

Socio-economic Worthiness of People's Institutions and Organizations

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Humans are by far the most dominant species of living organisms on the earth today. As a result people have dramatically affected, and even greatly depleted the abundance and diversity of other organisms. But humans are also the only species endowed with foresight, with an ability to appreciate the impact on the environment, and a potential to take deliberate measures to bring under check what may be perceived as negative developments. When so motivated, people formulate rules of behavior and organize social institutions to further their implementation, especially related to conservation and sustainable use of natural resources (Gokhale et al., 1998). With availability of appropriate tangible benefits, the prospects for such self-organized systems of conservation would depend on effective community organization and devolution of authority to communities. It is entirely reasonable to expect that these self-organized systems of conservation would continue to play a role worthy of their history in years to come (-ibid-).

In India, before the arrival of modern co-operatives, village communities collectively created and maintained permanent assets like village tanks or village forests; instances of group pooling of resources, like food grains after harvest to be lent to needy members before the next harvest, or small contributions in cash collected at regular intervals for lending to members were fairly common. In some parts, farmers impounded water by putting up bunds, and collectively managed its equitable distribution: elsewhere there were instances of collective harvesting and transporting produce to the market, or even joint cultivation (Rhodes, 2005).

Uttara Kannada is a district endowed with tremendous natural resources, most overwhelming of which are forests and water resources, the latter in the form of Arabian Sea, estuaries and creeks, and rivers (mainly Kali, Gangavali, Aghanashini, Sharavathi and Venktapur). The interior of the district is rich in streams and springs. The maidan taluks of the district like Haliyal and Mundgod and relatively less hilly eastern portions of the taluks Yellapur, Sirsi and Siddapur are having numerous ponds and tanks. Despite the richness of natural resources the district's ecology is fragile and lands used for cultivation of seasonal crops (cereals, millets, legumes, sugarcane, vegetables, cotton etc.) and garden crops (arecanut, coconut, spices like pepper, nutmeg, cocoa, vanilla etc.

and fruit crops like banana, mango, jackfruit, chikoo, papaya, pineapple etc.) constitute only 15% of the total geographical area of about 10,250 sq.km. Compared to the maidan districts of Karnataka, land under cultivation is very less and land holdings are too small. This situation has fostered through ages high degree of interdependence among the community paving the way for co-operative movement of later times.

The economic contribution of cooperatives is often undervalued, if not completely ignored. But the reality is that the top 300 cooperatives worldwide have a turnover of more than US\$ 1.9 trillion combined, which is more than the GDP of Italy. ILO research shows that cooperative enterprises across sectors and regions are proving to be relatively more resilient to the current market shocks than their capital-centered counterparts (ILO, 2013). Peoples' institutions in the Uttara Kannada district are comparatively very well developed in Uttara Kannada compared to other sectors, notable being the co-operative sector, traditional forest management, joint forest management, traditional fishery, gazni management, *kan* forest management self-help groups etc. In the words of an elite citizen Mr G.U. Bhat: "except for cooperative sector, the Uttara Kannada district had not seen any progress because of lack of vision and willpower among the peoples' representatives" (*The Hindu* July 2, 2012)

I. TRADITIONAL INFORMAL INSTITUTIONS

Traditional natural resource uses of people in the district were largely governed by various local community organization based regulations. People were bound by these regulations which were aimed at prudent utilization of natural resources. According to Gadgil and Iyer (1989) the traditional Indian caste society had diversified their patterns of resource use so that certain natural resources like palm leaves for basket and mat weaving or the making of bamboo products or crushing oil out of seeds, each one would be under the monopoly of any one caste group in a given area. In the fishing sector of Uttara Kannada was a number of castes each with a traditional domain (for eg. Ambigas associated with river, Harikantras with estuary and sea and Kharvis mostly marine). A few things are discussed here of the proto-cooperation among the pre-colonial societies of Uttara Kannada.

1.1. Pre-colonial forest conservation co-operatives: Village communities in forest areas conserved large areas of forests, often in few hundred acres each, as *kan* forests. These *kans* were held as sacred and trees were not cut normally. The village community harvested non-timber produce from these preserved forests from areas designated for each family. This was applicable to forest products like pepper, toddy from *Caryota urens*, cinnamon bark and many other NTFP. These *kans* were important local sources of perennial water. The collection of NTFP from the *kans* was not an open access affair. In the *kans* of Sorab, Brandis and Grant (1868) found, the local inhabitants used to pay taxes or *warg* to the state for privilege of collection. Each privilege holder, the *wargdar* operated in a specific part of the *kan* without infringing into another's area (Chandran et al., 1998). With the state consolidating the hold over the forests by the close of the 19th century such instances of proto-cooperation in forest management faded away. However, the recent decades have witnessed the return of the system in a more formalized form as joint forest management system involving the village communities and the Forest Department.

A case study pertaining to traditional co-operative management of village forests, as demonstrated to this day by community based Halkar village forest panchayat system is described by Chandran (2001).

Many village communities (like at Halkar, Chitrigi, Valgalli, Holagadde etc. in Kumta) had protected village forests even before the formation of the Forest Department by the British. Some of them had even guards called *Rakh-havaldars* to safeguard these forests. Of all such many ancient informal co-operatives only Halkar village system, formalized as Village Forest Panchayat survives to this day. The VFP of Halkar has community-wise elected members. Some of the norms followed by the VFP for gathering of forest produce from the village forest under its legal jurisdiction are the following:

- Each family in the village on payment of annual nominal fee is allowed to gather one head-load of biomass, in the form of fallen leaves for manure and dry wood

broken by hand towards fuel. Fresh twigs from bushes for manure are permitted only during the rainy season, also restricted to one head-load per household. The same are to be broken by hand and not to be cut by iron implements.

- Cattle are allowed to graze free.
- Collection rights for NTFP like cashewnut, *surugi* flower (*Mammea suriga*), kokum fruit etc. are annually auctioned among the villagers only.
- A fallen tree is auctioned for purchase within village only for domestic use and not for sale outside. A second tree fallen or dead will be auctioned among the rest who were not successful in bidding for the first and so on.
- Acacia poles are sold for household use use for nominal charges.
- No one is allowed to use implements like knife, sickle or axe within forest.

The Halkar village community annually once every year participates in boundary marking of the forest and takes part in operations like trenching and fencing, and tree planting during the rainy season.

