is unanimity and harmony in decision making. One member is on the Board since the registration of the Society. We have also setup Branch Advisory Committee with 6 members. The management is

fully conscious of the confidence reposed by its customers. Management has accepted cooperation the way of life.

Stock, Pricing Policy and Supervision

Stock taking is done every six months and right from the beginning shortages are negligible. Society is not following any formal pricing policy. However: the society has developed the healthy practice of charging market price for branded consumer goods and active price for other items, Society keeps margins of profit very low.

The main strategy of the management is to procure goods directly from the manufacturers and from the wholesale market to sell as cheap as possible to the consumers, e.g. sugar purchased from the cooperative sugar factories in truck load. The purchase mechanism of the society is efficient and effectively arranged that like old, absolute and damaged stock have no place in the books of the society.

The Management of the society is so alert and vigilant that effective supervision and control is adopted without any interference in the day to day functioning of the administration. So smooth working of the society has been possible in achieving the profitability.

Progress at a Glance

The steady progress of the society during the last 4 years can be seen from the following table 1.

Table 1

(Amount in Rs)

	31-3-2008	31-3-2009	31-3-2010	31-3-2011
Share capital	268500	267400	265820	263420
Reserve fund	3887172	4063353	4263771	4478281
Building fund	4730309	4824432	4932648	5178234
Other funds	4627100	5005510	5405453	5895498
Depriciation funds	6764648	7112623	7732408	6968076

	31-3-2008	31-3-2009	31-3-2010	31-3-2011
Buildings	5064992	5064992	5064992	5196992
Members savings	4776408	4607866	5346466	6363723
Purchases	129716380	151895536	196280322	179968689
Medical sales	22705965	22681370	24612713	29345702
Text book sales	17265533	18399814	19065813	23443507
Total sales incl. medicines	135259905	161611480	204732247	194412033
textbooks				
Net Profit	704679	801635	856006	930461
Rate of dividend	15%	15%	15%	15%
Audit classification	"A"	"A"	"A"	"A"

Miscellaneous

- (1) Society has been awarded shield and cash prize twice from the Ahmedabad District Cooperative Union for the best working consumer cooperative society in the District.
- (2) Society is a member of National Cooperative Consumers' Federation of India Ltd., New Delhi.
- (3) Oxygen Cylinders have been purchased in order to make them available at the time of barest necessity during illness at a nominal charge.
- (4) The total staff strength of the society is 71 at present. The progress and welfare of its staff is one of the concern of the society. Society has introduced several welfare measures in order to improve the efficiency and moral of the employees.
- (5) For the welfare of the employees, management has adopted minimum wages act. Staff Provident Fund Scheme, Gratuity, E.S.I.C., Group Insurance, Leave Encashment Salary, Interest free Loan looking to the length of service-Maximum limit of loan is Rs. 20000/- to be recovered in 20 installments, Tea two times, Bonus at the rate of 20% and 3 months salary on exgracia basis and 3 pairs of uniform, Shoes and socks to the employees. Society also pays Rs. 5,000/- on retirement, Rs. 2,000/- on death and Rs. 1,001/- on

- marriage of son or daughter from Staff benefit fund created from the profit.
- (6) Top priority is accorded to solve the problems/complaints of the members and customers and every effort is made to satisfy them.
 - (7) Relations between the management and employees' remained cordial. Society arranges social gathering of management & employees occasionally.
 - (8) Prizes are given on merits to the children of members and staff on their successfully getting through examinations starting from S.S.C. and onwards in different faculties.
 - (9) Society is distributing gift to the members after completion of 2 to 3 years or rebate on purchase.
 - (10) Society accepts members savings deposit from members at the rate of 7%. Further if the members has not availed of withdrawing facilities for six months 1 % of additional interest is given to the members i.e., 8% on members savings deposit.
 - (11) The Society has developed professionalisation and new technology in the management to give high quality of services to customers, Society installed 20 Computers, Electronic weights etc. to provide speedy and accurate services. Society also provides Computer training to the staff.
 - (12) Society gave donation to purchase machine for 'Exercise' to Jivraj Mehta Hospital, Orthopedic implants to L.G. Hospital, Gynec instruments for operation to L.G. Hospital, 59 Tricycles to Handicapped persons, 4 Wheel Chairs to L.G. Hospital, 2 Wheel Chairs to M.C. Desai Hospital Pratij, Physiotherapy Machine to Gulabbai Hospital, Ahmedabad and also arranged Eye camp at Jivraj Mehta Hospital. During financial year 2002-03 to 2010-11 society expended Rs. 8,00,403/- towards giving donations.
 - (13) In 1999-2000 Society paid members/customers purchase rebate at the rate of 1.5%. The total rebate payment was to the tune of Rs. 2,75,778/-.
 - (14) Society runs all the counters of the store through its own staff and not a single counter is allotted to any private agency.

- (15) The Present Manager of the Society Mr. Shailesh M. Shah has completed 35 years of service with the society. He has passed B.Com. & G.D.C. & A. examination conducted by the Cooperative Department. At present more than 50% of the staff has been working with the society for more than 25 years. The Manager and the staff works sincerely and feelings for the customers. Society's relations with the staff are healthy and cordial and their contribution in working of the society is creditable and praise- worthy. Most of the staff are committed to the progress of the society.
- (16) On completion of 50 years of its working in the year 2005-06 in the Golden Jubilee year society gave gift to the members and staff worth Rs.500/-. Society also paid one month salary to the staff as a token of Golden Jubilee year.
- (17) Society pays Rs. 2000/- on the death of member from member's benefit fund created from the profit.
- (18) In the year 2010-11 Society arranged "Rice Mela" to sell various types of rice and Society got good response from the customers.
- (19) Society gets prize twice of NANO Car in the year 2008-09 & 2009-10 for higher sales of Dehradun Basmati Rice and Maruti Car for higher sales of Krishna Pulse in 2009-10.

Conclusion

The society has been carrying the consumers cooperative activities since 56 years. After completing 56 years of its operations the society has not only multiplied its volume of business with many varieties and coverage of customers and also shown very good results. Today society has-earned a name in the market in the city of Ahmedabad. It has created goodwill and achieved good deal of creditability amongst customers. If we take a bird's eye view of our past performance, it will be evident that our society has carried out concrete work for the benefit of members and consumers. In the state of Gujarat our society is quoted as an ideal Consumer Cooperative Society. Whatever progress the Society has achieved is due to affection, trust and loyalty of the Board of Management, Members, Customers and Employees.



