GROWTH OF WOMEN CO-OPERATIVE SOCIETIES
IN KARNATAKA

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4.2 Institutional support to the Co-operative societies.
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GROWTH OF WOMEN CO-OPERATIVE SOCIETIES
IN KARNATAKA STATE

4.1 INTRODUCTION

In this chapter efforts are made to describe the status of women Co-operative movement in Karnataka along with supporting institutions of co-operation. Further the profile of selected sample women Co-operative societies in given for the clear understanding the issues and making the proper analysis.

An important phenomenon of the 20\textsuperscript{th} century was the entry of women into the work force, from a more trickle at the start of the century. More and more women are taking careers either out of necessity or for self-fulfillment.

After Industrial Revolution and the consequent technological developments in the 19\textsuperscript{th} and 20 centuries, a tremendous change has been witnessed in the status and role of women. For the first time, women in order to supplement their meager family income, have moved away from the security of rural homes to factories, mills etc.

The co-operative movement in India has had both success and failures. However, the validity of co-operative for the poor to improve their economic status and working conditions in the self employed and handicraft sector cannot be questioned. Co-operation is an important instrument through which the poor can get access to credit, production inputs, marketing facilities and the like. Co-operation also provides a forum for the poor to get together and thereby acquire a better bargaining power.
Corresponding to the number of co-operatives, women participation in co-operatives has also been increasing. The number of exclusive women co-operatives has gone up with diversification in the types of co-operatives being formed. Hence there is wide scope for improvement of women soci-economic conditions. Maharashtra is the pioneer state in women co-operative banks in India. The first women co-operative bank was established in October 1971, at Ichalkaranji in Kolhapur District. Following the Success of women co-operative banks in Maharashtra, leaders from Gujarat, Karnataka, Goa, Andhra Pradesh and Manipur have also formed the women co-operatives banks.

During 1996-97 the total number of women co-operative societies of all catagories was about 6866 with the membership of 7,15,714, Share capital of Rs. 2464 lakhs, and working capital of Rs. 21712 lakhs. The state wise status of women co-operative societies in terms of number of women co-operative societies, membership, share capital and working capital is given in table No. 4.1. The table shows that Panjab has highest number of societies i.e. 2184 (31.81%) of the table women co-operative societies in the country. This is followed by Maharasta with 25.7% and Karnataka with 9.05% of the total women co-operative societies in the country. All other states in the country have minimum number of women co-operatives societies varying from 0.04%to 7.12%. This indicates that majority of the women co-operative societies spared in three states. Further, it is observed from the table 4.1, that there is no close relationship between the number of women co-operative societies, membership and share capital, for example Panjub has highest number of societies but it has low membership i.e. 19.56%, where as Maharasta having 25.79% societies, with the membership of 42.34. However, Karnataka state has close relationship of number of
societies with membership and share capital. Thus, all other states except Karnataka have variations in the parameters of women co-operative societies.

It can be seen from the table no. 4.2 that the number of women co-operative societies have increased from 721 in 1995 to 913 in 1999. It shows the significant growth of women co-operatives during 1995-99. It is found that the membership growth is consistent during the period of 1995-99 along with number of societies. The membership has increased merely from 1,53,544 in 1995 to 1,60062 in 1999. Similarly the share capital and total sales have been found increasing, whereas the reserves, deposits, borrowings working capital, and amount of profit etc. are found decreasing, which is not a good sign of women co-operative development. Out of the total number of women co-operative societies in Karnataka only 453 (i.e. 49.62%) were under profit, whereas 11 (1.20%) were incurring losses and remaining 449 societies were at B.E.P. This analysis suggest that from the profitability point of view women co-operative societies performance appears to be weak. However, there is a significant reduction in the number of societies under loss.

The district wise performance of women co-operative societies in Karnataka is shown in table. No.4.3.

The table 4.3 shows that out of total number of women co-operative societies, i.e. 913, majority of the societies i.e. 342 were in four districts viz, Gulbarga, Bijapur, Belgaum and Dharwad, which constitute 44.13% of the total. Bidar, Dakshin Kannada, Hasan and Rural Bangalore were having lowest number of co-operative societies. Which may be due to socio-economic backwardness of these districts.
Where as remaining all other districts have been constantly growing in the number of women co-operative societies. It can be revealed from the table that more advanced districts in the state in terms of socio-economic advancement have more number of women co-operative societies.

The women co-operative societies have created 1283 employment opportunities for the different start of the society. The details of the various working classes, i.e. managerial level, administrative level and labours and others have been given in table No. 4.4. It can be seen from the table that managerial and administrative level staff found to be highest i.e. 83.71% of the total employment. In each of the level there is a significant number of SC and ST representation. This indicates that all the backward classes have given chance in the decision making process of women co-operative societies in Karnataka. Further, number of employees is increasing significantly over the period of time.
### TABLE NO 4.1

**STATUS OF WOMEN CO-OPERATIVE SOCIETIES IN INDIA DURING 1996-97**

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<tr>
<th>States</th>
<th>No. of Societies</th>
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<th>Paid Up Capital (In lakhs)</th>
<th>Working capital (In lakhs)</th>
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<td>A. Pradesh</td>
<td>489 (7.12)</td>
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<td>41200 (5.76)</td>
<td>142 (5.76)</td>
<td>4196 (19.33)</td>
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<td>7712 (1.08)</td>
<td>19 (0.77)</td>
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<tr>
<td>Karnataka</td>
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<td>110567 (15.45)</td>
<td>700 (28.41)</td>
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<tr>
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<td>4000 (0.56)</td>
<td>585 (23.70)</td>
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<td>585 (23.10)</td>
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<td>(0.04)</td>
<td>(0.02)</td>
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<td>(0.04)</td>
<td>(0.02)</td>
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<td>(0.07)</td>
<td>(0.08)</td>
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<td>Total</td>
<td>6866</td>
<td>715714</td>
<td>2464</td>
<td>21712</td>
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<td>(100)</td>
<td>(100)</td>
<td>(100)</td>
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Source: NABARD Important items of data. Credit and Non Credit Co-operative societies 1996-97.

Note: Figures in bracket indicates the percentage of total column.


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<td>No. of Societies</td>
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<td>723</td>
<td>775</td>
<td>853</td>
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<td>Total Membership</td>
<td>1,53,544</td>
<td>1,28,790</td>
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<td>160062</td>
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<td>Total share Capital (in Rs. Lakhs)</td>
<td>183.38</td>
<td>174.85</td>
<td>214.79</td>
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<td>107.85</td>
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<td>179.79</td>
<td>243.43</td>
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<td>93.81</td>
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<td>Subsidy Received (in Lakhs)</td>
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<td>Reserve and other Funds</td>
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<td>46.88</td>
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<td>Borrowings Total</td>
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<td>b) C.F.A's</td>
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<td>Working Capital</td>
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<td>313</td>
<td>413</td>
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<td>Amount of profit (lakhs)</td>
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<td>33.17</td>
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<td>No. of Societies under loss</td>
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<td>424</td>
<td>410</td>
<td>106</td>
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<td>Total amount of loss (lakhs)</td>
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<td>31.14</td>
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<td>No. of Societies without Profit or loss</td>
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<td>52</td>
<td>334</td>
<td>449</td>
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Source: - Annual Reports of the respective years.
TABLE NO. 4.3
DISTRICT WISE WOMEN CO-OPERATIVE SOCIETIES
REGISTERED IN KARNTAKA STATE FROM 1994-95 TO 1996-97

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<td>Gulbarga</td>
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<td>(12.38)</td>
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<td>Raichur</td>
<td>01</td>
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<td><strong>Total</strong></td>
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TABLE NO. 4.4
Employment in women co-operative societies in Karnataka State