1.2. Ancient gazni co-operative farming system: *Gaznis* are large estuarine rice fields. They are indeed swamp and marsh areas bordering the estuaries, mainly in the Aghanashini River estuary of Kumta. These rice fields were traditionally protected from inundation of salt water tides by earthen embankments fitted with sluice gates. Each *gazni* field used to be of dozens of acres to few hundred acres, and was traditionally farmed by (rice cultivation) by several farmers. Each family would own certain portion of the *gazni* (in terms of acres-gunta but not physically demarcated within the slushy field). The family members have to take part in the combined operations related to rice cultivation within *gazni* involving field preparation, sowing, harvesting, thrashing the grains from the stalks, measuring etc. The product is shared among the cultivators according to land holdings. For protection of *gazni* bunds annual repairs were conducted and mangrove trees raised alongside to fortify the bunds from collapsing in the rains and by tidal action.

The construction of permanent stone embankments for the *gaznis* by the Government of Mysore from 1970's to early 1980's made many farmers to auction fishing rights within *gazni* fields to contractors. Many were later converted into shrimp farms. The auction amount was shared among the farmers proportionate to their land holdings. The importance given to shrimp farming resulted in stoppage of rice cultivation in the *gaznis*, in the recent years. However some of these traditional informal co-operatives of *gazni* farmers are trying to revive this practice. In the *Manikatta gazni* (about 410 acres and about 600 farmers) of Aghanashini estuary, the farmers union decided to make rice cultivation compulsory. Any non-participant farmer would be fined a sum of Rs.1000.

1.3. Traditional co-operative fishing: In the pre-mechanization and early mechanization period of marine fishing, up to 1980's in the district was prevalent use of very large *rampani* nets (shore-seine), each of 500 to nearly 700 m, or even up to 1000 m long, collectively owned by 30-40 fishermen, in the laying and hauling of which associations of several, from 40 to 100 fishermen participated. In Uttara Kannada about 72 *rampani* nets were in operation in 1977. The catch was shared equally among the *rampankars* after giving a good share to the net owner (Jacob, 1979, Nirmale, 2003).

The functioning of this co-operative system was recorded more in detail from Sindhudurg of Konkan coast by Nirmale (2003). The owners contributed pieces of net to stitch them together into a large net the *rampani*. These fishermen become permanent members of the collective, the *rampani sangh*; each village had two or three *sangh* depending on the population. The functioning of the *sangh* was controlled by a headman the *mukadam*. He would send the fishermen in groups by turns for fishing. The financial account of the *sangh* was kept by a treasurer or *hundiwala*. The *sanghs* of the same village would carry out fishing in turns in the same place on mutual understanding. It was an environmentally sustainable and convenient method of fishing. This system came to a stop or got reduced to the uses of smaller nets called *kai-rampani* operated by much fewer of persons. The

major reason for collapse of the co-operative *rampani* fishing is the over-mechanization of the fishing fleet causing depletion of coastal fishery.

1.4. Sharing of fishing channels in the *gaznis*: Before the construction of permanent bunds in the *gaznis* the farmers did not auction fishing rights to contractors. On the contrary the local fishermen were allowed to fish in the tidal water channels (*kodis*) within the *gaznis*. Fishing families traditionally fished in different *kodis* and avoided fishing in the same channels if they happened to be smaller ones (case study from Aghanashini estuary, Kumta).

1.5. Shifting cultivation in pre and early colonial times: Shifting cultivation in the forest areas was practiced in olden days, until the British prohibited it by the close of the 19th century, by many forest dwelling communities such as Kumri Marattis, Kunbis, Karivokkals, Halakkivokkals etc. Shifting cultivation involved slashing and burning of forest patches and many persons co-operated in such operations. Often these communities had joint family system and several families together lived in clusters, laboured together and shared the produce.

2. MODERN NATURAL RESOURCES BASED CO-OPERATIVES

The quantitative performance of the co-operative movement of Karnataka is considered impressive compared to other states in the country. From the point of view of the number of societies, Karnataka occupies the 9th place among the states of India. In respect of working capital, it occupies the 6th place. In essence, both from the point of view of credit and non-credit co-operatives, the state of Karnataka is in a comfortable position compared with other co-operatively developed states of India. Annexure I lists taluk wise societies in Uttara Kannada district.

Credit co-operative societies were started in 1905 at Sirsi with the aim of rescuing agriculturists from the clutches of local money lenders. Co-operative Societies Act 1912 was passed for setting up non-credit co-operatives in the field of marketing and supplying domestic items and agricultural materials. In those days financing the farmers for the production of arecanut, pepper and cardamom and marketing such products were under the control of private money lenders, land lords and commission agents. The producers were not getting fair prices and at the same time had to pay higher price for consumer items and other essential commodities. In this backdrop was established “Sirsi Totgars’ Co-operative Purchase Distributive and Credit society Ltd. Sirsi in 1913. As this society could not achieve its proclaimed objectives the Society was divided into “Credit society” and “Marketing society” in the year 1922. In the year 1923 “The Totgars’ Co-operative Sale Society” began its activities in Sirsi.

2.1. Primary Agricultural Credit Societies

Despite small area in the district under agriculture and horticulture the district was well known for arecanut and spices, bananas and rice and several other products. Uttar Kannada district has basically an agrarian economy and the industrial growth is comparatively lesser. The arrival of Primary Agricultural Credit Societies played active role in the prosperity of farm sector. The PACS associated themselves with the village agricultural production plans and supplied short term loans for carrying out seasonal agricultural operations and marketing of products. Medium term loans were given for fencing, purchase of bullocks and agricultural implements. Co-operatives did bulk of financing in the farm sector than nationalised banks. The agriculturists are under the impression that the co-operatives are the main and reliable agencies for securing loans. The Co-operative Credit Societies are considered vehicles at the grass roots level carrying the message of small farmer’s development. Details of taluk-wise agricultural credit related societies are given in Table-1. Honavar leads in the number of members followed by Sirsi and Siddapur. The lowest number is in the most backward taluk of Supa. As far as year-wise growth in numbers of societies is concerned there are ups and downs since 1990’s but overall growth is satisfactory (Figure 1). There has been substantial growth in the membership of agricultural co-operatives in the district (Figure 2).