Success of Top to Bottom Approach in Matsyafed

Matsyafed, the Kerala State Co-operative Federation for Fisheries Development Ltd., was registered on 19th March 1984 as an Apex Federation of primary fishermen development and welfare cooperative societies in the coastal fishery sector with the objective of ensuring the economic and social development of the fishermen community by implementing various schemes aimed at promoting the production, procurement, processing and marketing of fish and fish products.

The Mission

To improve the per capita income of producer fishermen and their families through interventions in Credit, Technology up-gradation, Marketing support and Capacity building and to improve their standard of living and to bring them into the main stream of the society.

About the Federation

Matsyafed is an apex federation of 666 primary level Fishermen Development Welfare Cooperative Societies. Of the 666 primary societies, 341 are in the marine sector, 192 in the inland sector and 133 women co-operatives. The total membership in these societies is more than 3 Lakh. The paid-up share capital of the Federation is Rs.84 Crore, of which the major contributor is the State Govt. The primary societies are clubbed into 47 clusters (each cluster having 10 to 18 societies) for administrative convenience based on geographical area and supervised by professional personnel of the Federation.

The administration and management of Matsyafed is vested with a Board of Directors having 25 members of whom 15 are elected from the primary co-operatives, 7 official members and 3 non-official members nominated by the Government. The Chief Executive is the Managing Director. There are 7 Divisions to carry out all the activities of the Organization. Each division is headed by Deputy General Manager (for Personnel Division – Personnel Manager). Planning, Project Formulation, Implementation, Monitoring, Reviewing and Evaluations are done at these divisions.

Background for formation of the institution

The successful implementation of any developmental / welfare programs is possible only through an effective delivery mechanism. It was the lack of this institutional mechanism which resulted in the failure of all erstwhile initiatives in fisheries sector which led to its backwardness in early eighties. Even though the sector had large potential it was lack of effective intervention, the fishermen in the State was denied all basic and genuine rights in sharing the wealth of the sector. The ownership of motorized fishing inputs remained with few economically better-off people and the original traditional fishermen were almost treated like a bonded labour where by the benefits of his efforts was denied. The fisherman who worked in this group activity was indebted to money lenders and the owners of inputs for generations and couldn't come out of their clutches due to their poverty and no avenues for new investment. In such a background the building of an effective organization was initiated at the Government level. The State government decided to merge many existing organizations to form an Cooperative organization for effective delivery of all socio-economic services to the Fisheries sector – thus giving birth to MATSYAFED in 1984.

Top to bottom approach

Primary level Fishermen Development and Welfare Cooperative societies were formed with active participation of local fishermen and young professionals with Fisheries background were inducted by MATSYAFED to work in the field with a focused approach. It was this decision to utilize the young talent straight from College rather than traditional concept of utilizing the officials of Fisheries department that has made a difference in the formation and its continuance as a successful organization. The focused approach of the top management selecting fishermen groups from primary cooperatives on the basis of poorest among the poor to provide fishing input on group basis was the first initiative the Federation has started for the radical change in the sector. These were the fishermen who don't have any fishing input and had been working as bonded labourers to merchants/ middle men, who had been exploiting them for years. They were provided with fishing inputs without any collateral security as most of them were deprived of any assets under their ownership.

A pilot project of Integrated Fisheries Development Project (IFDP)–Phase I in 1984 with financial assistance of Rs 5.50 crore from National Cooperative Development Corporation (NCDC) was initiated in three districts was a great success.

Once the first few phases of NCDC assisted Integrated Fisheries Development Projects were completed the local leadership became capable of handling different activities on their own and most of the primary cooperatives have transformed as self entities and became very effective and manned by paid Secretaries recruited by primaries. Now most of the 666 primary cooperatives have become very strong grass root institutions having good business volumes and became a very strong entity in the fishing villages.

With the 13 Integrated Fisheries Development Projects with an outlay of about Rs 288.59 crore with support from NCDC has provided for fishing inputs and about 75000 active fishermen in the state has supported with fishing inputs/ marketing inputs. Today group ownership has become a practice in fishing sector and the actual fishermen have become the owners of the fishing inputs. It has to be noted that effectiveness and quality of the top leadership, commitment of the field level officers and the value system of the people involved in the institution has made the delivery mechanism more effective and successful in building the institution.

Projects implemented by MATSYAFED with NCDC's assistance

(Rs. in lakh)

Sl. No.	Project	Year of Implementation	Project outlay	Assistance Sanctioned	Project Status
1	IFDP-I	85-91	555.84	431.70	Completed
2	IFDP-II	87-94	1034.28	911.45	Completed
3	IFDP-III	91-97	4228.68	4056.48	Completed
4	IFDP-Inland	98-00	636.37	564.27	Completed
5	FMC	99-02	339.00	312.30	Completed
6	IFDP:98-99	98-99	1989.75	1713.60	Completed

Sl. No.	Project	Year of Implementation	Project outlay	Assistance Sanctioned	Project Status
7	IFDP:99-00	99-00	1690.00	1526.00	Completed
8	IFDP:00-01	00-01	1613.85	1391.80	Completed
9	IFDP:01-02	02-03	2702.50	2462.75	Completed
10	IFDP:03-05	03-06	2458.00	2166.00	Completed
11	IFDP:06-07	07-08	1504.50	1348.55	Completed
12	IFDP:07-08	09-10	3402.00	2934.60	Completed
13	IFDP:10-11	11-12	3550.20	3234.20	Completed
14	IFDP:11-12	12-13	3153.82	2763.02	Ongoing
	Total		28858.79	25816.72	

The four wheel drive strategy

Once the initial process of the institution building process has started various developmental programs have been planned and implemented with a basic strategy of 4 wheel drive in Matsyafed. The traditional fishermen have become a major producer in the state with about 6.5 lakh tons of fish landed by about 1.8 lakh active fishermen with per capita production of Rs 1.35 lakh at the consumer price. However, their per capita income is lower due to many reasons, and this income erosion has to be addressed through a clearly spelt out strategy to improve their disposable income. And on this background this 4 wheel drive strategy and programs were adopted. The four wheel strategies to arrest the income erosion and to address the basic issues of fishermen were dealt in **Credit, Technology, Marketing and Capacity building.**

Different programs and project were adopted to address the issues of credit by way of making available loans, input, working capital etc at a lower cost through cooperatives, better technologies in craft, engine, inputs, fishing methods, fish marketing through beach level auction, intervention in secondary level marketing, value addition and exports, venturing to Commercial activities, creating infrastructure at Federation and primary level, Fish handling facilities in harbours, landing centers,

markets, retailing, etc and through capacity building in different levels like primary cooperatives, developing local leadership, fishermen groups, Federation level, education programs, with awards, scholarships etc.

