

## **Co-Operative Movement- A Boon to Arecanut Growers With Special Reference to Sirsi Taluk, Uttara Kannada District, Karnataka State**

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### **Introduction:**

The study of the literature available reveals that co-operative movement was introduced into India by the Government to overcome the burden of debt of farmers and they can sell their products easily and can get the maximum profit. In today's growing world, co-operatives do more activities for the development of farmers and due to which the agriculture, marketing and processing, distribution and supplies are made easier. Rural India is progressing and joining the main stream through co-operative marketing system.

### **Study area:**

The study area covering Sirsi taluk, has a geographical extent of 1,322 sq.km in which 78.11% is occupied by forest land. It is located on the eastern fringes of the Western Ghats hilly region of Uttara Kannada district and lies between 14° 28' and 14° 51' N latitudes and 74° 34' and 75 ° 04' E longitudes and at an elevation of 600 m above mean sea level. As per 2011 census, population of the taluk is 1,75,550. Sirsi, the taluk head quarter is one of the important place in Uttara Kannada district, having City Municipal Corporation (CMC) in Sirsi. It is one of the major trading centres for Arecanut and other spice crops like pepper, cardamom etc; grown in the district. The major food crop is paddy and rice is the staple food of the people. The area is surrounded by lush green forest and the region is popular for a large number of waterfalls. Kumta and Talguppa and Haveri are being the nearest rail-link to Sirsi, introduction of Konkan Railway has improved connectivity to other parts of the country.

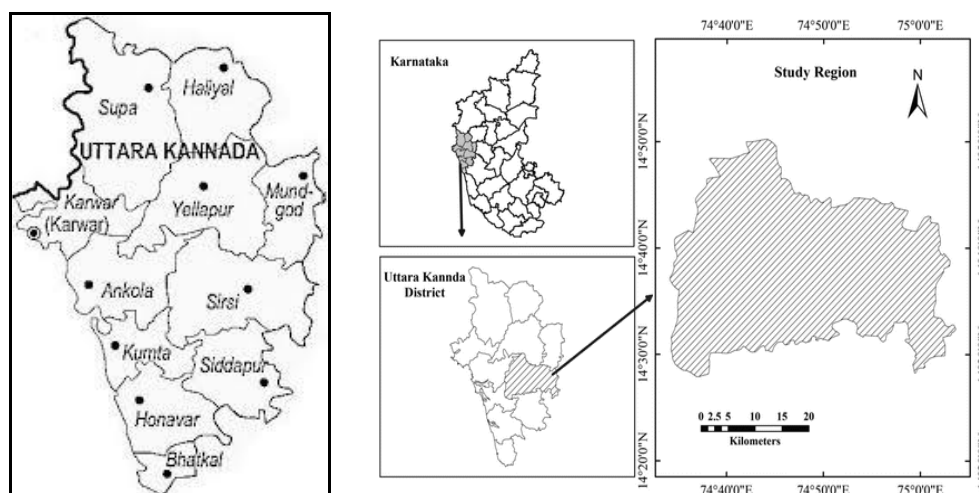
The taluk has a tropical climate and is mainly influenced by south west monsoon. The average temperature is around 25°C. The area has a pleasant climate between October and February and receives an average rainfall of 2000 mm.

Though traditional methods of farming are still in practice, several farmers have adopted to modern technology also. Earlier, the sale of the commodity was in the grip of money lenders, traders, commission agents and their village representatives. Farmers were selling their products through middle men and money was kept with middle men only. There was no supply of good seeds, fertilizers and for the purchase of agricultural requirements there was

no credit system. Due to this the poverty has increased and that led to embrace bad habits like gambling and drinking alcohol etc. In this crucial situation Totgars' Co-operative Sale Society Ltd founded in 1923 with 29 members on its roll and with a share capital of just Rs. 290/- . Today it has grown up to such a gigantic stature that it has now nearly 30,000 members with total annual turnover of Rs. 745.76 crores.