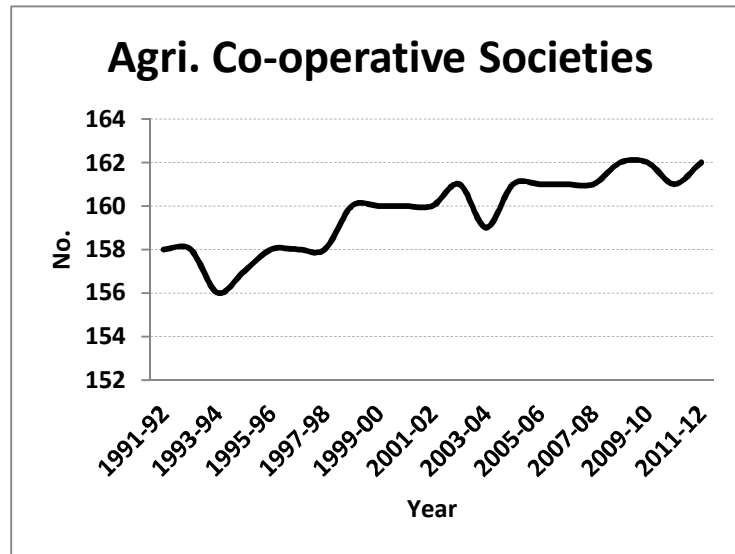


Figure 1: Growth in numbers of agricultural credit co-operative societies in Uttara Kannada

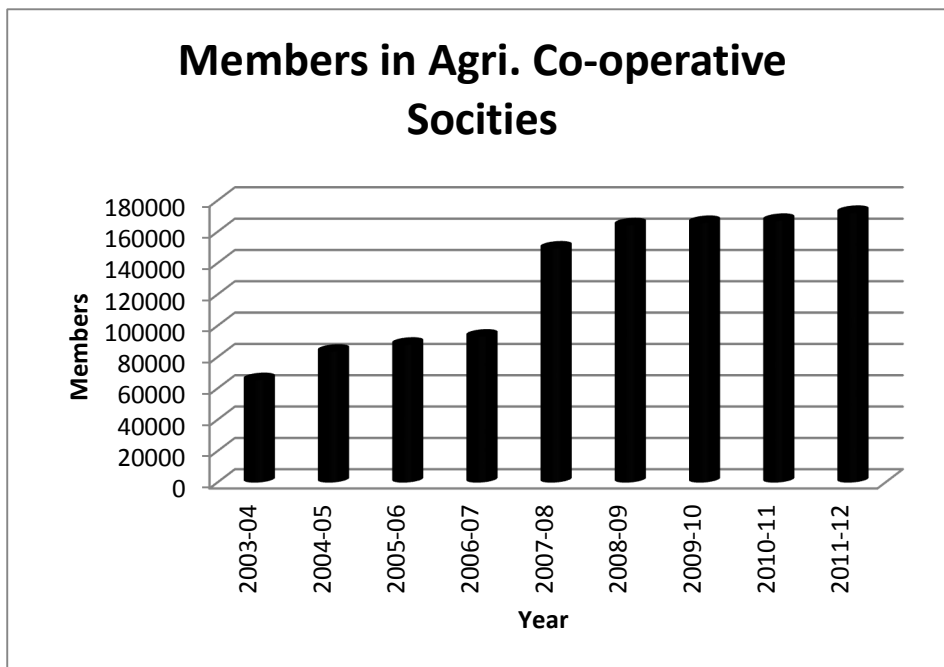


Figure 2. Growth in membership of agricultural co-operative societies for 2003-04 2011-12

Table-1: Talukwise number of agricultural co-operative credit societies

Taluks	No. of societies	Members
Ankola	13	10888
Bhatkal	7	17418
Haliyal	13	14836
Honnavar	18	23918
Karwar	13	6342
Kumta	15	17715
Mundgod	13	15002
Siddapur	21	20814
Sirsi	26	22238
Supa	11	4521
Yellapur	11	13392
Total	161	167084

Source: Uttara Kannada District Statistical Bulletin 2011-12

2.2. Kanara District Central Co-operative Bank Ltd., Sirsi.

The primary agricultural credit societies in the district are affiliated to the Kanara District Central Co-operative Bank Ltd., Sirsi, which is the Central Financing Agency. The Bank has emerged as the main agency for providing finance for fisheries development and pineapple cultivation. The lending operations of the Bank have covered activities like agriculture, horticulture, irrigation, animal husbandry and fishery development.

Many of the District Central Co-operatives Banks of Bombay-Karnataka, specially the banks working at Dharwad, Madikeri, Sirsi etc., came to the help of growing indebted farmers during the Economic Depression of 1929-1930. The Totgar's Rural Cooperative Society, Sirsi,

historically is one of the earliest to function in the district. Established in the year 1912 the society has a membership of over 2900. The society operates at district level and lends finance to farmers.

2.3. Co-operative marketing societies for agricultural products

The district has presently ten co-operative marketing societies. Each taluk has one except Bhatkal and Karwar. Sirsi has two marketing societies. The Sirsi Taluka Agricultural Produce Co-operative Marketing Society Ltd was established in 1985. It has altogether 11045 members (Table-2). The Society operates at taluk Level. The products of the Society are arecanut, pepper, cardamom, cattle feed etc.

Table 2: Details of agricultural produce co-operative marketing societies

Taluk	No. of societies	No. of members
Ankola	1	897
Bhatkal	0	0
Haliyal	1	116
Honnavar	1	2499
Karwar	0	0
Kumta	1	1652
Mundgod	1	1991
Siddapur	1	16337
Sirsi	2	10912
Supa	1	605
Yellapur	1	6001
Total	9	41010

3. Totgars' Co-operative Sale Society, Sirsi

The Society, popularly known as TSS was established in Sirsi in 1923. According to Late G.S. Hedge, Ajjibal, a former Chairman of The TCSS, Sirsi, this “Society has earned a niche in the hearts of each and every gardener of the Sirsi, Siddapur and Yellapur talukas. The gardeners legitimately feel that this is one of the Co-operative institutions of their own, and it has become a byword in this region and the Society too has identified itself with the economic and social life of the community of this region...” TSS has about 20,000 farmers, mainly gardeners, as beneficiaries. The main services rendered by the TCSS are the following:

- TSS purchases areca nut from the members either directly or through tender. TSS also started value addition to areca nut since 2010 & manufacturing scented sweet supari and marketing it throughout India. They are promoting “tobacco less” areca nut as a better product.
- Established “Pooling and Grading” of growers produce and marketing it in terminal markets, so as to fetch better prices for the growers.
- It runs other services like running a medical shop, a petrol bunk, and a rice mill besides distribution of fertilisers, and distribution domestic and agricultural requirements
- The TSS runs an important hospital in Sirsi namely, Totgar Seva Samiti’s Kadve Memorial Hospital. It is one of the few hospitals in Uttara Kannada which runs Star Health Insurance Scheme.
- TCSS provides support prices for agricultural products in times of sagging market demand for products
- Provides credit to the member farmers
- Helps the cause of education in its service domain. For instance, a sum of Rs. 325,000 was distributed as scholarships to 680 students who got distinction in 2009-10 in various courses from SSLC to medicine and engineering (*The Hindu*, November 21, 2010)
- It encourages and cultural programmes as well as seminars, workshops etc. periodically aimed at progress of the district.