Organizing of Cooperative beach level auction

Fishermen bring the catches to landing centre or harbours and sell through different system in different part of the State. The middlemen/ auctioneers in the beaches exploit fishermen in the first sale and a standard practice through out the State was needed to have a better value realization to the producer fishermen. On this background the beach level auction was started under the control of the primary cooperatives with a standard practice through out the State. Under the Cooperative auction system, the auctioneers appointed by the Society conducts the fish auction and the sale proceeds are remitted to the society alongwith catch details. The fishermen groups can collect the proceeds of the auction from the society after deduction of auction commission and loan repayment amount. The auction commission collected from the fishermen is 5%, of which 1% goes to auctioneer, 1% to primary cooperatives, 1% to Federation and 2% to the saving account of the fishermen.

Self help groups, Women empowerment and micro credit

The initial focus of the Federation was to look into the fishing activities and to support fishermen to have fishing input and there by provide an improvement in their income. But it is also important to improve the income of the family so that better financial stability is gained by the fishermen family. Also in addition to their fishing input and working capital the fishermen family members require financial support for their day to day needs like working capital for fish vending, food consumption, education of kids, medical purpose, marriages etc for which they depend on money lenders. In this context, the Federation has initiated formation of the Self Help Groups (SHGs) among fishermen family members and encouraged to start micro- enterprises. Matsyafed could organize credit facilities through National Backward Class Finance Development Corporation (NBCFDC) and National Minority Finance Development Corporation (NMDFC) at 6% rate of interest per annum. Matsyafed could also provide interest free loans to fish vendors with support of the State Government. In the last seven years, Matsyafed could develop almost

14715 Self Help Groups with a total membership of 1,93,954 and could give a loan of about Rs. 256.73 crore as micro credit.

The micro credit has made a huge difference in the dynamics of the primary cooperatives and improvement in the income of the fishermen families. The interest rate of money lending in fisheries sector was ranging from 24 to 120% per annum and fishermen was finding it difficult to repay the loans. Matsyafed could organize the micro credit at 6% rate of interest per annum and even as interest free loan in the case of fish vendors. This has forced money lenders to reduce their interest rate and thereby increase the income to fishermen family.

Capacity Building

In order to develop as a vibrant organization an effective campaign was organized in the initial years of formation of the Federation. Extensive mass contact programs and awareness programs were conducted in fishing villages and continuous interaction on one to one basis with fishermen groups were organized so that the group dynamics could be maintained and successful group activity has emerged. The few program details implemented for the continuous capacity building process in the Federation is given below.

1. Awareness and Mass Contact Programs
2. Entrepreneurship Development Program (EDP)
3. Management Development Programs (MDP)
4. Trainer's of Trainees (ToT)
5. Training in Advanced Technologies for Skill Up gradation
6. Workshops, Seminars and Exhibitions
7. Publications and Publicity
8. Future Makers – Training program for SSLC / +2 students of fishermen families for development of positive mental attitude, effective learning skill, goal setting and leadership.
9. Revitalization programs for non –performing primaries
10. Training to staff, employees and leadership of primaries and SHGs

11. Training to fishermen and director board members of FDWCS
12. Training to SHGs for Group Dynamics & Leadership
13. Training to employees of Matsyafed
14. Women Empowerment Programs
15. Vocational training for alternate employment prospects to children of fishermen.

Inland sector and Aquaculture

The inland fishermen are the most isolated group in the fishing sector as their livelihood is under severe threat. The area of inland water bodies are reduced considerably and due to urbanization and pollution productivity in the inland water bodies have reduced to a great extent. Matsyafed has 192 inland fishermen primary cooperatives which implemented many projects in the inland sector. In addition to these activities the inland division has activities like farms, hatcheries and alternate employment programs like ornamental fish culture.

Hatcheries and Farms: Running four Prawn Hatcheries with production capacity of 120 million prawn/shrimp seeds at Thirumullavaram (Kollam), Kaipamangalam (Thrissur), Veliyamcode (Malappuram) and Moplabay (Kannur). Three fish farms for commercial production of fish and prawns at Njarakkal, Malippuram (Ernakulam District) and Palaikkari (Kottayam District).

RKVY Project: Schemes implemented with a total cost of Rs. 796.59 Lakhs. Project includes renovation of Farms, Hatcheries & Thenmala Aquarium and construction of new aquariums at Kottayam and Vaikkom.

Rainbow Revolution: A scheme for the production and export of ornamental fishes through primary societies in collaboration with KAVIL.

Cage Culture: Implementing cage culture of Sea bass in Kasargode District and Etroplus (Pearl spot) in Alappuzha District under RKVY and Kuttanad Package respectively.

Mini Aqua Tourism: A unique venture in the state where boating, angling, rowing and other entertainments are provided to the tourists in all farms

owned by Matsyafed at Njarakal & Malippuram farms in Ernakulam district and Palaikkari in Kottayam district.

Public Aquarium: Matsyafed is running a Public Aquarium and Research Centre at Thenmala, Kollam. Another one is functioning at Kottayam in collaboration with Kottayam Municipality.

Commercial activities

To support the different activities of Federation and to provide quality inputs to fishermen the following Commercial activities are taken up by the Federation which are implemented by the Commercial division.

- Matsyafed has two **Fish Net Factories** at Cochin and Kannur with an installed capacity of 1000 Tons per annum. It has a market share of about 30% of the State requirement and focus is given to the traditional sector webbings.
- Matsyafed **Ice and Freezing Plant** having a freezing capacity of 22.5 Tons per day with a storage capacity of 600 Tons. It mainly focuses on the processing of Tuna and export different fish products to different countries.