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<td>(3.10)</td>
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<td>(3.33)</td>
<td>(26.25)</td>
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<td>Others</td>
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<td>354</td>
<td>386</td>
<td>460</td>
<td>571</td>
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<td>(89.78)</td>
<td>(88.72)</td>
<td>(85.79)</td>
<td>(67.85)</td>
<td>(65.18)</td>
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<td>d)</td>
<td>Total</td>
<td>323</td>
<td>399</td>
<td>450</td>
<td>678</td>
<td>876</td>
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<td>(56.36)</td>
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<tr>
<td>a)</td>
<td>S.C</td>
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<td>08</td>
<td>07</td>
<td>06</td>
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<td>09</td>
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<td>(12.42)</td>
<td>(11.46)</td>
<td>(3.55)</td>
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<tr>
<td>c)</td>
<td>Others</td>
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<td>126</td>
<td>132</td>
<td>157</td>
<td>189</td>
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<td></td>
<td>(82.73)</td>
<td>(82.35)</td>
<td>(84.08)</td>
<td>(92.90)</td>
<td>(95.46)</td>
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</tr>
<tr>
<td>d)</td>
<td>Total</td>
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<td>153</td>
<td>157</td>
<td>169</td>
<td>198</td>
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<td>(30.56)</td>
<td>(21.61)</td>
<td>(19.63)</td>
<td>(16.46)</td>
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<td>3</td>
<td>Labour and other</td>
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<td>S.C</td>
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<td>04</td>
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<td>07</td>
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<td>(3.89)</td>
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<tr>
<td>b)</td>
<td>S.T.</td>
<td>04</td>
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<td>09</td>
<td>08</td>
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<td>(3.60)</td>
<td>(6.41)</td>
<td>(8.80)</td>
<td>(5.00)</td>
<td>(3.83)</td>
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<td>c)</td>
<td>Others</td>
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<td>164</td>
<td>184</td>
<td>152.00</td>
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<tr>
<td></td>
<td>(88.29)</td>
<td>(91.03)</td>
<td>(89.13)</td>
<td>(91.11)</td>
<td>(88.04)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d)</td>
<td>Total</td>
<td>111</td>
<td>156</td>
<td>193</td>
<td>180</td>
<td>209</td>
<td>169.80</td>
</tr>
<tr>
<td></td>
<td>(17.76)</td>
<td>(22.03)</td>
<td>(24.12)</td>
<td>(17.53)</td>
<td>(16.29)</td>
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</tr>
<tr>
<td></td>
<td>Grand total</td>
<td>625</td>
<td>708</td>
<td>800</td>
<td>1027</td>
<td>1283</td>
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</tr>
<tr>
<td></td>
<td>(100)</td>
<td>(100)</td>
<td>(100)</td>
<td>(100)</td>
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</table>

Source: Co-operative movement at Glanee, in Karnataka.
Note: figures in bracket shows the percentage.
4.2 Institutional support to the co-operative societies.

INTRODUCTION:

In this part of the chapter, an attempt is made to describe the role of various institution assisting to the development of co-operative sector in general and women co-operative sector in particular. The central and the state Governments have increasingly came to realize the role of co-operative societies. To help the members and the societies, the Government has taken certain steps, which mainly fall in the following categories.

1) To provide physical infrastructure and various services to facilitate co-operative sector.

2) To train various categories of co-operative members and participats.

3) Economic upliftment of weaker section and members of co-operative institution.

4.2.0 DEPARTMENT OF CO-OPERATION

The department of Co-operation is one of the important departments and in the development and promotion of co-operative societies in Karnataka. This department functions in co-ordination with various other departments, like department of co-operative Audit, the Registrar co-operative societies in Karnataka, Heads the department of co-operation and the director.

In the state of Karnataka there were 28363 (1999) co-operative societies, out of which 22491 were working in the field of
Banking, Consumer Co-operative Fisheries, Horticulture, Animal Husbandry, Sericulture etc.

The co-operative department is looking after the administration, supervision and guidance to the various co-operative institutions. The department is friend, philosopher, and guide to the co-operative institutions and to the co-op. movement as a whole. The other department’s viz., textiles, sericulture, industrial, animal husbandry, fisheries, horticulture, agriculture and irrigation departments are financially assisting the societies functioning in their respective fields.

In the State of Karnataka, the co-operative societies have mainly been established for extending financial assistance, supplying of seeds, fertilisers, to the farmers so that they can grow better crops. The crops grown are marketed and processed by different co-operative societies.

The co-operative department works on administrative aspects and the Co-operative audit aspects. These two sections are functioning separately since 1978. As per recent amendment in the Co-operative Act on 15.8.98, the Registrar of Co-operative Societies is heading both the departments.

The on-going progress of various co-operative institutions in different sector is furnished as follows.

4.2.0.1 ORGANISATIONAL & ADMINISTRATIVE SET UP OF CO OPERATIVE DEPARTMENT.

The organisational set up of the department is a multi-level, five-tier frame-work consisting of i) Head Office at State level,
ii) Divisional level offices, iii) District offices, iv) Sub-Divisional level and v) Taluka level offices.

The Registrar of Co-operative Societies is head of the department and the chief administrator of the department having full powers and control over all co-operative societies as per the Acts & Rules. He is assisted by several officers of A and B group with the supporting staff. The organisational set up of Head office is shown in chart No. 4.1.
Chart No. 4.1

Administrative set up of department of Co-operation

1 HEAD OFFICE

Registrar of Co-operative Societies. IAS. Cadre-Head of the department.

Assisting officers

1. Addi. RCS-IAS. Cadre Adm. & Development.
   i) Gazetted ARCS. RCS.
      Assistant (Est) (cash & RCS.
      (D.R.Cadre) Budget)
   ii) Director,-- Asst.
      (R&E.) Director,
      DRCS. Cadre. (Statistics.)

2. Addi. RCS. (Indl& Misc.)
   i) A.R.C.S. (Dispute)
   ii) ARCS. (Housing)
   iii) ARCS. (Lqdn.)

3. Addl. RCS. (Cons. & Mktg.)
   i) ARCS. (Cons.&Mktg.)
   ii) ARCS. (LDB)

4. Joint Registrar of C.S., (Enquiry & Inspection)
   i) ARCS. (E.&I)
   ii) ARCS. (Resource)
   iii) ARCS. (M.L.I)
   iv) ARCS. (M.L.I I)

5. Joint Registrar of CS. (Credit)
   A.R.C.S. (Credit)

6. Joint Registrar of CS (Urban Banks Cell)
   A.R.C.S. (U.B.Cell)

7. Joint Registrar of CS. (ICDP.)

8. C.& D. group supporting staff to above officers.
II. DIVISIONAL OFFICES. (4)

1) Joint Registrar of CS. Bangalore Division.
   i) Bangalore-I  ii) Bangalore-II
   iii) Bangalore (Rural), iv) Tumkur
   v) Chitradurga vi) Davangere
   vii) Shimoga viii) Kolar.

2) Joint Registrar of CS. Mysore Division.
   i) Mysore  ii) Chamarajanagar
   iii) Mercara iv) Mandya
   v) Mangalore vi) Udupi
   vii) Chickmagalur viii) Hassan.

3) Joint Registrar of CS. Belgaum Division.
   i) Belgaum ii) Dharwad
   iii) Gadag iv) Haveri
   v) Bijapur vi) Bagalkot
   vii) Karwar

4) Joint Registrar of CS. Gulbarga Division.
   i) Gulbarga ii) Raichur
   iii) Koppal iv) Bellary
   v) Bidar

III. SUB-Divisional Offices- (51) Asst. Registrar of C.S.,
IV Taluk level offices - (175)

As far as the administration is concerned, the departmental officers are deputed to the concerned departments and by virtue of their ex-officio posts, the powers of registrar of co-operative societies have been delegated to them for effective supervision and control.
4.2.0.2. Objectives & Commitments of the department of co-operation

1) To promote the spirit and movement of co-operation in all walks of life.

2) To propagate the co-operative principle and co-operative movement as a whole.

3) To implement the Karnataka Co-operative Societies Act 1959 & KCS. Rules 1960.

4) Economic upliftment of weaker section of the members of co-operative institutions.

5) Arbitrate and execute claims of the societies & adjudicate disputes between the societies.

6) To provide managerial input to co-operative societies.

7) To provide financial assistance through plan funds to co-operative societies.

8) To provide administrative guidance to the co-operative institutions.

9) To meet the social obligations through cooperatives.

4.2.0.3. Schemes of the Cooperative Department

There are four different sector schemes under taken by the department. They are: - 1) State Plan Schemes, 2) District Plan Schemes, 3) Centrally sponsored Schemes and, (4) Central Sector Schemes.
Under District Plan sector, the schemes have been formulated by departmental district deputy registrars for the funds provided by zilla parishads concerned. In case of central sector schemes the finance is provided in the form of loan shared by the central and state government 50% each. But in respect of centrally sponsored schemes, the entire amount is provided by the centre to the state. The funds provided by N.C.D.C. New Delhi for their sponsored schemes have been allocated to the state budget.

The details of the Plan Schemes which are under implementation by the Department for the year 1999-2000.

1) Share Capital to DCC Banks/ PACS/PCARD Banks under L.T.O. loans from NABARD upto Rs. 150.00 lakhs.

The objective of the scheme is to increase the share capital base of PACS/DCC Banks/PCARD Banks with a view to mobilise additional resources. NABARD provide loans to State Government out of Long Term Operation Fund and the State Government invests as share capital to the above said institutions. The quantum of assistance will be decided by NABARD.