- TSS provided platform in Sirsi for volunteers from Earthwatch, the largest international environmental volunteer organization in the world and a world leader in environmental education, and Ernst & Young during 18-25, February 2012, in a programme committed to environmental sustainability, to create a skills-based volunteer program designed to help our people learn about environmental sustainability first-hand through participation in field research and skills-based volunteering.

The innovativeness of TSS is well established. Under PODF, Karnataka RO has sanctioned a project to the Totgar's Cooperative Sale Society Ltd. (TSS), Sirsi, Uttar Kannada district for Market Intervention for Areca nut and Setting up of Sweet Supari Unit. As against the total project cost of Rs.15.10 crore, PODF assistance sanctioned is Rs.10.10 crore (Working Capital: Rs. 8.50 crore, Term Loan: Rs. 1.50 crore & Grant: Rs. 10 lakh) (<http://nabnet.in/blog/uploads/2012/08/BNG%20PODF.pdf>). It is one of the five producers' organisations in the State for getting funding support for 2013-14 from NABARD.

4. CAMPCO and promotion of horticulture

The Central Arecanut and Cocoa Marketing and Processing Cooperative (CAMPCO) Ltd has taken many steps for promotion of horticulture in Dakshina Kannada and Uttara Kannada. A press release in 2010 from CAMPCO stated that the multi-state cooperative procured 31,918 quintals of arecanut worth Rs 24.64 crore from 14,085 farmers of DK and Uttara Kannada from February 16 to June 30 (*Times of India*, July 5, 2010). CAMPCO has signed a pact with MP State Cooperative Dairy Federation to market their chocolates in 398 milk parlours of the Federation in Madhya Pradesh from June 2012 (*Times of India*, April 17, 2012).

5. Kadamba Marketing Souharda Cooperative Limited, Sirsi

KMSC was started in 2005 with the main objective of value addition to the valuable economic and natural resources of Uttara Kannada. The district, despite being a centre of various crops like areca, spices, cocoa, paddy, coconut and fruits and NTFP like *uppage* (*Garcinia gummigutta*), kokum (*Garcinia indica*), *Shikakai*, jackfruit, nutmeg, cashew, cinnamon, amla, etc, apart from

various vegetables and floriculture, witnessed extreme fluctuation of prices which made the farmers anxious. Most farmers were also in dark regarding marketing and value addition to their produces. The KMSC was started to provide a platform for selling and processing of agricultural products, in tune with market demands, through a brand name in market. Since then it has been providing forum for marketing through innovative agro business approaches and develop entrepreneurial qualities among farmers and SHG's under co-operative sector. Now more than 40 products are in market with brand name Kadamba. The Mission of KMSC is to cater to the needs of rural and urban farmers by purchasing the home-made or collected products and subsidiary products under the banner of global marketing.

Some of the marketed items, by the institution, including innovative ones, are listed below:

- **Coconut:** Coconut is procured from farmers at fair price and, fresh, or dried as copra, marketed including in other states
- **Areca:** Procurement and marketing of green areca
- **Cocoa:** The cocoa seed, though in international demand, has not been fetching fair price to the farmers. The KMFC purchases the seed dries it scientifically, including through use of solar driers and supplies the same to CAMPCO for preparation of chocolates
- **Cashew and coffee:** Though not important crops in the region KMFC procures and floats tenders for which bidders come even from other states
- **Liquid jaggery:** Liquid jaggery is a special product of Uttara Kannada. It is widely used as sweetener along with breakfast foods. Kadamba Society has popularized under a brand name 'Joni jaggery'.
- **Spices:** Spices like pepper, cardamom, nutmeg, turmeric, cinnamon etc. are procured and marketed. The move is on for promoting organic production of these products.
- **Value addition to NTFP:** Various NTFP collected by people were never getting fair prices. The Society purchases these NTFP and prepare value added products and market them under attractive packets

- **Honey processing and marketing:** A honey processing centre has been established in Yellapur, with the co-operation of the University of Agricultural Sciences, Bangalore and marketed under the brand name of Kadamba honey. It is one of the largest sold brands of the State.
- **Sasya-Sante: a market for grafted plants:** A visionary programme, *Sasya Sante* has been launched to provide a good market to the grafter and to enable the selling of qualitative plants. The programme has been started without any eye on profit and the farmer can sell the plants of quality at true value.
- **Conduct of workshops on cashew processing:** The Society organized workshops on cashew processing and value addition in Sirsi, Siddapur, Yellapur and Joida, with the cooperation of Directorate of Cocoa and Cashew Development.
- **Encouragement of organic farming:** Farmers of different regions of the district are being given awareness on organic farming through Kadamba Organic Farmers' Family and Organic Farmers' Union. Kadamba has provided certification facility for organic products by international agencies like Apof Organic Certification Agency (AOCA) Bangalore. It has been monitoring six organic groups including more than 600 farmers which cover more than 500 hectares of agricultural lands. The cooperative has been working to get good price to the products of the organic farmers. Already, Yellapur and Hebbatti, Ramapur, Harsikatta-Bidraikan village farmers' groups have completely turned into organic farming. Organic Farming Transformation Scheme has been picked up at Chipagi and Somanalli villages with the help of Agriculture Department. More than 400 farmers have got organic certificate and has been designed to bring other farmers to organic farming. A district level meet of organic farmers was successfully convened at ellapur in 2008. The produces grown by organic farmers are sold in the brand name of Kadamba. The cooperative is boosting its market by participating in various agri-fairs conducted in and out of the district including outside the state.

Karnataka State Biodiversity Award, 2010-11: The Society's merit can be appreciated from getting this coveted State award. It is one of the five societies in the State, along with Totgar's to get financial support from NABARD for 2013-14.