Matsyafed Ice & Freezing Plant at Kochi



Introduce diesel Out Board Motors (OBMs) to their members

- Matsyafed **OBM Division** imports Out Board Motors mainly Suzuki Motors from Japan and sell it directly to fishermen through Vyasa Stores. It also deals with different electronic items like Eco Sounder, VHF Radios, Insulated Boxes, Crates, etc.
- Matsyafed **Chitin and Chitosan Plant** produces different grades of Chitin and Chitosan from the prawn shell waste. It is already marketing anti fat formula called Chitone which is used for reduction in weight and good against Fat and Cholesterol.
- Matsyafed has two **Fish Manure Plants** at Azheekode, Thrissur District and Calicut. The fish manure is well accepted among the farmers and is used widely under the peoples plan program. These units are working profitably for last many years.
- The Commercial Division has 6 **Diesel Bunks** in different parts of the State and have 12 **Vyasa Stores** to sell fuel as well as fishing equipments. There is joint marketing program with HPCL to sell the 2T Oil to fishermen through primary cooperatives.

The business turnover of Commercial units of MATSYAFED during the last three years are as under :

(Rs in crore)

Sl. No.	Particulars	2009-10	2010-11	2011-12
1.	Sale of fish & fishery products.	14.76	18.08	20.80
2.	Sale of fishery requisites.	29.79	38.05	48.53
3.	Sale of diesel & lubricants.	38.12	51.18	59.81
4.	Others	11.35	10.30	10.55
	TOTAL	94.02	117.61	139.69

The Federation is implementing many new projects like Fish Meal Plant at Arattupuzha, Alappuzha District, Glucosamine Plant at Paravoor, Alappuzha District, Fish Retailing at Kottayam, Kozhikkode and Ernakulam, Infrastructure creation at landing centers and markets etc.

Welfare activities

The Federation is implementing many welfare schemes which it feel necessary to provide some security to its member fishermen. The following are the important schemes implemented.

Fishermen Personal Accident Insurance Scheme: The scheme provides compensation of Rs. 3 Lakh to the dependents of fishermen who die in accidents. If the accident leads to disability of 50% or more the compensation will be Rs. 1,50,000/- along with hospital expenses limited to Rs. 60,000/- or the actual expense which ever is less.

Matsyafed Input Security Scheme (MISS): Compensating the loss due to accidents and natural calamities sustained to the fishing implements distributed under Matsyafed schemes. So far Matsyafed has assisted 258 beneficiaries amounting to Rs. 57.87 Lakhs.

Vanitha Bus: Matsyafed is operating special bus service for the journey of fisherwomen vendors from the landing centres to the market places and back, at nominal rates in Trivandrum & Ernakulam Districts

Community Peeling Centres: Matsyafed is running two community peeling centres as a pre-processing facility for the fisherwomen of the area.



Marketing of fish by fisherwomen through its own transportation of Matsyafed

Kerala Sustainable Urban Development Project (KSUDP): It is a joint venture project of Matsyafed with KSUDP which envisages the livelihood improvement of fishermen community.

The way ahead.....

The Federation over a period of time could evolve as a Cooperative institution to support to the unorganized and poor fishermen. It could not only make a change in the lives of thousands of fishermen in the State who were living in utter poverty but also could rekindle a new hope among the fisher-folk the traditional fisheries sector as a whole for providing more services and benefits to further improve their living conditions. There still exists more opportunity to work and built a very strong institution which can deliver to fulfill the aspirations and wants of the poor fishermen and to bring them to the main stream of the society.

Only one third of actual fishermen have been covered and the organized primary fish sale through cooperative auction is only about 15% of the total fish landing in the State. The secondary level marketing has just started and there is huge potential as the demand for the fish is growing year after year. **The overall business turn over the Federation is about Rs 150 crore in the year 2011-12** and it has the scope and potential to have a double digit growth. The Federation and primaries should handle bulk of the first sale in the State as well as a reasonable size of fish in the secondary level marketing so that a linkage from producer to consumer

can be created. At present the beach price is about 66% of the consumer price, as against 30% during the eighties and it can be still go up when the role of Federation in the secondary level marketing increases.

Another issue to be addressed is the social evils of liquor addiction, usage of drugs, use of pan, smoking etc and creation of thrift habit in fishermen. The Federation is all set to work with Government and its various agencies to address these issues so that better living standards can be ensured. The federation could make a beginning and achieve something in last 28 years of its existence but has a long way to go in the coming years.



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nh cykġ Ñf'k l ok l gdljh l Hk l fefr cykġ Mk cykġ rg- Hkġt]
ft yk geljiġ] fgeky i zsk का पंजीयन 12.05.1933 को पंजीयन संख्या 88
के अंतर्गत हुआ था। उस समय क्षेत्र के 15 प्रमुख व्यक्तियों ने 10-10 रु. का भागध
ान डालकर अपनी वित्तीय समस्याओं के निवारण हेतु इस सहकारी सभा को शुरू
किया था। उस समय साहूकारों के अतिरिक्त कोई ऐसी संस्था या बैंक दूर-दूर
तक नहीं होती थी। क्षेत्र में गरीबी होती थी परंतु इसके बावजूद लोगों ने धीरे-धीरे
सहकारी सभा में रूचि लेनी शुरू की। लेकिन वास्तव में सही रूप में 1980 के बाद
सभा ने काम करना शुरू किया एवं 1980 में सभा के 295 सदस्य थे जिनका भागध
ान रुपये 27220 रु. था व सभा की कुल कार्यशील पूंजी रु 187620 थी। 1985 से
पहले सभा का न तो अपना भवन था और न ही कोई जमीन थी। 1985 में सभा
ने 10 मरले भूमि ताल-झनिकर सड़क के किनारे खरीदी व विश्व बैंक परियोजना
के अंतर्गत अपना भवन बनाया व 1988 में उस भवन के ऊपर दूसरी मंजिल अपनी
निधि से बनाई व 1991 में आईसीडीपी के सहयोग से पुराने भवन के साथ और
भवन जोड़ा गया व 2009 में भवन की तीसरी मंजिल बनाई गई व इस समय सभा
के पास अपना तीन मंजिला भवन जिसमें चार गोदाम 6 दुकानें एक कार्यालय, एक
प्रबंधक समिति कक्ष, एक हाल, एक विश्राम कक्ष व शौचालय है।