2) Subsidy to Co-operative Credit Institutions. upto Rs. 100.00 lakhs.

The Department intends to provide assistance in the form of subsidy to the following schemes:

i) Financial assistance to PACS to reduce GAP.

ii) Financial assistance to PACS towards Deposit Gurantee Scheme.
iii) Financial assistance to PACS for establishment of Banking Counters.

3) Share Capital to PCARD Banks. upto Rs. 50.00 lakhs.

Due to poor recovery of loans by PCARD Banks in the State, they are deprived of getting share capital assistance from NABARD. Such weak institutions will be assisted by State Government in the form of share capital to improve their financial position.

4) Agriculture Stabilisation Fund.(State) upto Rs. 10.00 lakhs.

The scheme provides for contributing 15% of the estimated funds to the agricultural Credit Stabilisation Fund created in the Karnataka State Coop.Apex Bank. The fund is used to assist the D.C.C.Banks to effect conversion of Short Term Loans into Medium Term Loans, whenever there is crop failure due to natural calamities and where the 'Annedary' is declared as below six annas by the Revenue Authorities.

5) Grant-in-aid to Primary Consumer Stores and Central Cooperative wholesale Stores towards Interest Subsidy. upto Rs. 12.00 lakhs.

This scheme is meant for rehabilitation of weak Primary Consumer Coop. Societies and C.C.W. Stores. Under this scheme 40% of Interest paid by the Federation and Primary Consumer Societies will be subsidised by Govt. Maximum of Rs.30,000/- to Primary Consumer Societies. And Rs.1.00 lakh to C.C.W. Stores will be provided.

6) Financial assistance to Consumer Cooperatives under B.D.P. upto Rs. 15.00 lakhs.
Due to weak financial position and non-working of CCW Stores, Government intends to provide each society subsidy Rs. 50,000/- as share capital Rs. 2,50,000/- and Rs. 2,00,000/- as a loan. By availing assistance under this scheme, the societies will become profitable institution.

7) Grant-in-aid towards interest subsidy to TAPCMS/ Federation/Oil Seeds Growers Coop. Society/K.O.F. upto Rs. 80.00 lakhs.

It is proposed to assist Cooperative Institutions in the form of Grant-in-Aid towards interest subsidy. This scheme will help the societies in reducing the interest burden on the loans obtained from financial institutions and 40% of the interest amount paid by the institutions will be subsidised by Govt.

8) Assistance for Training Programme of Officers and Officials of Cooperative Department, upto Rs.10.00 lakhs.

During 1999-2000, the Department is deputing officers and officials to various Training programme. To meet the training and other costs under this scheme.

4.2.1 The National Co-operative Development corporation (N.C.D.C.): Is financially assisting the various co-operatives in co-ordination with State Government.

4.2.1.1 Implementation of Integrated Co-operative Development Project sponsored by N.C.D.C. in Karnataka (I,C,D,P)

The N.C.D.C. has sponsored for implementation of the Integrated Co-operative Development Project (ICDP) in Karnataka for
allround financial and progressive development of co-operative movement.

Under this project, a district is selected for development of all types of co-operatives during the project period of five years. For which the financial assistance is provided to the existing & fresh organised co-operatives for their all-round development and to make them viable. Besides, these assisted societies will have to improve their diversified business development programme so as to cater to the needs of their members and public. With the result, the assisted co-operatives will achieve the targeted programmes and earn profit.

Under this project, Bangalore rural district and Chickmagalur district have been selected during the year 1988-89, & 1989-90 respectively and the scheme has been completed during the years 94-95 & 1996-97. The percentage of progress in respect of expenditure made against the total outlay was 96.92% and 82.28 respectively.

Chitradurga district was selected and project has been started in the year 1998-99 with the total financial outlay of Rs. 793.10 lakhs. For effective implementation of the ICDP project in the State, an officer of the cadre of Joint Registrar of Co-operative Societies is in-charge under the registrar of co-operative societies to look into the implementation of the project.

Further, the N.C.D.C. has also approved for extension of I.C.D. Project to the Districts of Raichur, Gulbarga, and Gadag in coming years, for which preliminary action has already been taken with the consultants for preparation of detailed project report.
4.2.1.2. Business Development Plan

This is a programme formulated for primary co-operative societies like P.A.C.S. for improving their business in mobilisation of deposits and other activities apart from lending, so as to increase their resources to sustain economically on their own. These institutions are providing financial assistance with the help of government as well as apex institutions, to have the infrastructural facilities for various purposes.

The co-operatives of other areas such as marketing, consumers, women C.S., are also insisted to undertake the B.D.P. in the same manner by providing financial assistance from the Government under Plan-Schemes to have the infrastructural facilities.

4.2.1.3 Development Action Plan.

Development Action Plan is a programme to revamp the co-operative system and to improve the viability of the ground level institutions, such as P.A.C.S., P.C.A. & R.D. Banks, marketing consumers, societies etc., which are the constituents of D.C.C. Banks, K.S.C.A.R.D. Banks as the case may be.

District central co-operative Banks of the state and K.S.C.A.R.D. banks have prepared the action plan programme on a "bottom up' approach for improvement in their functioning and strengthening them on the basis of DAP prepared state action plan have been prepared incorporating various steps required to be taken by the D.C.C. Banks and Apex institutions.
The implementation of the Plan programme could be viewed in the progress achieved by the D.C.C. Banks, and KSCARD. Banks in their functioning noted therein.

1) Subsidy to LAMPS Federation towards infrastructure for marketing facilities. Upto Rs. 12.00 lakhs.

During 99-2000, it is proposed to provide assistance in the form of subsidy to the LAMPS Federation towards infrastructure facilities for marketing activities have so far about Rs. 12 lakhs is provided for this purpose.

2) Subsidy to NCDC Sponsored Scheme upto Rs. 27.90 lakhs.

Under this scheme the NCDC is providing assistance in the form of subsidy towards the establishment cost of the ICDP Programme.

3) Share capital assistance NCDC Sponsored Scheme upto Rs. 402.85 lakhs. Under this scheme NCDC is sanctioning assistance to provide share capital to the following schemes:

   1) Distribution of Consumer articles by PACS (2) Share Capital to KSCMF (3) For establishment of Processing Units (4) For ICDP Programme (5) For opening of Farmers Service Centre (6) LAMPS (7) For construction for Godowns (8) TAPCMS.

4) Loan Provision for NCDC Sponsored Schemes. Rs. 187.25 lakhs.

Under this scheme, the loan assistance received from NCDC will be sanctioned as loan to the following schemes:

i) Loan for PACS for distribution of Consumer Goods.

ii) Loans for establishment of Processing Units.
iii) Loans for ICDP Programme

iv) Loans for construction of Godowns.

v) Loans for Agro, Customs, hiring and Repair Centres.

5) Share capital Assistance to Consumer cooperatives under NCDC Sponsored Scheme upto Rs. 5.00 lakhs.

Under this scheme, funds sanctioned by NCDC will be provided as share capital to Primary Consume Cooperatives to take up distribution of Consumer articles in rural areas 75% share capital will be provided.

6) Loan assistance to Consumer Cooperatives under NCDC Sponsored Scheme upto Rs. 5.00 lakhs.

Under this scheme, funds sanctioned by NCDC will be provided as loan to Primary Consumer Cooperatives to take up distribution of Consumer articles in rural areas. In this normally is 25% loan provided.

7) Central Sector Scheme for providing assistance to weak Cooperatives in Tribal Areas (NCDC). upto Rs. 33.00 lakhs.

As per the NABARD stipulations, DCC Banks should maintain the required non-overdue cover to loans issued to PACS, as against the amounts drawn by them, according to the limits prescribed. Many time internal resources of the DCC Banks will not be sufficient to maintain such covers and become ineligible to avail credit limits and provide timely productive loans to farmers. For argumenting the internal resources of the Banks, this scheme provided financial assistance in the form of loan.
Karnataka state LAMPS, Federation, Mysore has been registered on 17-1-1998 and started its function from 15-8-1998. The object of the federation is to provide remunerative market price for the sale of minor forest produce collected by its member LAMP Societies and arrange to start processing units for M.F.P. to provide jobs to the tribes for all the days and in particularly during the lean period and to create market for the products of LAMPS.

The federation is having LAMPS as members with Rs. 3.35 lakhs a paid up share capital. The central government has sanctioned Rs. 3 lakhs as share and state government has sanctioned Rs. 17 lakhs as grant out of which Rs. 5 lakhs are released.