Best Co-operative Society: This award was won during 58th ALL India Sahakari Saptaha 2011 from Karnataka State Urban Co-operative Banks Board, Bangalore (Source: Kadamba Marketing, 2011).

6. Bee-keepers Cooperative Societies

Honey production in Uttara Kannada was almost entirely based on collection of wild honey almost throughout the pre-independence period. The Khadi and Village Industries Commission and the National Horticultural Mission initiated beekeeping as a systematic activity in the district. The Honavar Bee-keeper's Society, the first in the district, was started in 1941. These societies were later established in Sirsi-Yellapur, Siddapur, Ankola and Kumta also. At one time these societies played an important role in popularizing and assisting aspiring people in beekeeping. However, as honey started fetching higher prices in the open market including spot payments to the producers the latter often approached the market directly. The Societies which, probably due to insufficient support from the State, became rather decadent establishments, except Honavar society which continued to maintain its status. When the recently established Kadamba Marketing Souharda Cooperative, in Sirsi, a more dynamic co-operative with a wider reach, and sharper vision, which has also started a honey processing unit in Yellapur, probably caused the redundancy of Sirsi, Siddapur and Yellapur Bee-keeper's co-operatives (Ramachandra et al., 2012).

Honavar society had the highest number of members (992) in 2011, and Ankola society had the lowest (204). A glance through the growth in membership over the past 11 years of all these societies reveal only stunted growth (Table 3 and Figure 3). The Honavar society showed even a decline in membership from 1148 in 2002 to 992 in 2011.

Table 3: Details of membership in the Ankola, Kumta, Honavar and Siddapur Bee-keeper Societies

Year	Ankola	Kumta	Honavar	Siddapur
2001	155	391	1100	334
2002	156	391	1148	337
2003	166	391	1145	342
2004	172	391	889	343
2005	178	391	926	345
2006	180	391	942	349
2007	180	391	950	349
2008	188	391	956	355
2009	195	391	965	355
2010	197	392	972	359
2011	204	393	992	378

The beekeeper societies, although constituted with good objectives of promoting beekeeping as an important enterprise in Uttara Kannada have entered a stagnant phase due to the following reasons:

1. The honey procurement prices of the societies are lower than the open market values, which prompts the producers to sell honey in the open markets. For e.g. whereas the producers get a price for Rs.250 to Rs.300/kg of mixed honey in the open market, the society procurement prices range from Rs.140/- to Rs.180/- only. For soapnut honey the market pays a handsome price of Rs.1000/- or more whereas the Honavar society's procurement price in 2011 was about Rs.500 – Rs.550/kg only and its selling price was about Rs.700/kg. from which the producer does not get any share.
2. The beekeepers society's records regarding procurement of honey do not reflect the real situation regarding actual number of producers in the jurisdiction of respective societies, apart from the members, the quantities produced, potential production etc. The societies'

major sources of honey seem to be from the forest contractors who gather wild honey. Some societies even get litchi honey from states like Bihar and Uttara Pradesh at much cheaper rates, not exceeding Rs. 90/ kg, and blend with local honey, and market the mix (Honavar Bee-keeper’s Society and Kadamba Marketing Souhardha Sahakar Ltd., Sirsi – personal communication).

3. The beekeeping equipments are not readily available from the societies to the members. The members many times are required to make repeated visits to get the equipments especially from Sirsi and Kumta taluk societies. Such equipments and accessories are more readily available from private sources (such as for e.g. from Dharmendra Hegde, Kangod, Balachandra Hedge, Salkani etc. - both in Sirsi) who are themselves good beekeepers. They as well sell bee colonies along with the boxes and other accessories. Kumta and Sirsi-Yellapur societies have almost gone into dormant states. Honavar, Ankola and Siddapur societies fare better.

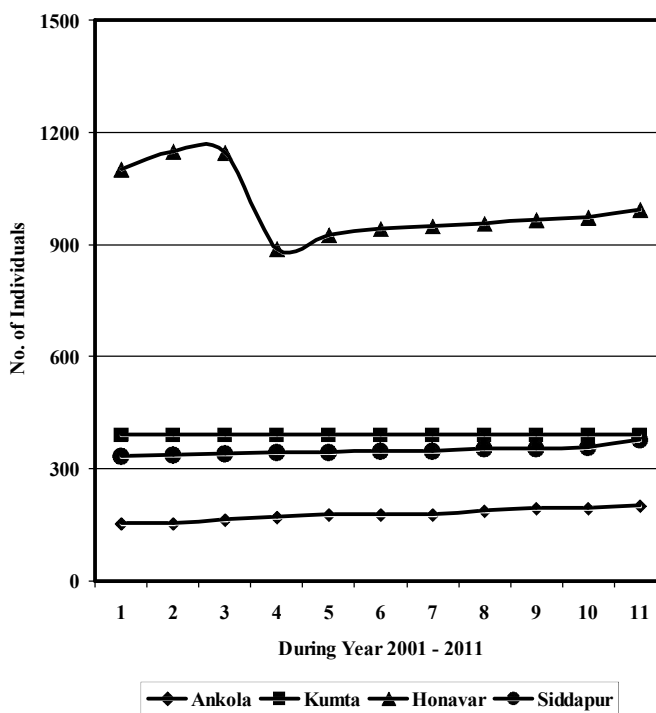


Figure 3. Stunted growth of Beekeeper’s Co-operative Societies in Uttara Kannada

Trends in honey procurement by Bee-keeper's Co-operative Societies

Whereas the district has tremendous potential for bee keeping, the Co-operative Societies concerned are unable to perform well as their declining trends in procurement of soapnut and other honey is concerned (Table 4 & 5).

Table 4: Quantity of soapnut honey procured by Beekeeper's Societies

Year	Qty. of soapnut honey procured			
	Ankola	Kumta	Honavar	Siddapur
2001	106	12	0	0
2002	120	0	0	0
2003	156	0	0	0
2004	350	2	0	0
2005	282	0	0	0
2006	120	20	0	0
2007	80	15	0	0
2008	86	3	0	0
2009	83	68	230	0
2010	52	4	250	0
2011	21	0	135	0

The Table 4 shows that the high priced soapnut honey is more procured in Honavar. Ankola where its procurement was 2005 has shown steep decline later. Decline is perceptible elsewhere also. This is likely to be due decline in soapnut trees.