Sirsi taluk has four administrative hoblies and 227 villages (Fig.1). The four hoblies are:

1) Banavasi, 2) Hulekal, 3) Janmane and 4) Sirsi.



**Fig. 1 Administrative divisions of the study area**

### **Objectives:**

To highlight the benefit provided by the Co-operative society to the farming community

To prove that it is a boon to arecanut growers of the area

### **Methodology:**

Methodology involves literature survey, primary and secondary data collection, analysis the data and impact assessment from farmer's point of view. Primary field data like types of crops, method of cultivation, land holdings/economic status etc; have been collected through personal interview method from few selected villages like Bairumbe, Gubbigadde, Niranhalli, Yadalli (Kambigar) etc; which are located in different hoblies of Sirsi taluk. Secondary data have been mainly collected from the T.S.S. The data so collected from the available sources have been utilised for further analysis.

### **Discussion and Results:**

From the data presented in Table 1, figures 2 and 3 are prepared and figure 4 depicts the facilities extend to its members. This has been explained and discussed in the following paragraphs:

TSS is helping the arecanut growers in following ways:

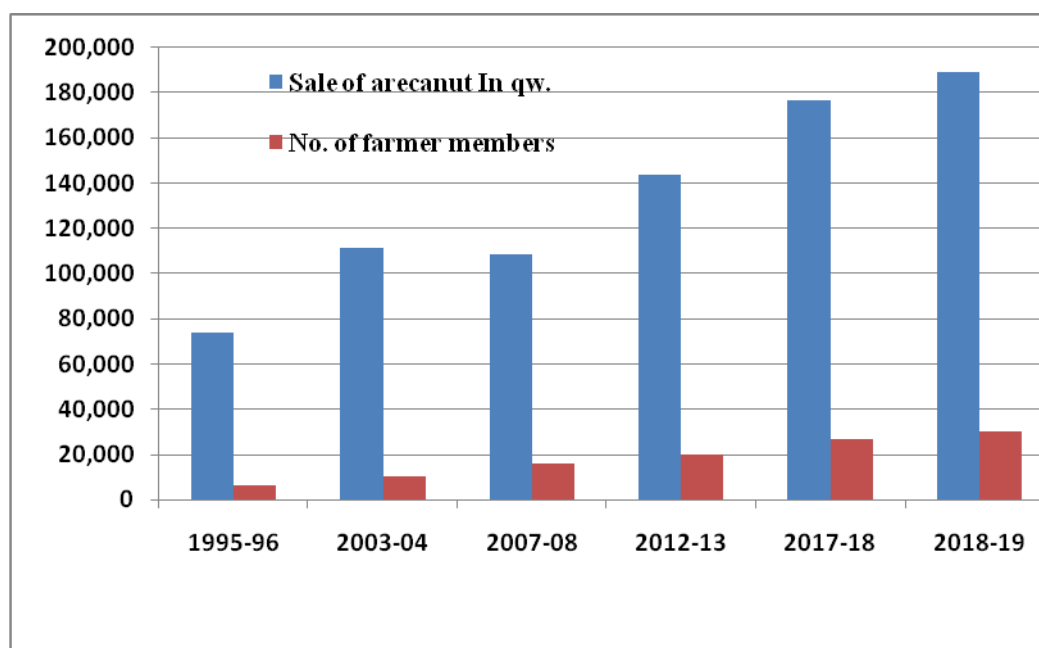
1. Extending transparent platform for horticultural produce by its members.
2. Providing financial assistance to the members in the form of production loan, deposit loan, pledge loan and education loan to their children for both domestic and overseas studies (Table 1 and Fig 2).
3. Farmers can store their produce till they get a better price in 52 large warehouses of the society. Better Storage facility for better price and the transportation facility at reasonable rate.
4. The supply of groceries, cattle feeds, organic manure and other household articles of various use and medicines by credit system (Fig.3).
5. Offering good rate of interest to member's deposits.
6. Timely scientific consultation to farmer's problems on crops from production to harvesting through agri consultants.
7. Controlling the exploitation of farmers at all stages i.e. growing, marketing, purchase at farmer level.
8. It is supporting in all stages of produce from grower to consumer and an influencing force in all stages.
9. Providing delightful stays at affordable price in guest house (Fig 4).
10. Farmers' needs are fulfilled under one roof in TSS Super Market.
11. TSS Ltd. has made a name for itself in the list of top suppliers of Pan Masala Nuts & Kernels in India. Supreme quality of Supari Fresh, Scented Red Supari etc. by utilizing the arecanut purchased by the farmers.
13. The cooperative Society (TSS) has a pool of engineers and construction workers to meet the needs of its member's in house construction and repair. The cooperative recently started sale of construction materials like cement, steel, sand, tiles, paints, etc
14. TSS Ltd set up a 100-bed hospital in Sirsi in 2005 with, Farmer-members donations, members and their families get 25 per cent concession in hospital
15. Members need not sign any document to withdraw money deposited with the society
16. TSS issues gold test certificates to customers after weighing the material in front of them. A machine on the spot classifies the quantity of gold and other metals blended in the jewellery.
17. TSS has a unique model for auctioning arecanut brought to its yard by farmers. It is auctioned through e-tender and the highest bidder gets the produce. TSS also bids like other private traders to maintain stability of price in the market.