cykġ Ñf'k l ok l gdljh l Hk l fefr dk l gdljh feuh ekw

समिति में वर्तमान में एक सचिव, 2 विक्रेता, एक सहायक, एक रात्रि चौकीदार नियमित रूप से व दो अंश कालीन कर्मचारी कार्यरत हैं। समय-समय पर प्रबंधक समिति व कर्मचारियों के सहयोग से सभा क्षेत्र के लोगों में सहकारिता एवम् सहकारी सभा के प्रति जागरूकता पैदा की गई जिसके फलस्वरूप बहुत से लोग सभा के सदस्य बने व ऐसा कोई परिवार सभा क्षेत्र में नहीं है, जिसका कोई न कोई सदस्य सभा का सदस्य न हो। इसी के फलस्वरूप 31.03.2011 को सभा के सदस्यों की संख्या बढ़कर 885 व भागधन रु 1877800 . व कार्यशील पूंजी रु 51187023 हो गई। सभा अपने सदस्यों को 10000 रु. भागधन के ऊपर एक लाख रु. तक का ऋण दो जामनान के आधार पर खाद बीज पशु व भूमि सुधार हेतु साधारण ब्याज पर देती है। समय के साथ-साथ सभा ने बचत खाते के अतिरिक्त सावधि खाते आवर्ती जमा व बच्चों के लिए बाल समृद्धि जमा योजना शुरू कर रखी है। लोगों में बचत की भावना को बढ़ाने के लिए सभा की ओर से जमाकर्ताओं को प्रोत्साहित भी किया जाता है।

सभा 1985 से पहले केवल ऋण व बचत का ही काम करती थी। अपना भवन बन जाने के बाद सभा ने अपने सदस्यों की आवश्यकता को मध्य नजर रखते हुए खादों का व अनियंत्रित वस्तुओं का कारोबार शुरू किया व उसके बाद क्योंकि लोगों को पीडीएस का सामान लेने के लिए दूर-दूर जाना पड़ता था इसलिए पीडीएस का लाईसेन्स लेकर पीडीएस का काम 1986 में शुरू किया व किसानों के लिए उत्तम किस्म के बीज व खादों का काम शुरू किया। 1985 में ही लोगों की मांग को मध्य नजर रखते हुए सभा ने छोटे स्तर पर कपड़े का काम शुरू किया लेकिन धीरे-धीरे काम बढ़ता गया व 1985 से लेकर आज तक सभा हर प्रकार के कपड़े का काम



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करती आ रही हैं। 1988 में टेलिविजन के साथ-साथ, रैफ्रिजरेटर, वाशिंग मशीनें, मोबाईल फोन, जूसर मिक्सर इत्यादि इलैक्ट्रॉनिक्स का काम शुरू किया जिसका परिणाम यह है कि सभा कार्य क्षेत्र में 90 प्रतिशत परिवारों के पास सभा द्वारा बेचे गए टी.वी., फ्रिज व वाशिंग मशीनें हैं।

सभा वर्तमान में हर प्रकार के किरयाने के सामान के अतिरिक्त, हर प्रकार का कपड़ा, इलैक्ट्रॉनिक्स आईटमें, प्लास्टिक फर्नीचर, प्लास्टिक वाटर टैंक, कम्बल, रजाईयां, मैट्रस, दरियां, चट्टाईयां, बैड शीटस, पिल्लो आदि के अतिरिक्त लोगों की मांग पर अन्य वस्तुएं एक ही छत के नीचे लोगों को उपलब्ध करवा रही हैं।

सभा साप्ताहिक अवकाश के अतिरिक्त वर्ष में केवल 4 ही अवकाश 15 अगस्त, 26 जनवरी, 2 अक्टूबर व दीपावली पर करती है। सभा द्वारा अपने अमानतदारों को पूरी सुविधा प्रदान की जाती है व कार्य समय के अतिरिक्त भी आवश्यकता पड़ने पर सदस्यों की आवश्यकता को पूर्ण करती है और बैंक से बढ़कर सुविधा अपने ग्राहकों को देती है। यही कारण है कि लोगों में सहकारी सभा के प्रति विश्वास बढ़ा है।

इस प्रकार सभा किसानों को समय पर खाद, बीज उपलब्ध करवाती है व उपभोक्ताओं को भी समय पर सरकार द्वारा नियंत्रित मूल्यों पर दी जाने वाली वस्तुएं जैसे चीनी, चावल, आटा, दाल, नमक व खाद्य तेल उपलब्ध करवाती है।

सभा की वर्तमान आर्थिक स्थिति: सभा की वर्तमान में आर्थिक स्थिति काफी

सुदृढ़ है, सभा की निधियां पर्याप्त है और 01.04.2010 से 30.03.2011 तक की वित्तीय स्थिति तालिका 1 में है जिससे सभा की दृढ़ वित्तीय स्थिति का पता चलता है।

प्रबंधक %

पहले प्रबंधक समिति के चुनाव विभागीय दिशानिर्देश अनुसार एक वर्ष या दो वर्ष के लिए होते थे, लेकिन अब प्रबंधक समिति के चुनाव 5 वर्ष के लिए नियमानुसार करवाए जाते हैं। चुनाव निर्धारित समय पर करवाये जाते हैं। चुनाव से एक महीना पहले सार्वजनिक स्थानों पर सूचना लगा दी जाती है। इसके अतिरिक्त, चौकीदार के माध्यम से हर सदस्य तक सूचना देकर उनके हस्ताक्षर लिए जाते हैं। सभा कार्यक्षेत्र के 5 वार्ड हैं व 5 ही सदस्य चुने जाते हैं व उसके बाद निर्वाचित सदस्य आपस में से एक प्रधान व एक उपप्रधान चुनते हैं।

प्रबंधक समिति के चुनाव कानूनी ढंग से व लोकतांत्रिक ढंग से शांतिपूर्वक सम्पन्न होते आए हैं। चुनाव में सभी वर्गों की विशेष भागीदारी रहती है। वर्तमान प्रबंधक समिति में भी 3 महिलाएं निर्वाचित होकर आई है व सभा की उपप्रधान महिला ही है। प्रबंधक समिति में दो सदस्य अनु0 जाति से हैं। प्रबंधक समिति की बैठकें माह में कम से कम 2 बार अवश्य होती है। सभा का प्रति वर्ष निर्धारित समय पर साधारण अधिवेशन भी होता है।