Table 5: Quantity of non-soapnut honey procured by Beekeeper's Societies

Year	Qty. of non-soapnut honey procured (kg)			
	Ankola	Kumta	Honavar	Siddapur
2001	2610	963	3152	NA
2002	1330	208	4635	NA
2003	1096	66	4610	NA
2004	2100	128	9388	NA
2005	3136	163	6969	3782
2006	2010	186	10019	423
2007	1121	250	11470	2422
2008	950	70	8291	1011
2009	1091	264	3653	5867
2010	1040	101	965	354
2011	1200	178	475	3068

NA = Data not available

Suggested future role for Bee-keeping Co-operative Societies

- Imparting training in bee keeping methods and techniques of extraction, value addition
- Linking producers with market
- Disease control
- Advising Forest Department, farmers and bee keepers on planting bee flora species
- Widespread planting of soapnut trees

7. Co-operatives in fishing sector

Uttara Kannada District plays an important role in the fishery scenario of the State, both in marine and inland fishery. With about 162 kms of coastline and roughly having 10 – 11000 sq. kms. of continental shelf the potential for fishery is very good. Inland fisheries resources comprising of 4 Reserviors; 76 Major Tanks and 925 Minor Tanks and also the rivers of the district viz. Kali,

Aganashini, Gangavali, Sharavati and Venktapura provide good scope for fisheries Development. The District is known for Brackish water Fish Farming having 3868 ha. of brackish water. Thus, as a whole, the district's fish production and the socio-economic upliftment of the fishermen are very important in the State's economy (<http://uttarakannada.nic.in/CensusBhatkalVWP.htm>)

8. North Kanara District Co-operative Fish Marketing Federation

This Federation is engaged in marketing of fish, sale of diesel oil and lubricants, production of ice, financial assistance to fishermen and sale of fishery requisites. The federation is striving for the socio economic upliftment of coastal fishermen. The Federation has successfully implemented the “Integrated Marine Fisheries Development Project” with the assistance of National Co-operative Development Corporation funds of Rs.11.02Crores. With the implementation of this Scheme, the socio economic improvements of the traditional Fishermen and the infrastructural Development programmes have been made good. Various fisheries co-operatives (42 no) in the district (details in Table 6) have been playing important role in the welfare of district's fishing community. Most of these co-operatives are in the coastal areas. Inland fishing in the tanks and reservoirs need to be promoted to meet the rising demand for fish and co-operatives need to be formed to catalyse fish production in inland taluks.

Table 6. List of fisheries co-operative societies in Uttara Kannada

SL.NO	Taluka	Name of the Societies
1	KARWAR	General Manager Uttara kanara Dist.Zilla shakari Meenu Marat Federation Ltd. Karwar
2		Majali Fisheries Cooperative Society Ltd. Majali
3		Nandangadda Kodibag Fisheries Cooperative Society Ltd. Nandangadda
4		HarikantraKaharvi Fisheries Cooperative Society Ltd.
5		Amdalli Fisheries Cooperative Society Ltd. Mudga Amdalli
6		Binaga Fisheries Cooperative Society Ltd.Chittakula
7		Chendiya Noukanele Nirashrithar Fisheries Cooperative Society Ltd. Mudga
8		Fisheries Women Cooperative Society Ltd.Bhaithkol ,karwar

9		Baithkol harbour Nirashrithar Yantrikart Doni Fisheries Cooperative Society Baithkol
10		Karwar ,Purs sciners Boat Fisheries Cooperative Society Ltd.Bhaithkol ,karwar
11		Karwar Ankola Tawlers Boat Fisheries Cooperative Society Ltd.Bhaithkol ,karwar
12	ANKOLA	Fisheries Women Cooperative Society Ltd.Ankola
13		Belekeri Fisheries Cooperative Society Ltd, Belekeri Ankola
14		Manjguni Fisheries Cooperative Society Ltd, Manjguni
15		Keni Fisheries Cooperative Society Ltd ,Keni
16		Belember Fisheries Cooperative Society Ltd,Belember
17	KUMTA	Fisheries Cooperative Society Ltd, Tadadi ,Kumta
18		Fisheries Women Cooperative Society Ltd.Kumta
19		Fisheries Women Cooperative Society Ltd.Tatadi, kumta
20		Dubbansashi Fisheries Cooperative Society Ltd,Dubbansashi
21		Fisheries Cooperative Society Ltd, Gangavali,kumta
22		Fisheries Cooperative Society Ltd,Mirjan,kumta
23		Fisheries Cooperative Society Ltd, Kumta
24		Kumta & Ankola Talukas Fisheries Cooperative Society Ltd,kumta
25		Betkuli Fisheries Cooperative Society Ltd,Betkuli,kumta
26		Kagalhini Fisheries Cooperative Society Ltd,kumta
27	HONNAVAR	Women Fisheries Cooperative Society Ltd, Honnavar
28		Belkonda Fisheries Cooperative Society Ltd, Belkonda
29		Manki Fisheries Cooperative Society Ltd,Manki
30	BHATKAL	Murdeswar Fisheries Cooperative Society Ltd
31		Mavinkurve Fisheries Cooperative Society Ltd
32		Alvekodi Fisheries Cooperative Society Ltd
33		Fisheries Cooperative Society Ltd Gandhinagar (Jamiyabad) Bhatkal
34		Parishist Jati Fisheries Cooperative Society Ltd, Belke,Bhatkal
35		Bailur ,Fisheries Cooperative Society Ltd,Bailur
36		Tengingundi Women Fisheries Cooperative Society Ltd,Tengingundi
37	HALIYAL	Kaylikaytar Olnadu Fisheries Cooperative Society Ltd, Dandali,Haliyal

38		Tergon Olnadu Fisheries Cooperative Society Ltd, Tergon,Haliyal
39	YELLAPUR	Shri Lakshmi Fisheries Cooperative Society Ltd,Kirvati ,Yellapur
40		Mathasgandh Olnadu Fisheries Cooperative Society Ltd,yellapur
41	MUNDGOD	Arunodaya Fisheries Cooperative Society Ltd, Mudgod
42	JOIDA (SUPA)	Ramling Fisheries Cooperative Society Ltd,Joyda

Source: NIC, Karwar.

Altogether a sum of Rs.2,810,000/- was sanctioned as revolving fund towards altogether 281 Self-help groups of fisherwomen in the district.