During the year 1999-2000 the Federation has purchased 80.135 Kgs. of Seegeekai from LAMPS and sold to TRIFED Mysore, for Rs. 9.22 lakhs out of which the federation has earned Rs. 0.18 lakhs as profit. It has programmed to purchase and sell M.F.P./ agricultural products to the extent of Rs. one crore in the coming season. Further, it has planned to start, HONEY processing unit at Mysore, TAMARIND Processing unit at Hunsur and COIR Making unit at Periyapatna.

1) Financial Assistance for Promotion and Development of Weaker Section Co-operatives: upto Rs. 50.00 lakhs.

Government of India is assisting Womens Cooperatives, SC/ST Cooperatives and Weaker Section Coops., During the year 1999-2000, Rs. 50.00 lakhs are provided to this scheme.

2) Special Scheme towards assistance to LAMPS Share Capital. Upto Rs. 15.00 lakhs.
As per Government of India guidelines a new scheme of assisting LAMPS Societies with share capital assistance is formulated with 100% assistance from Government of India. The quantum of assistance will be decided by GOI.

3) Financial Assistance to LAMPS Federation towards payment of Earnest Money Deposit. upto Rs. 50.00 lakhs.

The main occupation of Tribal Member of LAMP Societies is collection of Minor Forest Produce. Sometimes LAMP Societies are unable to pay the Earnest Money Deposit to Forest Department. In view of this GOI is providing subsidy on 100% basis to LAMPS Federation.

4) Centrally Sponsored Scheme of Agriculture Credit Stabilisation Fund upto Rs. 60.00 lakhs.

The Scheme envisages the creation of an Agricultural Credit Stabilisation Fund at the State Cooperative Apex Bank. The fund is used to assist the D.C.C. Banks for effecting conversion of Short Term Loans into Medium Term Loans wherever there is crop failure due to natural calamities and Anneswari below six annas is declared by the Revenue authorities. The funding pattern is as follows:-

1) 10% by the State Coop. Apex Bank.
2) 15% by the D.C.C Banks.
3) 15% by the State Government and
4) 60% by the NABARD.

The pattern of assistance under the scheme is 75% subsidy and 25% loan. This is to be sanctioned by the government of India.
4.2.3 The Karnataka State Women Co-operative Federation Ltd. Bangalore.

This Federation was registered in the year 1992, with the object of organising District Block and Primary Women Co-operatives in the state and to look after their development and to assist women members at district level for their socio-economic improvement and arrange for marketing of goods produced by women members. Further to arrange for meetings, seminars, symposiums, etc., to encourage activities of women co-operatives. Women co-operative societies having area of operation of district and more than talukas are eligible to become members of this federation.

The board of management consists of 15 members, out of which eight will be from District level M.P.C.S. and four from other societies, one Managing director one, C.F.A. 1, and one representative from Co-operative Federation.

1) Subsidy for enrolment of SC/ST members.

This scheme is being implemented in order to provide facilities to SC/ST persons by enrolling them in co-operatives in order to encourage them to actively participate in co-operative sector.

2) Subsidy for Enrolment of Women members in Co-operatives.

The scheme is being implemented in order to improve the financial status of women by making them to actively participate in the co-operative sector.
3) **Share Capital to Women Multi-purpose Cop. Societies.**

In order to enable Women folk to actively participate in the day today activities of cooperatives and to strengthen these cooperatives financially, the assistance is being provided under this scheme in the form of share capital.

**4.2.4 NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT (NABARD)**

The establishment of NABARD is a very significant development in the field of rural credit. NABARD was established in July 1982 as per the recommendations made by the Sivaraman Committee. This is the apex bank in the field of agricultural credit in the country. All the responsibilities of the RBI concerning agricultural finance were transferred to NABARD. The Agricultural Refinance and Development Corporation (ARDC) was established on 1st July, 1963. The corporation was primarily a refinancing agency, providing long-term finance the major development projects. At present the NABARD is an apex bank for rural credit. It has taken over the functions of agricultural credit department of RBI and ARDC.

NABARD has Rs. 500 crores as Authorised capital and Rs. 100 Crores as paid up capital. The RBI and the Government of India have equal share in the capital of the bank. The RBI has transferred Rs. 1645 crores mobilised from national agricultural funds to NABARD. The Bank raises capital from the RBI, the central Government and the World Bank whenever necessary. A deputy governor of RBI is the president of the NABARD.
NABARD does not transact directly with agriculturists or other agriculture and rural development for financing. It is re-financing through co-operative banks, and Regional Rural Banks (RRBs) etc.

4.2.4.1 Schemes of the NABARD

1) NABARD supplies short-term loan upto 18 months for seasonal requirements of agriculture to the state co-operative to provide crop loans, finance to marketing of agricultural products. Purchase of fertilizers etc.

2) It provides 18 months to 7 years credit to state co-operative banks, and regional rural banks. The credit is to be utilised for specific agricultural activities.

3) NABARD extends credit to state government up to 20 years period to invest in the share capital of co-operative societies.

4) NABARD undertakes the supervision of central and state co-operative banks, regional rural banks etc.

5) It provides credit upto 25 years to state co-operative banks, land development banks and regional rural banks.

6) NABARD has established Research and development fund to carry out research in the field of agriculture and rural development.

4.2.5 District Co-op central Banks (D.C.C. Banks)

The establishment of DCC is very significant development in the field of rural credit. DCC was established in 1961, in order to strengthen the economic and organisational structure of co-operative
banks, apex Banks, DCC Banks have prepared the development action plan, and sent them to NABARD. Based on this, the state has prepared an action plan to strengthen the co-operative structure in state. Memorandum of understanding has been signed in June 1995 between Apex Bank, NABARD, and Government of Karnataka.

During 1998-99 17 Banks out of 19 DCC Banks have earned profit. Two banks have incurred loss. There is a significant growth in the district central Co-operative. Banks with reference to working capital deposit mobilization etc, due to the implementation of action plan.

4.2.5.1 Schemes of the DCC Bank

1) Implementation 'Business Development Plan' at primary Agricultural credit societies, which is under taken from the year 1995-96 and every year more and more societies are covered under this programme. As a result, their volume of business has improved.

2) Development action plan is a programme to revamp the co-operative system and to improve the viability of the ground level institutions such as P. A.C.S., P.C.A., Rural Development Bank marketing consumers etc.

3) NABARD sanction the credit limit at the concessional rate to DCC Bank, through the Apex Bank, Bangalore. In turn they have advanced the loans to a P.A.C.S. for lending loans to the farmers. Apex Bank also sanctions the credit limit to D.C.C. Banks.

4) The difference between loan amount due to P.A.C.S. from members and the loan amount due to D.C.C. Bank from its
member P.A.C.S. is called "Gap". It has been agreed that Government of India, state Government, Apex Bank and DCC Banks must share the burden of this imbalance (Gap) in the rate of 25:35:10:30.

5) The co-operatives which are able to safeguard the interest of member and which are financially sound are being selected under the scheme in order to improve their working conditions to a greater extent by providing financial assistance under this scheme.

6) The scheme is being implemented to provide facilities to minorities by enrolling them in co-operative in order to encourage them to actively participate in co-operative field.

7) The scheme is being implemented to provide the facilities to backward class by enrolling them in co-operatives in order to encourage them to actively participate in co-op field.

8) With a view to implement BDP in weaker sections /SC Societies/Women Coop. Societies, by providing financial assistance upto Rs.75,000/- per society in the form of subsidy to enable these societies to improve their business activities and to provide services to their members, it is programmed to select atleast 3 such societies in each district, for which an amount of Rs. 40.00 lakhs was provided during 1998-99.

9) In order to encourage Weaker Sections / Scheduled Castes/Tribes/Women Co-operatives, by providing them financial assistance in the form of share capital/loan/subsidy in the ratio of 40:40:20, the Government of India is sponsoring this scheme.
10) In order to improve the financial status of the women by making them to actively participate in the co-operative societies, subsidy for enrolment of women member started.

11) In order to enable women folk actively participated in the day today activities of co-operatives and to strengthen the multipurpose co-operatives, financial assistance is being provided upto Rs. 15 lakhs, in the form of share capital.

12) A sum of Rs. 1000 is given in the form co-operative society towards marketing and processing of fish. Women members have to repay the loan at the rate given to the each women fisher women co-operative society.

13) Assistance of Rs. 50/- is provided to fisher women to become a member of fishermen co-operative society. A sum of Rs. 2 lakh is earmarked during 1999-2002.