सभा में जमा अमानतों व सभा की निधियों को कांगड़ा केन्द्रीय सहकारी बैंक व हि0प्र0 राज्य सहकारी बैंक में जमा करवाया है।

निर्वाचित सदस्यों %

सभा द्वारा अपने सदस्यों को दी जाने वाली सेवाओं की सदस्यों ने हमेशा सराहना की है। लोग (सदस्य) जिन्होंने सहकारी सभा में अपना धन जमा करवाया है अपने धन को सुरक्षित समझते हैं व उन्हें पता है कि जब भी मांग करेंगे उन्हें उसका धन मिल जायेगा।

सभा के कर्मचारी प्रबंधक समिति के कुशल मार्गदर्शन में काम करते हुए लोगों को बेहतर सुविधाएं दे रहे हैं।

सदस्य यह अनुभव करते हैं कि उनकी हर प्रकार की आवश्यकता उनके घर द्वार पर एक ही छत के नीचे उपलब्ध हो रही है। सभी सदस्यों का सभा में पूरा विश्वास है।

विशेष सभा अपने इस कारोबार के अतिरिक्त अन्य गतिविधियों व सामाजिक कार्यों में भी अपना योगदान देती रहती है।

- सभा ने राज्य स्तर पर व जिला स्तर पर पुरस्कार ग्रहण किये हैं।
- 2009 में सभा ने राज्य स्तरीय सहकारिता समारोह का आयोजन किया गया था जिसके मुख्य अतिथि प्रदेश के माननीय मुख्यमंत्री प्रो० प्रेम कुमार धूमल थे।
- सभा के नव निर्मित भवन का उद्घाटन भी माननीय मुख्यमंत्री द्वारा किया गया था।
- सभा ने स्थानीय पाठशाला के भवन निर्माण में अपना योगदान दिया था।
- सभा ने मुख्यमंत्री राहत कोष में भी धन दिया था।
- सभा द्वारा स्थानीय पाठशाला में 5वीं, 8वीं व 10वीं के मेधावी छात्रों को प्रोत्साहित करने के लिए मेधावी छात्र प्रोत्साहन योजना शुरू कर रखी है।
- सभा द्वारा किसानों के लिये समय-समय पर विभिन्न जागरूकता शिवरों का आयोजन किया जाता है।
- सभा की प्रबंधक समिति व कर्मचारियों के ज्ञानवर्धन के लिए स्टडी टूर करवाया गया है।
- ग्राहकों को प्रोत्साहित करने के लिये विभिन्न स्कीमें चलाई जाती हैं।
- सभा क्षेत्र के सभी महिला मण्डलों को प्रोत्साहन के तौर पर दरियों का आवंटन किया गया।
- सभा को अपने समस्त सदस्यों का भरपूर सहयोग मिल रहा है व इसी कारण सभा दिन प्रतिदिन उन्नति कर रही है।

मन्त्रः ;

1. सदस्यों में मित्तव्ययता व बचत की भावना पैदा करके, एक दूसरे की सहायता करने की भावना पैदा करना तथा सदस्यों को इससे लाभ पहुंचाना।
2. समस्त कार्य क्षेत्र के सदस्यों के हित के लिय सामूहिक लाभ हेतु कृषि की पैदावार को बढ़ाना व भूमि व्यवस्था के सुधार हेतु कार्य करना।

3. उक्त उद्देश्यों की पूर्ति हेतु सदस्यों की अल्पकालीन, मध्यकालीन व दीर्घकालीन ऋण आसानी से कम ब्याज दर पर देना ताकि वह अपनी खेती की पैदावार को सभा द्वारा ही बेच सकें और खेती की आवश्यकता की चीजें भी सभा से प्राप्त कर सकें तथा मध्यकालीन व दीर्घकालीन गैर कृषि ऋण भी सभा सदस्यों को आसान किस्तों पर उपलब्ध करवाना।
4. अपने सदस्यों की खेती संबंधी आवश्यकताओं जैसे खाद, बीज, कृषि यंत्र, कीटनाशक दवाईयां आदि के क्रय व विक्रय का प्रबंध करना।
5. उपज को उचित मूल्य पर बेचने का प्रबंध करना।
6. सदस्यों को पशुपालन, मछली पालन के तालाब आदि बनवाने, कुटीर उद्योग के कार्य को प्रोत्साहन देने तथा छोटे-बड़े वाहनों इत्यादि को खरीदने तथा गृह निर्माण, जमीन खरीद तथा अन्य व्यवसायों के प्रोत्साहन हेतु ऋण देना।
7. सदस्यों की फसल संग्रह हेतु स्टोर का निर्माण करना और विपणन का प्रबंध करके अच्छे दामों पर बेचने का प्रबंध, आधुनिक तरीकों के द्वारा खेतीबाड़ी को बढ़ाना व रखरखाव करना तथा हर प्रकार की कृषि योजनाएं बनाकर लाभ पहुंचाना।
8. सदस्यों की मांग के अनुसार समस्त प्रकार की उपभोक्ता वस्तुओं का प्रबंध करना।
9. किसी अन्य सहकारी सभा का ऐजेण्ट बनकर, क्रय व विक्रय का कार्य करना।
10. सभी प्रकार के विक्रय हेतु जैसे फसल पैदावार, मछली, लघु उद्योगों द्वारा तैयार माल की बिक्री हेतु मण्डियों की खोज करना।
11. पशुओं की नस्लों में सुधार लाने हेतु विभाग से सम्पर्क स्थापित करना।
12. सिंचाई सुविधा हेतु प्रोग्राम बनाना और सिंचाई द्वारा पैदावार को बढ़ाने हेतु सदस्यों को प्रोत्साहन देना।
13. सभी राष्ट्रीय बचत योजनाओं में सहयोग देना।
14. भूमि के कटाव आदि की रोकथाम, एकीकरण तथा वृक्ष लगाना आदि।

15. उपरोक्त उद्देश्यों के अतिरिक्त अन्य सभी उद्देश्य जो खेतीबाड़ी संबंधी हो को मान्यता देना और उन पर अमल करना।
16. सहकारी शिक्षा का ज्ञान देना।
17. उपरोक्त उद्देश्यों के अतिरिक्त पंजीयक सहकारी सभाओं द्वारा समय-समय पर दिये गये सुझावों व निदेशों का पालन करना इत्यादि।
18. सदस्यों तथा गैरसदस्यों से अमानतें प्राप्त करना और उन्हें बचत के लिए प्रोत्साहित करना।
19. अवधि अमानतों के अधीन ऋण उपलब्ध करवानां
20. शिक्षा के क्षेत्र में उत्थान के लिये बच्चों की सुविधा हेतु शिक्षण संस्थान चलाना।

रक्यद 1
नह चल्ग ण्फक ल षक ल गद्लह ल षक ध ख्र दस र्गुलद वलदस

(Amount in Rs.)