Table 7. Fisherwomen self-help group scheme –society-wise sanctioned particulars of revolving fund (from 2006-07 to 2008-09)

SL.NO	TALUK	Name of the Fisheries cooperative societies	Group of Beneficiary (no)	Revolving fund released (Rs.)
1	2	3	4	5
01	KARWAR	Nandangadda Kodibag Fisheries Cooperative Society Ltd. Nandangadda	10	1,00,000=00
02		Nouknele Nirashrithar Fisheries Cooperative Society Ltd. Mudga	10	1,00,000=00
03		Amdalli Fisheries Cooperative Society Ltd. Mudga Amdalli	10	1,00,000=00
04		Majali Fisheries Cooperative Society Ltd. Majali	10	1,00,000=00
05		Binaga Fisheries Cooperative Society Ltd. Chittakula	10	1,00,000=00

06		Harikantra Kaharvi Fisheries Cooperative Society Ltd.	10	1,00,000=00
07		Fisheries Women Cooperative Society Ltd. Bhaithkol	10	1,00,000=00
08		Fisheries Cooperative Society Ltd, Tadadi	10	1,00,000=00
09	KUMTA	Fisheries Women Cooperative Society Ltd.	10	1,00,000=00
10		Dubbansashi Fisheries Cooperative Society Ltd, Dubbansashi	10	1,00,000=00
11		Kagalhini Fisheries Cooperative Society Ltd, Kumta	10	1,00,000=00
12		Fisheries Cooperative Society Ltd, Gangavali, Kumta	10	1,00,000=00
13		Fisheries Cooperative Society Ltd, Kumta	10	1,00,000=00
14		Betkuli Fisheries Cooperative Society Ltd, Betkuli	4	40,000=00
15		Fisheries Women Cooperative Society Ltd. Tadadi,	4	40,000=00
16	HONNAVAR	Honnar Fisheries Cooperative Society Ltd. Honnar	10	1,00,000=00
17	BHATKAL	Tengingundi Women Fisheries Cooperative Society Ltd, Teningundi	10	1,00,000=00
18		Fisheries Cooperative Society Ltd Gandhinagar (Jamiyabad) Bhatkal	10	1,00,000=00

19		Murdeswar Fisheries Cooperative Society Ltd	10	1,00,000=00
20		Alvekodi Fisheries Cooperative Society Ltd	5	50,000=00
21		Belke Fisheries Cooperative Society Ltd	2	20,000=00
22	ANKOLA	Fisheries Women Cooperative Society Ltd. Ankola	10	1,00,000=00
23		Manjguni Fisheries Cooperative Society Ltd, Manjguni	10	1,00,000=00
24		Belember Fisheries Cooperative Society Ltd, Belember	10	1,00,000=00
25		Keni Fisheries Cooperative Society Ltd, Keni	9	90,000=00
26		Belekeri Fisheries Cooperative Society Ltd, Belekeri	2	20,000=00
27	HLIYAL	Tergon Olnadu Fisheries Cooperative Society Ltd, Tergon, Haliyal	1	10,000=00
28		Haliyal Fisheries Cooperative Society, Haliyal	1	10,000=00
29		Tergon Olnadu Fisheries Cooperative Society Ltd, Tergon, Haliyal	1	10,000=00
30	MUNDGOD	Arunodaya Fisheries Cooperative Society Ltd, Mudgod	1	10,000=00
31	YELLAPUR	Mathsyagandh Olnadu Fisheries Cooperative Society Ltd	1	10,000=00

32	BHATKAL	Mavinkurve Fisheries Cooperative Society Ltd	8	80,000=00
33		Parishist Jati Fisheries Cooperative Society Ltd, Belke, Bhatkal	5	50,000=00
34		Bailur ,Fisheries Cooperative Society Ltd, Bailur	5	50,000=00
35	HONNAVAR	Belkonda Fisheries Cooperative Society Ltd, Belkonda	10	1,00,000=00
36	KUMTA	Fisheries Cooperative Society Ltd, Mirjan, Kumta	10	1,00,000=00
37	KARWAR	Karwar Ankola Tawlers Boat Fisheries Cooperative Society Ltd.Bhaithkol, Karwar	5	50,000=00
		Total	281	28,10,000=00

Source: NIC, Karwar

9. Milk cooperatives

Uttara Kannada has altogether 156 milk cooperative societies with a total membership of 17,527 persons (Table 8, Figure 4). Sirsi leads with 62 societies followed by Siddapur with 35 societies. Along the coast Ankola tops with 12 societies. Bhatkal and Supa have no milk societies at all.

Table 8. Taluk-wise number of milk co-operative societies in Uttara Kannada

Taluks	Society	Members
Ankola	12	1030
Bhatkal	1	79
Haliyal	6	240
Honnavar	6	799
Karwar	0	0

Kumta	5	717
Mundgod	9	923
Siddapur	35	3163
Sirsi	62	7911
Supa	0	0
Yellapur	20	2665
Total	156	17527