14) There is a separate women wing for undertaking women members education programme. Under this scheme, classes for managing committee members, members, employee, and weaker sections, etc are being conducted by lady Instructors.

15) The Karnataka State Coir Co-operative Federation Ltd. Bangalore is providing Financial assistance to rural folk especially to women artisan in the coir industry with the help of coir Board and state Government. During the year 98-99 training has been given to 650 persons under “Vishwa Scheme” and 150 persons under special component plan schemes respectively.

16) With the objectives of development of women co-operative societies in Karnataka State. Women Co-operation Federation
offering guidance to the member societies facing problems especially, by holding meetings, Seminars and discussions etc. It also helping in marketing of its products.

17) Byadgi Chilly processing Women Co-operative society Ltd, Hubli has collected of Rs. 10.44 Lakhs share from its members. The Government has given the financial assistance in the form of share capital to the tune of Rs. 5-00 lakhs during 1998-99. The society has started its processing work in the month of January 2000. Due to the active support of the institutions the present State of women co-operatives in Karnataka is seen.

4.3 Profile of the Selected Sample Women Co-Operative Societies

1. **Mahila co-operative Bank, Seshadripuram, Bangalore.**

Mahila Co-operative Bank limited in Seshadripuram, Bangalore was registered in the year 1977 and was licenced by R.B.I. in the year 1979. At present the area of operation of the Bank extends to the Bangalore City Corporation and B.D.A. Limits.

The Mahila Co-op Bank is an unique co-operative institution in the city of Bangalore, the first of its kind, being, managed by enterprising women. The bank was founded by certain eminent members of the Nagarika Samthi, malleshwaram, namely late Ramadevi Dr. D.S.V.Shetty, Dr. Gowda and late Kailashnath Mishra.

The zest and zeal of women co-operators like Smt. Pankaja, Smt. Parvati, Smt. Vilasini has also gone a long way in building and strengthening the bank. The ideals and hard work put in by these persons have made the dream of bank exclusively for women, become a reality.
The bank has opened seven branches at Basaveshwarnagar, Banshankari, B.T.M. Mathkeri, Ganganagar, Vijayanagar, Dasarahalli. The bank proposed to open its branches all over the Bangalore city corporation and B.D.A. Limits in the near future and later on all over the state of Karnataka, wherever women co-operative Banks have not been organised. The Bank has also introduced the facility of providing safe deposit lockers. The authorised share capital of the bank is Rs. 250/- lakhs. The Bank is now making all efforts to admit more and more women from all sections of society to become its members and hopes to achieve the target.

In the year 1979-80, the amount of paid up share capital held by the society was Rs. 3,90,350/- and it has increased to Rs. 237.82 lakhs in 1999-2000. It is also observed that annual average growth rate of share capital of the bank was at 16.22% and deposit loans, net profit has also increased during the study period of five years (1995-2000).

The Bank was managed by a nominated management from the year 1995-2000. The present board of management comprises of 11 members of which one seat is reserved for scheduled cast Schedule tribe members and 3 sets are reserved for men. The head office is fully computersided and is functioning in its own building.

2. **Sharada Women Co-op. Bank, Malleshwarm**

Sharada Women Co-operative bank was established in 1983 in Malleshwarm in Bangalore. This society is founded with the sole aim of welfare of women. Noble ideals and goals set and hard work was put to achieve them, by a group of dedicated women co-operators.
At the time of inception in 1983, the area of operation allotted was a small part of the Bangalore City, later in 1992, in response to proposal, permission was granted to extend the area. The society is well utilising facilities to serve the needy women all over Bangalore, irrespective of caste and creed.

The society is functioning in a rented building since 1983, In 1999 ground floor of the same building is taken on lease for Rs. 1,00,000/- for a period of 3 years. The society gets grant of Rs.1/- lakh from the government of Karnataka as award to the best working co-operative societies for utilisation of funds and to improve the infrastructure. The grant amount received in 1997-98, has been utilised for taking the building on lease.

The share capital of the bank was Rs. 12.63 lakhs in the year 1995-96 and it has been increased to the turn of Rs. 21.42 lakhs at the end of the year 1999-2000. Thus, reserve fund has been increased with much margin and by the end of march 2000, It has reached to the turn of Rs. 23.20 lakhs.

The development of Co-operative bank depends upon the strength of membership. The membership of the sharada Co-operative Bank was 1565 in (1995-96), and has increased to 2177 at the end of 1999-2000.

3. **Vijayalaxmi Women Co-op. Bank, Basavangudi**

Vijayalaxmi Women Co-operative bank Basavangudi, Bangalore was registered in the year 1989. The main object of the bank from its very inception has been to assist the poor and needy women of the weaker section of the society in improving their standard of living by
generating sources of finance which enable them to supplement their family income and help them to become self reliant.

The bank has formulated various kinds of deposit schemes in order to suit the needs of all its members. Recurring deposit scheme is meant for low income group where the small amounts in multiples of Rs. 25/- are paid every month by the subscribers for a fixed period ranging from 12 months to 120 months. The interest payable on this deposit varies.

The authorised share capital of the Bank is Rs. 50 lakhs. The study reveals that growth of reserve fund during the period of five years has jumped from Rs. 0.39 lakhs in 1995-96 to Rs. 1.38 lakhs in 1999-2000.

4. Kittur Rani Channama Mahila Co-operative Bank, Hubli

Kittur Rani Channama Mahila Co-Operative Bank, Hubli was established in 1993, with authorised share capital of Rs. 100 lakhs. In the year 1993, the number of members were 1276, and it has increased to 3817 at the end of the year 1999-2000. Share capital of this bank was Rs. 27.38 lakhs in 1995-96, and it has increased to Rs/ 74.67 lakhs in the year ending 1999-2000.

The society advance loan to its 164 members. All the members of the Board of Directors are given 3 days training through women federation, Bangalore and the society is participating actively in all the co-operative functions and training.

The reserve and other funds of the bank shows the economic stability of the bank. During the year 1999-2000, the funds were increased by Rs. 3.90 lakhs.
5. **Mahila Vikas Grameen Bank, Dharwad**

Mahila Vikas Grameen Bank, Dharwad was registered in 1988. This society is doing a commendable job in giving timely loans to poor and needy members. Considering the progress of the society, the Reserve Bank suggested, to convert the society in to bank. Accordingly the Bank come into existence on September 1994. From then this bank has grown significantly. This is a bank completely maintained and organised by women directors. The benefits of the bank are enjoyed by women. The share holders have increased from 2000 in 1995 to 2300 at end of 1999-2000.

The deposits have increased from Rs. 6.77 lakhs in 1995-96 to Rs. 16.44 lakhs in 1999-2000. To increase the profitability of the bank, it recently decided that gents also be made B class members for getting loan facility.

The bank has formulated various kinds of deposit schemes in order to suit the needs of all its members. The Mahila Nidhi certificate is issued for the amounts in multiples of Rs. 100/-. The period of maturity varies from 12 months to 120 months. The interest payable on this deposit varies from 8.5% to 13%.

6. **Abhivridhi Mahila Sahakar Bank, Gulbaraga**

Abhivridhi Mahila Sahakar Bank, Gulbaraga was registered in 1994. This society is working exclusively for the welfare of women and no other such society is functioning in the same area. The society offered financial help in the form of personal loan, to those women seeking self-employment, Higher education loan etc. The main objective of the bank is to develop money saving habit among the women. Due to
this it has also paid rich dividends many women entrepreneurs and also given aid and encouragement. The interest offered by this bank on the money saved in saving bank account is 1% more than that in nationalised banks with effect from 31-3-1999. It is obligatory for every member to open the account with a minimum of Rs. 10/- or multiples and deposit the same amount for a fixed period of 36 months or 60 months, every month, the deposit earns interest at the rate of 10% to 11% P.a. The amount of provident fund deposit was Rs. 6, 49154.

In the year 1995-96, the share capital of the bank was Rs.34.94 lakhs, it has Jumped to Rs. 40-90 lakhs at the end of 1999-2000.

7. **Asharaya Women Co-operative Bank, Shahapur.**

Asharaya women Co-operative Bank, Shahapur, in Gulbaraga District was registered in the year 1993. The main objective of the bank from its very inception has been to help the poor and needy women of the weaker section of the society. The authorised share capital is Rs.50 lakhs comprised with 5 lakhs share of Rs.10 each. The total number of members of the bank stands at 1388 and paid up share capital of Rs. 9.18 lakhs at the end of 1999-2000.