Ø-l a	o"l	l nL; rk	llx/ku	vekura	_ . k	fcØh ely	dk Zlly i w h	ylk
1.	1980	255	27220	122094	129998	0	187620	8354
2.	1990	630	137025	1448382	710511	1301899	1991717	9232
3.	2000	793	389329	9493175	1496890	1869335	10306026	78889
4.	2001	807	445010	11144609	1880747	2204565	12125212	107231
5.	2002	820	496010	13242633	1967169	2519536	14456283	204579
6.	2003	832	629310	15264971	2919741	3035294	17051623	138381
7.	2004	829	778110	18322743	3932168	3044524	20585607	170517
8.	2005	842	1057700	20172105	5691445	3183373	23019135	172957
9.	2006	855	1243300	22355124	6679052	4198231	24974451	188654
10.	2007	857	1416000	24776175	7530190	5530450	27961448	244866
11.	2008	870	1567900	27651895	8015000	6671950	35397454	272351
12.	2009	880	1702400	31058265	8067467	7182651	40223747	316385
13.	2010	876	1790300	38355853	7472724	8106147	45153958	324097
14.	2011	885	1877800	43449284	7564994	7611545	51187023	407114



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ft yk l gdkjh dsk mRi knd , oafoi .ku l fefr e; kZnr] ckgkui g] Ñf'k m | ks uxj] jskdk ekrk jkM ckgkui g 1/2; i zsk 1/2 में स्थित है। यह समिति पंजीयन क्रमांक DR/KWA/195 के तहत दिनांक 03.01.2006 पंजीकृत हुई थी। वर्तमान में इस समिति की सदस्य संख्या 139 है। इस समिति में निर्वाचन अक्टूबर, 2011 में हुआ था। इस समिति के अध्यक्ष श्री युवराज पाटील है।

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जिला सहकारी केला उत्पादक का पंजीयन दिनांक 03.01.2006 को हुआ। वर्तमान में संस्था की अचल संपत्ति जिसका वर्तमान में बाजार मूल्य एक करोड़ से अधिक है। वर्तमान में संस्था द्वारा एकीकृत सहकारी विकास परियोजना के सहयोग से टिश्यू संवर्धित पौधे के उत्पादन हेतु प्रयोगशाला, ग्रीन शेड हाउस का निर्माण किया गया है एवं इसके अंतर्गत वर्तमान स्थिति तक लगभग 5 लाख से अधिक पौधे तैयार किये जा चुके हैं एवं माह जून, 2012 की सीजन को दृष्टिगत रख लगभग 8 लाख पौधे तैयार करने का लक्ष्य निर्धारित है। साथ ही संस्था द्वारा आईसीडीपी परियोजना से प्राप्त आर्थिक सहायता के विरुद्ध वसूली हेतु दो वार्षिक अंशिकाओं का भुगतान जिसकी राशि लगभग 10.00 लाख है संस्था द्वारा स्वयं के स्तर से किया जा चुका है।

Hfo"; dh dk; Z kt uk

1. वर्तमान में कुल सदस्यों (शेयर धारकों) की संख्या 139 में वृद्धि करते हुए सदस्यों की संख्या 500 से अधिक करते हुए अंशपूजी में वृद्धि करने का लक्ष्य।
2. कार्यरत यूनिट जिसकी वर्तमान में टिश्यू संवर्धित पौधे उत्पादन करने की क्षमता 15 लाख प्रतिवर्ष है में वृद्धि करते हुए 25 लाख पौधे तैयार करने का लक्ष्य।

2. टिश्यू कल्चर का पौधा वैज्ञानिक पद्धति द्वारा प्रयोगशाला में संवर्धित किया जाता है एवं 4 माह प्रयोगशाला में, 1 माह कूलिंग पैड में एवं 1 माह ग्रीन शेड में विकसित होने के पश्चात् खेत में लगने से किसानों को समय की बचत होगी।
3. यह पौधा 15 माह में फसल देने की स्थिति में आ जाता है, जबकि सामान्य कंद से लगाया हुआ पौधा 18 माह में फसल देता है।
4. टिश्यू संवर्धित पौधों से 3 बार तक फसल ली जा सकती है, जबकि सामान्य कंद की पौधों से सिर्फ एक बार ही फसल ली जा सकती है।
5. टिश्यू संवर्धित एक पौधे से लगभग 25–30 किलो केले का उत्पादन होता है जबकि सामान्य पौधे से 8–12 किलो केले का ही उत्पादन करता है।
6. टिश्यू संवर्धित खेती में सामान्य खेती की अपेक्षा सिंचाई हेतु मात्र 67 प्रतिशत पानी एवं बिजली की आवश्यकता होती है, जिससे की सामान्य खेती की तुलना में 33–34 प्रतिशत पानी एवं बिजली की बचत होती है।
7. टिश्यू संवर्धित खेती में सामान्य खेती की अपेक्षा उर्वरक एवं खाद की मात्रा कम लगती है एवं इसमें सामान्य फसलों की अपेक्षा बीमारी कम होती है।
8. टिश्यू कल्चर का हर पौधा मातृ वृक्ष होता जिससे हर पौधे में फल धारण शीघ्र होती है। जबकि सामान्य पौधों में कुछ पौधे बांझ होते हैं एवं बहुत अधिक समय बाद फल धारण करते हैं।
9. टिश्यू कल्चर पौधों की आयु लगभग एक समान होती है, जबकि सामान्य पौधों की आयु असमान होती हैं।
10. टिश्यू कल्चरयुक्त पौधा लगाने से केले की उत्पादक क्षमता अत्यधिक बढ़ जाती है जिससे केले से संबंधित अन्य व्यवसाय शुरू किये जा सकते हैं एवं रोजगार प्राप्त किये जा सकते हैं।