18. Another special feature is that in addition to the farmer, if the trader who won the auction wants credit, it is extended to him by holding the auctioned produce as collateral.

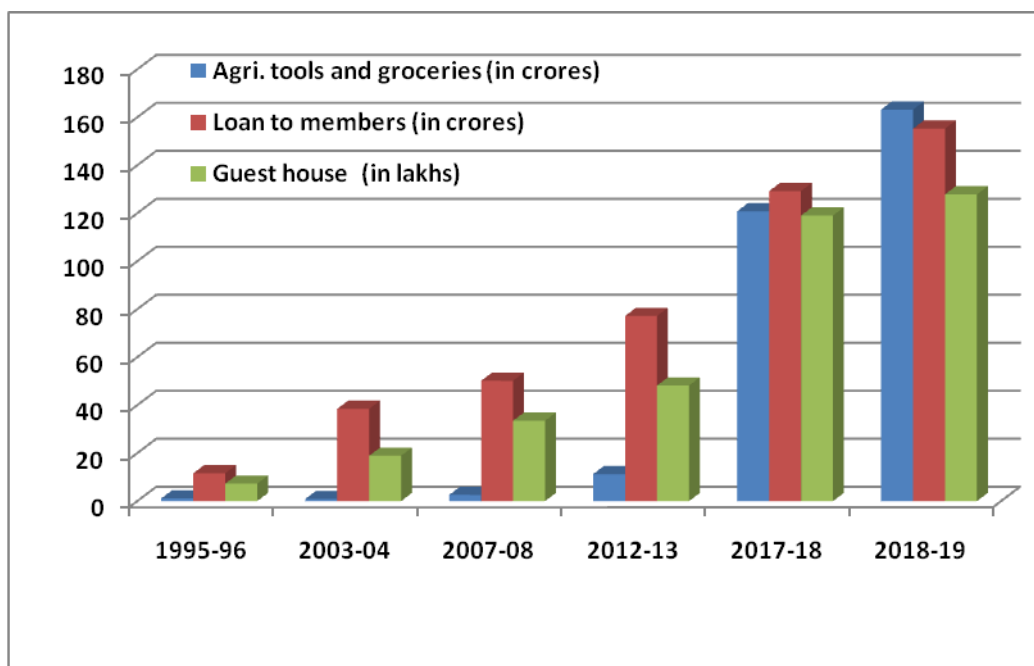
19. Private traders cannot quote low price to bring down the market. It acts like our daily market intervention scheme to retain competitiveness in the market.. The farmer is settled with the cooperative's funds.