The bank has formulated various kinds of deposit schemes in order to suit the needs of all its members. Children’s welfare deposit scheme only for children where there is no restriction on either the amount of deposit made or the time limit. The option is left to the subscriber who can invest any amount at any time period, No with drawings from the deposits are permitted till the date of maturity. The bank pays an interest ranging from 8.5% to 11% on this deposit.
8. **Mysore District Mahila Sahakari Co-operative Bank, Mysore**

Mysore district mahila Sahakari Bank was registred in 5th August 1994. The bank obtained banking license from Reserve Bank of India on 8-12-1994. The area of operation of the bank is Mysore district. Mysore mahila bank is doing well in the development of women. The development of urban co-operative bank depends upon the strength of membership. The membership of this Bank 5011 at the end of the year 1998-99. The membership of this bank is increasing every year, and during the year 1999-2000 it has been increased by 69%. In present competitive world of banking, deposit mobilization plays a vital role in the career of any bankers, especially the deposit are considered to be the backbone of banking industry, The various types of deposits collected by the bank, are invested in various banks and securities.

The board of directors of mahila co-operative bank consists of 15 directors they were elected for 5 years. Smt. D. Gourma is the chairperson from the beginning. The bank is running very well for the upliftment of women members. Most of the employees are women from officers to class four. They are being trained by the bank by sending them to training classes arranged by the district co-operative board. It is seen that they are quite successfully managing the banking and financial activities.

9. **Kamadhenu Milk Producers Women co-op. Society.**

Kamadhenu Milk Producers Women Co-operative Society was commissioned towards the end of 1992, in Dharwad district. The mission of this organisation is to achieve excellence in dairy development through an integrated approach for protecting the interest of both milk producers and consumers. The total members of the society
were 201 and paid-up share capital was Rs. 4,220 in 2000. Thus the society had been running smoothly, but there was a dispute due to misunderstanding among the members, so the society could not function properly. During the year 1996 the dispute was settled and resumed their duties as before. The society's main activity is the purchase and sales of milk. The society purchase, milk from local farmer and sales it to the local customers.

During 1995-96, the society had sale proceeds of milk, of Rs 49,492.70. During the year, 1999-2000, the society had sale proceeds of milk worth of Rs 2,00,607. The Board of Directors recommended to keep reserve fund around 25% of the net profit, bad debt reserve around 10 % and bonus to the members about ½ % etc. In short, Kamadhenu has achieved excellent results in procurement of milk and its overall business.

10 Gangapur Milk Producers Women Co-op. society.

Gangapur Milk Producer Women Co-operative Society was established in 1993 without any support from the Government in Dharwad district. Achieving success through co-operation is the mission of the Shri Krishna Dairy. This dairy project envisages an intensive and integrated approach for the development of dairy in its capacity of the plant is 300 liters per day. The membership of milk producers co-operative society and the paid up share capital have increased impressively in the year 1999-2000.

So it is not surprising that there are private retail outlets in this village. In the past there was one bhatti, now there are three. In addition, to this, there is one milk collection center run by a milk vendor of another village.
The present secretary of M.C. has brought about a turnaround, she has improved amenities at the M.C, contributed to village welfare activities and declared high bonus. All these have resulted in villagers coming back to the M.C. Yet she has not been able to change the work culture of the M.C.

11 Jagruthi Milk Co-operative Society.

The Jagruthi Milk Co-operative Society was started in 1985. It is located in Bapunagar, 6 km from Gulbarga. The village has a population of 4,582 is a multi-caste village. Lingayats, kshatriyas, belonging to the socially and educationally backward castes and intermediary castes and scheduled castes. The village also has a sizable proportion of muslims. All of them are milk producers and members of M.C.

In 1994, Milk Co-operative Society collect only 20 liters (from nine persons) each time. This was the highest offering of Rs 15 per kilo fat higher than other private trader. The milk was converted into curd and ghee to be sold in the local market. In contrast the M.C. on the same day collected about 290 liters of buffalo milk (from 167 persons) and 95 liters of cow milk (from 75 persons).

The secretary runs the co-operative with the assistance of a cashier (her sister) and four others (two kshatriyas, one patidar, and one muslim). The secretary has been able to incorporate the modern technology successfully. In the early 90’s, the M.C. acquired an electronic fat tester (which gives readings quickly). In 1996 they got a chiller installed, and a generator to run it. This chiller has the double advantage of reducing cost on transportation (the truck now makes only one trip per day as against two) and it prevents milk from getting sour.
12. **Bhayavanti Mahila Milk Co-operative Society.**

The Bhagyavanti Mahila Milk Co-operative was established in 1994, in Chincholi Taluka of Gulbarga district with the objective of serving, safeguarding and promoting the interests of the cultivators by securing better prices for their produce and providing quality of milk product at fair prices. The Bhagyavanti MC was collecting about 100 liters of buffalo milk and 50 liters of cow milk on an average per day. About 55 villagers come to sell their milk in one session. In all, this centre had 55 suppliers, the MC had collected 150 liters of milk. Some members of MC were also among these 55 villages. A few villagers told MC that they sell milk to both MC and the private customers. The MC’s could continue to increase the average price. Available information indicates that the average price offered per kilo fat was Rs 124, while in 1996-97, it rose to Rs 165 per kilo fat, while in 1999-2000 it was Rs 195. Earlier private dairy was offering higher price i.e. (172 per kilo fat). The higher price took care of the bonus differences, which a member gets from MC. In spite of the higher price offered, the private dairy is not able to attract a large number of villagers as it is not able to match services offered by MC such as subsidies veterinary services and cattle feed.

13 **Ekata Women Dairy Co-operative Society.**

Ekata Women Dairy Co-operative Society is located at a distance of eight km from Shahabazar, in Gulbarga district, established in the year 1989. In the year 1989, the number of members of Women Co-operative was 120, and has increased to 237 at the end of 1999-2000. To get inner look at the participation of members in the co-operative
dairy development, members of respective categories of society were
classified into three groups were presented in table 4.5

**TABLE NO – 4.5**

**Break –up of membership during 2000**

<table>
<thead>
<tr>
<th>Category Membership</th>
<th>Women Dairy Co-operative</th>
<th>Percentage of Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Suppliers</td>
<td>149</td>
<td>63%</td>
</tr>
<tr>
<td>Irregular Suppliers</td>
<td>64</td>
<td>27%</td>
</tr>
<tr>
<td>Non-Suppliers</td>
<td>24</td>
<td>10%</td>
</tr>
<tr>
<td>Total</td>
<td>237</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source Field investigation

The table shows that at the end of 1999-2000 there were
237 active women members representing 63% of total women members.
The percentage of non-supplier was comparatively smaller (10%), and
the percentages of irregular suppliers were at 27%. Payment of bonus to
members of co-operative is greatest economic incentive. In toto, women
dairy co-operative societies have commendable performance with
respect the payment of bonus in all the five years of study. The amount
of working capital held by women dairy co-operative was Rs 48,117 for
the year 1999-2000. The net profit of dairy co-operative society was Rs
11,347 in 2000. The total assets possessed by the society were worth of
during 2002.

The study reveals that the majority women members are
actively involved in co-operative dairy development. The women
members are highly dedicated and actively participate in day to day
activities of the society.
To sum up, the better leadership, better membership coverage, active participation and non politicising behavior of women members helped women dairy co-operatives to be successful than the private dairies.


Biddanhalli Mahila Milk Producers Co-operative Society was established in the year 1994, in Biddanhalli, Narashimpur Taluka, in Mysore district.

In the year 1994, the number of member of co-operatives were 166 and has increased to 183 at the end of 1999-2000. It is revealed that only 17 (10%) members increased during the study period of five years. But share capital has also increased as shown in the following table 4.6

**TABLE NO – 4.6**

**Growth of Share Capital from 1995-96 to 1999-2000**

<table>
<thead>
<tr>
<th>SL NO.</th>
<th>YEAR</th>
<th>Share Capital (in Rs)</th>
<th>Percentage increased</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1995-96</td>
<td>4,835</td>
<td>1.30%</td>
</tr>
<tr>
<td>2</td>
<td>1996-97</td>
<td>4,875</td>
<td>0.82%</td>
</tr>
<tr>
<td>3</td>
<td>1997-98</td>
<td>5,115</td>
<td>4.92%</td>
</tr>
<tr>
<td>4</td>
<td>1998-99</td>
<td>5,195</td>
<td>1.56%</td>
</tr>
<tr>
<td>5</td>
<td>1999-2000</td>
<td>5,235</td>
<td>2.69%</td>
</tr>
<tr>
<td></td>
<td>Average</td>
<td></td>
<td>2.25%</td>
</tr>
</tbody>
</table>

Source – Annual reports.
The highest growth of share capital was observed in the year 1997-98 i.e. (4.92%) and rest of the period between 0.80% to 2.69%. The annual average growth rate of share capital was at 2.25%. During 1999-2000 net profit was Rs 18,771. The value of sales in the end of product of collective activities being carried out by dairy co-operative magnitude of sales is an indicator of better level of efficiency of milk collection and other related activities. Total turn over in the year ending 1999-2000 was Rs 3,41,645.