टिश्यू कल्चर प्रयोगशाला के संबंध में तैयार हुई प्रोजेक्ट रिपोर्ट के अनुसार निम्नानुसार कार्य प्रस्तावित किये गये थे।

1. प्रयोगशाला निर्माण
2. प्रयोगशाला उपकरण
3. फर्स्ट हार्डनिंग सिस्टम
4. सेकण्ड हार्डनिंग सिस्टम (ग्रीन शेड हाउस)
5. कार्यालयीन उपकरण
6. अन्य स्थापना संबंधित कार्य

उपरोक्तानुसार कुल प्रावधानित राशि रूपये 65.00 लाख में से परियोजना द्वारा राशि रूपये 65.00 लाख निर्गमित की जा चुकी है। फलस्वरूप उक्त राशि के अतिरिक्त संस्था के आर्थिक स्रोतों से निम्न कार्य पूर्ण हो चुके हैं।

1. प्रयोगशाला निर्माण
2. प्रयोगशाला उपकरणों की स्थापना
3. फर्स्ट हार्डनिंग सिस्टम का निर्माण
4. सेकण्ड हार्डनिंग सिस्टम (ग्रीन शेड हाउस) का निर्माण
5. कार्यालयीन उपकरणों की स्थापना
6. टिश्यू संवर्धित पौधों का उत्पादन प्रारंभ

उपरोक्त संपूर्ण कार्य आई.सी.डी.पी. के पर्यवेक्षण में संपादित हुए हैं तथा वर्तमान कार्यरत् "लैब" पूर्णतः एयरकण्डीशण्ड एवं कम्प्यूटराईज्ड है। इसमें कार्यरत् तकनीकी अधिकारी (वैज्ञानिक) महाराष्ट्र राज्य की अन्य टिश्यू कल्चर लैब में कार्य का अनुभव रखते हैं।

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वित्तीय वर्ष 2011-12 में संस्था की संभावित उत्पादन क्षमता को दृष्टिगत रख परियोजना स्तर से विहित प्रावधान अनुसार कलेक्टर बुरहानपुर की अध्यक्षता में

जिला स्तरीय बैठक में स्थापित प्रयोगशाला की क्षमता के विस्तार हेतु राशि रूपये 50.27 लाख की अतिरिक्त आर्थिक सहायता प्रदान कराने का प्रस्ताव पारित कराते हुए प्रेषित किया गया है जो कि स्वीकृति हेतु राष्ट्रीय सहकारी विकास निगम, नई दिल्ली स्तर पर लंबित है। यह विशेष उल्लेखनीय है कि उक्त अतिरिक्त राशि व्यय किये जाने की औपचारिक स्वीकृति ही प्राप्त होगी जबकि अतिरिक्त राशि का प्रदाय परियोजना स्तर से ही अपनी अन्य ऐसी गतिविधियों को सीमित करते हुए किया जावेगा जो कि विशेष उपयोगी नहीं है।

उपरोक्त प्रस्तावित विस्तार होने की स्थिति में उत्पादन क्षमता विस्तार की दिशा में निम्नांकित प्रभाव परिलक्षित होंगे :-

1. यूनिट की उत्पादन क्षमता वर्तमान उत्पादन क्षमता जो कि वर्तमान में लगभग 12-15 लाख टिशू संवर्धित पौधों के उत्पादन की है से बढ़कर दुगुनी हो जावेगी।
2. जिले के केला उत्पादक कृषकों को टिशू संवर्धित पौधा स्थानीय स्तर पर ही कम कीमतों पर उपलब्ध हो सकेगा।

अतः उपरोक्तानुसार उक्त यूनिट के विस्तार हो जाने से बुरहानपुर एवं उसके आस-पास के जिलों में अच्छी गुणवत्ता के केलों के उत्पादन में वृद्धि के साथ-साथ यहाँ के उत्पादकों को इस यूनिट के रूप में निश्चित ही एक नई सौगात मिल सकेगी।

परियोजना बुरहानपुर की उपरोक्त सार्थक पहल के प्रत्यक्ष अवलोकन आयुक्त, इंदौर संभाग, कलेक्टर, बुरहानपुर, मुख्य कार्यपालन अधिकारी, जिला पंचायत, बुरहानपुर द्वारा किया गया साथ ही डायरेक्टर प्रोजेक्ट्स, मॉनिटरिंग सेल, भोपाल द्वारा भी उक्त यूनिट का निरीक्षण किया गया। यह विशेष उल्लेखनीय है कि राष्ट्रीय सहकारी विकास निगम, नई दिल्ली ने भी अपने राष्ट्रीय भ्रमण कार्यक्रमों में एकीकृत सहकारी विकास परियोजना, बुरहानपुर के सहयोग से स्थापित उक्त प्रयोगशाला को शामिल करते हुए दिनांक 16.09.2011 को राष्ट्रीय सहकारी विकास निगम, नई दिल्ली के गुडगांव स्थित प्रशिक्षण केन्द्र (टॉपिक सेन्टर, गुडगांव) के डायरेक्टर श्री डी. एस. चौहान के नेतृत्व में अध्ययन दल भेजा था जिसमें उत्तराखण्ड, पश्चिम बंगाल, बिहार, झारखण्ड, हिमाचल प्रदेश एवं मध्यप्रदेश के प्रशिक्षणार्थी शामिल थे।

उपरोक्त संपूर्ण कार्य वर्ष 2010 से वर्तमान स्थिति तक ही संपादित हुए हैं जिसमें परियोजना के महाप्रबंधक श्री अम्बरीष वैद्य एवं विकास अधिकारी श्री किशोर सिंह चौहान की सक्रिय भागीदारी रही है, जिन्होंने परियोजना अंतर्गत उक्त "प्रयोगशाला" स्थापित होने के पूर्व महाराष्ट्र राज्य की अन्य कार्यरत प्रयोगशालाओं का अध्ययन कर वर्तमान प्रयोगशाला की स्थापना एवं कार्य प्रक्रिया का सरलीकरण किया।