**Table 1. Progress of different sections in TSS**

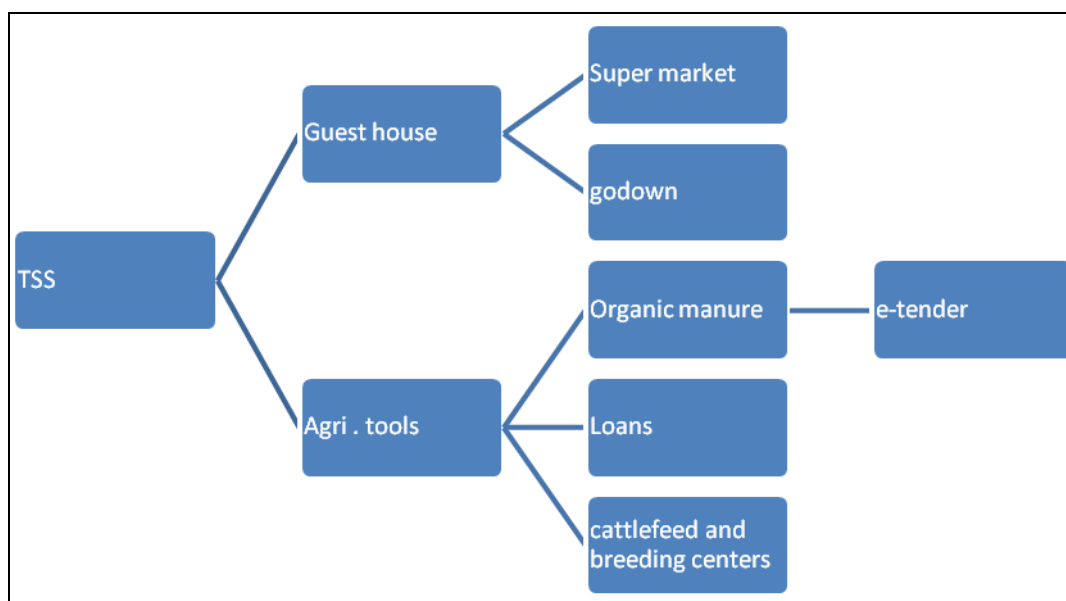
<b>Year</b>	<b>Sale of arecanut (in quintal)</b>	<b>Agri. tools and groceries (in crores)</b>	<b>Loan to members (in crores)</b>	<b>Guest house (in lakhs)</b>	<b>No. of farmer members</b>	<b>Rice mill (in lakhs)</b>	<b>Deposits (in crores)</b>
1995-96	73,600	1.13	11.58	7.27	6,000	5.63	12.70
2003-04	1,11,643	0.87	38.45	18.89	10,000	8.58	38.99
2007-08	1,08,510	2.58	50.16	33.53	16,000	15.96	49.00
2012-13	1,43,710	11.24	77.18	48.18	20,000	25.66	59.05
2017-18	1,76,964	120.80	129.22	119.04	26,822	34.28	100.90
2018-19	1,89,379	163.19	155.26	127.86	30,160	26.92	107.62



**Fig.2 Details of number of farmer members and sale of arecanut**



**Fig. 3 TSS service extension activity progress over the years**



**Fig.4 Facilities extended to the farmers in TSS**

### **Conclusions:**

From the foregoing detailed explanations the following conclusions are drawn:

1. The support of society in overcoming the problems of arecanut growers in particular and other farmer members in general, helped to improve the economic conditions.
2. The loan and scientific advice provided to the growers further helped to adopt the modern technology in farming and improved agriculture/horticulture in the area.

3. Over the years, number of farmers and facilities provided to them shows the farmer's involvement, interest and faith in co-operative society.
4. Thus the role of cooperative society (TSS) in improving the farmer's economic and social conditions is distinctly visible in the area.
5. The study has provided a role model example which can be considered for implementation in other similar fields as well and it proves that co-operative society in Sirsi taluk is a boon to general public and arecanut growers in particular.

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