In ultimate analysis, it can be said that higher value of sales of milk of women dairy co-operative is the result of higher quantity and quality of milk supplied by the women members of the society. The amount of net profit can be taken as the ultimate indicator of profitability and prosperity of this women dairy society. It is also found that members of women co-operative are more cost-conscious. Women members are less extravagant and their expenses are reasonable. Therefore the Ekata Women Dairy Society is well organised and managed. The performance is better with respect to the level of milk procurement, level of sales, coverage of members and active participation of members.

15 **Devallapur Women Milk Producers Co-operatives Society.**

Devallapur Women Milk Producers Co-operative Society was established in the year 1988. It is located at a distance of 12 km from Mysore taluka. In the year 1988, the number of members of women co-operatives was 198, and has increased to 284 at the end of 1999-2000. It was registered with authorised share capital of Rs 50,000 comprised with 5,000 shares of Rs 10 each. During 2000, the total
amount of paid up share capital of this women dairy society was Rs 2,840, the reserve fund of Rs 29,736 and other funds of Rs 13,199.

During the year 1999-2000, the society had sale proceeds of milk Rs 1,85,555. Where as society purchased milk worth of Rs 1,70,898 In the year 1995-96, the dairy society had the net profit of Rs 1,566.16 in 1995-96, where as in the year 1999-2000, it earned net profit of Rs 14,387.

The amount of working capital being held by dairy co-operative is yet, another parameter to judge the financial soundness and self-reliance of dairy society. Generally higher the size of working capital, better is the financial soundness of dairy society. The amount of working capital held by the society was Rs 44,295 for the year 1999-2000. The total value of assets held by the society was Rs 81,537 at the end of the year 1999-2000.

The study reveals that the average milk yields per day of cows and buffalo were 1.38 and 3.07 liters respectively, lower than the state average of 2.35 and 3.58 liters respectively per day.

The private operators have some kind of association called "Customers association". Consumers sometimes confuse them self with co-operative societies. The private milk collectors use non-standard measures. They also accept milk on kilogram fat basis, through these are serious malpractice’s.

In spite of the above mentioned factors, women dairy co-operative are found to be more successful due to (i) committed leadership (ii) feeling of oneness among the members and (iii) non-policing behavior.
16. **Hemavati Women Weavers Co-operatives Society.**

Hemavati women weavers co-operative society was registered in the year 1987 at Mathikere, in Bangalore district, for the upliftment of the economic conditions of the women residing in the area of operation of society. In the beginning, the society covered seven villages. But at present, the society covers only three villages. Before its formation, the members had to go to the near by town to buy raw materials and sell their finished products. They had very weak bargaining strength. They were selling their products to the middlemen either in their own village or in the weekly fairs in the near by taluka headquarters. Hence, they come together and formed a co-operative.

The Hemavati women weavers industrial co-operative society, gives employment to all its 30 members and thus is a unique weavers society in the Bangalore district. The society has relationship with many other agencies. Its major raw material suppliers were co-operative spinning mill and private parties. The major buyers are all India Handloom Society, private parties and local agents.

During the year 1996-97 to 1998-99, the society had a sales proceeds of handloom of Rs. 78,806, Rs. 1,67,045 and Rs. 10,589 respectively. During the year, 1999-2000 the society had sales proceeds of handloom worth of Rs. 2,80,000. In short the society has achieved excellent result in sales of handloom.

17. **Manjushri Women Multipurpose Co-operative Society.**

Manjushri women multipurpose co-operative society was started in 1995. It is located at Jyanagar. It is 9 k.m. from Bangalore circle. In the year 1995, the number of members of co-operative society
was only 15 and has increased to 50 at the end of 1999-2000. It is revealed that only 35 members increased during the study period of five years. But the share capital has also increased to Rs. 6000 in 1995 to Rs. 24,980 at the end of 1999-2000. The society has made net profit in all the five years (1995-2000) The society’s performance has been good, though there was a relative decline in the year 1997-98 due to some unavoidable reasons.

The society apart from garment has set up one small printing press unit in the Bangalore district. It was found that there is a good demand in the city for paper covers of various types and sizes. The majushri women co-operative society has successfully introduced this in its area and has made a rough survey of the requirements. It was found that nearly 50 lakhs of envelopes and covers of various types and sizes used by the banks, offices, factories etc per day.

However, women participation in co-operatives, was very limited. Women co-operatives, particularly the garment societies suffer from inadequate raw material, marketing and out model technologies.

18. **Vijayalakshmi Women Multi-Purpose co-operative Society.**

Vijayalakshmi women multipurpose co-operative society was established in 1992, in Rajajinagar, Bangalore, with the objective of serving, Safeguarding, Promoting and collecting handicrafts and coir product and facilitating smooth supply of inputs and implements. Marketing is done through the markets at fair prices, including sales to wholesale markets.

In the year 1992, the number of members of women co-operative was only 11 and has increased to 34 at the end of 1999-
The amount of share capital held by women co-operative society was Rs. 16,800 for the year 1999-2000.

Basket making and mat weaving from bamboo wild saturday creepers and date palm leaves etc. The rural scheduled castes and tribal women generally excel in this art. This provides full or part time employment to a number of families in the rural areas. This is a craft which needs encouragement to produce new types of articales to suit modern needs. Beside Basket and mats, other articales like divider screens, tree-guards, waste paper basket, cane table, chair etc. could be produced. Cane furnitures has become very popular and expensive but scheduled caste families who are expert in this crafts.

Sales exhibition is a major income earning activity of women co-operative society. Exhibition and trade fairs are the information sharing and meeting point of small co-operatives in the district.

19. **Ambabhavani Women Multi Purpose Co-operative Societies**

Shri Ambabhavani Women multi-purpose co-operative society was registered in 1994, in Jayanagar layout, Bangalore. The main objective is to assist primary growers' co-operative societies by collecting their horticultural produce and facilitating smooth supply of inputs. It provides credit to the farmers. It is also found that, in Shri Ambabhavani Women multi-purpose co-operative Society, a few S.C. women are engaged in papads, wafers, potato chips, masala powder making etc. The dough is weighed every morning and given to these women. They roll out papads in their house and return them in the evening. They were paid 0.70 paisa to 0.90 paisa per hundred as wages. The major profits of course, go to the society.
The amount of share capital held by the society was Rs. 22,700 for the year 1999-2000. During the year 1995-96 to 1999-2000, the society had sale proceeds, of Horticultured produce and other products Rs. 21,189, Rs. 38,687, Rs. 39,188, Rs. 49,890 and Rs. 69,780 respectively. In the year 1995-96 the society had a net profit of Rs. 1862-50 and in 1996-97 the net profit was Rs. 1326-75, whereas in the year 1999-2000, it earned net profit of Rs. 9,387.

20. **Dharwad District Women Multi purpose Co-operative Society.**

Dharwad district, women multipurpose co-operative society was established in the year 1989, in Dharwad. The society has collected share capital of Rs. 38,000 from 38 members. The society advances loan of Rs. 5000 to its members.

The main conclusion is that the Apex societies, which are established at the state level with bureaucratic controls, should give way to regional level associations. The structure of woolen handloom co-operatives is two-tier, with an apex society with the head office at Bangalore and primary weaver’s society at the village level. The apex society is to supply raw-materials and buy back finished product from the society. The society will supply the raw materials, in turn, to the weavers pay wages to them for spinning and weaving of Kamblies. These Kambalies are to be supplied to the apex society.

In the year 1995-96, the number of members of co-operative was 38 and has increased to 72 at the end of 1999-2000. It is revealed that 34 members increased during the study period of five years. Share capital also increased from Rs. 38,000 in (1995-96) to Rs. 1,1,275 at the end of 1999-2000.
21. **Priyadarshani Women Beedi Workers Co-operative Society.**

Priyadarshani women beedi workers co-operative society in Dharwad district, registered in 1988. Today the society has two primary societies, i.e. one in Gagad and second in Savanur. The two primary and the central Society are legally independent. There are about 50 small workshops. These workshops are efficiently run by the 100 members who are selected from the governing board of primaries. These work sheds are organised in a dispersed manner throughout the district in such a way that workers need not travel beyond 2 km for work.

The Central Society mobilised the finance, made bulk purchase of raw materials and advanced it to primaries. Priyadarshani has excellent association with the Orissa Forest Corporation for bulk supply of tendu leaves. Though it tried to net work with the National Tobacco Growers Co-operative Federation, the failure of these societies led to the purchase to tobacco from private sector.

The primaries make the beedies. They sell the beedies to the central society at an agreed price after adjusting the advanced received. The societies who manufacture more will get purchase rebate. However, actual payment of incentives to the workers will be uniform in all primaries. The beedies are all sold under one brand name and the central society markets them. Priyadarshani co-ordinates the activities of primaries wherever possible and also takes advantage of possible economies of scale. Worker’s participation in management has contributed a lot to goal attainment.

In the wake of new health consciousness among the people, there is a general declining trend in beedi sales. The Government and voluntary organisations are against tobacco use. For seeing the anit-
tobacco momentum, the society is thinking in terms of new industries with intermediate technology, in horticulture agro-processing, diary, poultry, sericulture, coconut based industries etc.

In the year 1988, the number of members of women co-operative society was 20 and has increased to 60 at the end of 1999-2000. The amount of share capital was Rs. 300-00 in year 1995-96 and it was increased to Rs. 1,32,840-00 at the end of the year 1999-2000. The turn over for period 1998-1999 was Rs. 3,50,000-00.

22. **Annapurna Women Multi Purpose Co-operative Society.**

Annapurna women multi purpose co-operative society was formed in 1992, in Makattampur, in Gulbarga District. The aims of cooperative society was to promote the socio-economic development of the mass specially the weaver section. According to the statistical data of 1999, the society holding paid-up share capital of Rs. 90,180-00 with 25 members. Annapurna society has been established to make available to daily essential commodities such as sugar, rice, kerocine, soap, stationery items and garments to the people at low cost.

The society's main activity is the purchase and sales of various consumer goods and non-controlled cloths. The society purchased good from the wholesale market and sells these in the local area.

During the year 1995-96 to 1999-2000 the society had sale proceeds of consumer goods and non-controlled cloths of Rs. 30,068, and Rs. 68,980, Rs. 90,882, Rs. 1,00,320, and Rs. 1,34,000 respectively. Where as the society purchased consumer goods and non-controlled
cloths of Rs. 27, 128 Rs. 58,132, Rs. 79,668, Rs. 94,100 and Rs. 1,34,000 respectively during the period under study.

During the year 1995-96 and 1996-97, the society had a net profit of Rs. 2,019-75 and 7,829-93 respectively where as 1997-98 and 1998-99 the society has incurred net loss of Rs. 9,868 and Rs. 6689-13 respectively. This is mainly due to low volume of business and comparatively large values of establishment expenses of Rs. 11,180 and Rs. 11,603 respectively.

23. **Renuka Women Industrial Multi Purpose Co-operative Society.**

Renuka women industrial multipurpose co-operative society was registered in 1995, in Basaveshwar nagar, Gulbarga, to serve, safeguard and promote the interests of producers, by securing better prices for their produce and providing quality input at fair prices. Today, the society handles multifarious activities like manufacturing, marketing, and distribution covering a wide range. The society markets paper pin to heavy machines and equipment, all kinds of consumer durable, shopping and specialty goods, both wholesale and retail in urban and rural areas. It also has units manufacturing and processing agricultural inputs and outputs, etc.

During 1995, the share capital was only Rs. 16,250. Which increased by Rs. 36,250, in 2000. Its total working capital was Rs.16,010. Besides this, the society had Rs. 23,116 reserve fund. Thus, the society is in a sound and strong financial position. In a very short period, Renuka women co-operative society has achieved excellent results.
24. **Women Handicrafts and Handloom Co-operative Society.**

Women Handicrafts and Handloom Co-operative Society was established in the year 1989. It is located at a distance of 10 km from Mysore Taluka. In the year 1989, the number of members of women co-operative was 21, and has increased to 42 at the end of 1999-2000. It was registered with authorised share capital of Rs. 50,000 comprised with 5,000 shares of Rs. 10 each. The total amount of paid up share capital of this women co-operative society was Rs. 42,380. During 2000 the reserve fund of Rs. 28,500 and others fund of Rs. 14,000 were reported.

The coarse Woolen blankets, called Kamalies in regional language, made in Mysore are noted for their quality and durability. In order to select a successful society for in-depth study. The secondary data were collected from the office of the deputy director. And data about working of society were extracted from the audit annual reports. Personal interview also held with the secretary and few members of the society selected randomly to seek additional information.

It was found that the society has given training to 20 ladies for 12 months with a monthly stipend of Rs. 125/- each. After the completion of training the candidates are supplied with free weaving wheel to enable them to take up handloom and supplement their incomes. This has been one of the most useful and successful scheme run by this society.

This society generally does not buy yarn but buys only wool and prepares its own yarn. The society gets the supply of raw wool from the shepherds or raw wool merchants. This wool is than cleaned, scotched and spun into yarn. To keep a loom fully engaged, the
society was operating four charkas to spin the necessary quantity of yarn.

It is also reveals that women handloom co-operative society gives loans to many SC and tribe families to buy sheep. It can assist them further by giving training to women workers in processing the wool and weaving them into Kambalies and other various products like Rugs, Mufflers etc. with attractive designs.

25 SC & ST Women Co-Operative Society

SC and ST women multipurpose co-operative society was registered in the year 1986 in Mysore in the year 1986. The number of members of co-operative was 12, and has increased to 32 at the end of 1999-2000. It was revealed that only 20 members increased during the study period of five years. But share capital has also increased as shown in the Table 4.7.

Table No. 4.7
Growth of share capital from 1995-96 to 1999-2000

<table>
<thead>
<tr>
<th>SL NO.</th>
<th>YEAR</th>
<th>Share Capital (in Rs)</th>
<th>Percentage increased</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1995-96</td>
<td>14210</td>
<td>11.60%</td>
</tr>
<tr>
<td>2</td>
<td>1996-97</td>
<td>18650</td>
<td>31.25%</td>
</tr>
<tr>
<td>3</td>
<td>1997-98</td>
<td>20100</td>
<td>7.78%</td>
</tr>
<tr>
<td>4</td>
<td>1998-99</td>
<td>25160</td>
<td>20.20%</td>
</tr>
<tr>
<td>5</td>
<td>1999-2000</td>
<td>28700</td>
<td>14.07%</td>
</tr>
<tr>
<td>Average</td>
<td></td>
<td>--</td>
<td>14.98%</td>
</tr>
</tbody>
</table>

The highest growth of share capital in the year 1996-97 and 1998-99 was 31.25% and 20.20% respectively and remaining period between 7.78% to 14.07%. The annual average growth rate of share
capital was at 14.98%. During the 1999-2000 net profit was Rs. 7908. Total turn over in the year ending 1999-2000 was Rs. 70,000.

Tribal communities were characterized by a life style district from agrarian communities. They subsisted on some combination of shifting cultivation, hunting and gathering of some forest product. All these activities are closely linked with forests.

The collection and self of minor forest products (MFPs) such as honey, tendu leaves, amla, fruit, lichen, tree gums, etc had been a subsidiary occupation of tribal communities. As shifting cultivation and hunting were banned and the tribals got pushed into a monetised exchange economy, and their dependence on MFPs has increased. Various governmental committees or tribal development took cognizance of this dependence and exploitation and looked to some kind of co-operative structure as solution.

In terms of short-term viability’s the performance appears mixed. In 1992-93 the society incurred operating loss, while in 1997-98 onwards the performance of the society was quite satisfactory. It shows that the society paying higher prices to their collectors of MFPs. For instance, in the MFP-dependent Mysore SC & ST women societies have the average margins between 25% to 30%.

26. Women coffee producers’ co-operative society

Women coffee producers’ co-operative society was established in the year 1984 in Hoskeri, Mysore Taluka. In the year 1984. The number of members of women co-operative was 15, and has increased to 50 at the end of 1999-2000. It was registered with authorised share capital of Rs. 50000 comprised with 5000 shares of Rs.
10 each. The total amount of paid up share capital of this women society was Rs.32660 in 2000.

Its main objectives are helping the members in processing and storage of coffee, supply of inputs at cheaper rates and also disseminating knowledge about the latest developments in coffee cultivation. This society also used to act as a agent for the Coffee Board to procure coffee, cure it and store it till it is auctioned. The society has started buying internal sale quota (ISQ) coffee from the members and is marketing it through its own auctions at the near by places. Recently, the society has made an agreement with the Indian Coffee Marketing Cooperative Ltd.