Source: Uttara Kannada District Statistical Bulletin 2011-12

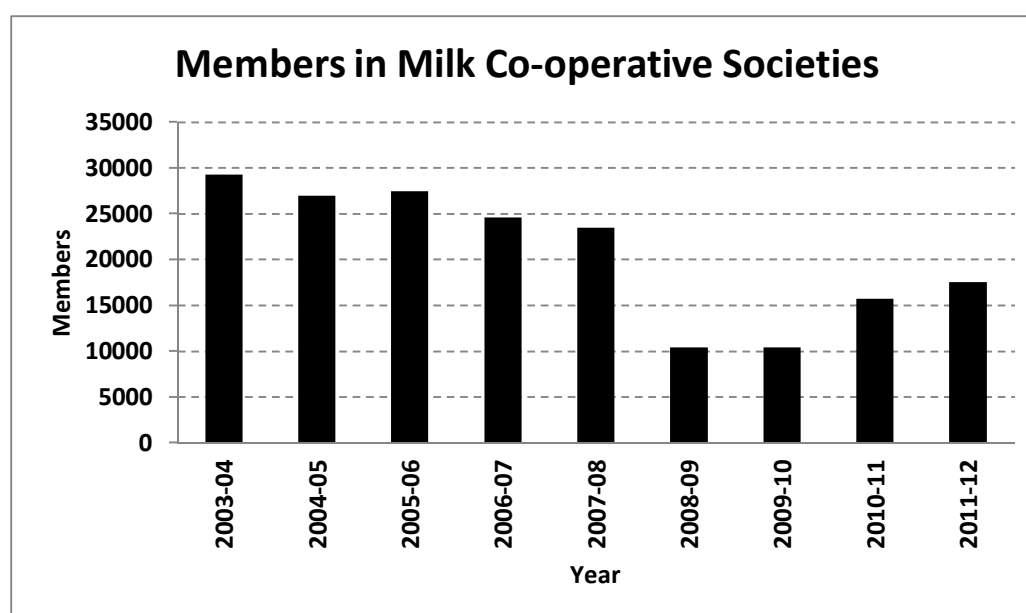


Figure 4: Membership decline in milk co-operatives

Milk production: total milk production by these societies in 2010-11 was 1,233,299 litres. A sum of Rs.272.09 lakhs was paid towards the milk procurement. In 2011-12 the milk collection had increased to 1,599,589 litres for which total sum paid was Rs.264.74 lakhs. Whereas Sirsi and Yellapur lead in milk procurement by societies the other taluks are lagging behind, painting an overall poor picture of milk production in the district itself (Figure 5). The severe shortage in production of feeds like straw and green grass during dry season appears to be major reason for

poor production of milk in the coastal taluks of the district. But why milk production is highly lagging in taluks like Haliyal and Mundgod with considerable flatlands, water bodies and rice fields is intriguing. Concerted efforts are required at least in these taluks towards increasing milk production substantially. Everywhere in the district panchayat-wise or even village-wise creation of fodder farms should be targeted to promote milk production as well production of cattle manure of which there is severe shortage in the district. Membership decline in the milk co-operatives from 29,260 in 2003-04 to 17,527 in 2011-12 is an alarming phenomenon indicative of likely decline in farm based economy as such.

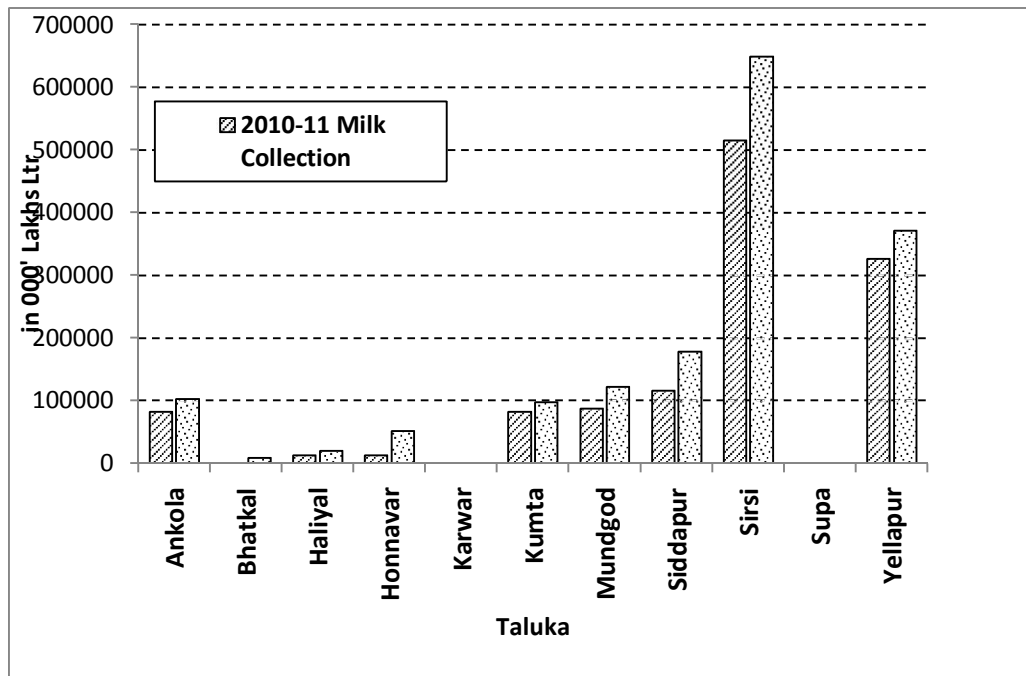


Figure 5: Milk collection by co-operatives for 2010-11 and 2011-12

10. Co-operatives for healthcare

Issue of health cards

Approximately one million people, mostly women and children, die in India every year due to inadequate healthcare. 700 million people have no access to specialist care and 80% of specialists live in urban areas. In addition to the poor health care infrastructure, India faces a shortage of trained medical personal especially in rural areas. The majority of the Indian population is unable to access high premium health insurance and high quality healthcare provided by private players as a result of high costs. Many are now looking towards insurance companies for providing alternative financing options so that they too may seek better quality healthcare.

Some of the leading co-operatives of Uttara Kannada have been looking forward to extend health care facilities to the needy in the district, which is hilly, with small towns, and numerous interior villages, with insufficiency of especially specialised health care. The Kadamba NGO and Hospitals in Uttara Kannada district derived benefit of specialized healthcare by collaborating and signing agreements for the implementation of a scheme initiated by Suddananda Poorna Arogya Scheme (SPAS), Mysore. Under this scheme NGOs /NGO-MFIs /Cooperatives are encouraged to sign agreement with the Company and issue Health Cards to their urban and rural beneficiaries, most of whom are poor. The local hospitals will sign the agreement and provide health care services to the card holders (<http://www.sashealthcareindia.com/genesis>).

11. Co-operation in forest management

In the early 1990s, the State government of Karnataka implemented the Joint Forest Planning and Management project with a larger vision to encourage people's participation in conservation and sustainable utilization of biological wealth of the Western Ghats. The principle of this participatory forest management is based on 'co-management' and a 'give and take' relationship between the two major stakeholders viz. village communities and the Forest Department, mediated in most cases by a non-governmental organization. As per this system, the Karnataka Forest Department

(KFD) and local communities shared the responsibility to jointly plan, manage areas of forests as well as the benefits arising from forest protection. Over 500 Village Forest Committees (VFCs), a community-based grass-root level organization, were formed in Uttara Kannada district to facilitate the implementation of JFPM. In fact the Uttara Kannada is one of the leading districts in the state to implement JFPM (Sunagar et al., 2010).

Any adult individual of a community can enroll as a member of VFC by paying a nominal fee of Rs 2. Generally the VFC is headed by 10 elected representatives from the villages with reservation for the women and other backward classes. The forester of the specific forest range will also be a member of VFC. This helped in participatory management of the forest resources and sharing of benefits between forest department and the local communities. In order to facilitate the JFPM activities, the general auctioning of NTFPs to the forest contractors was excluded from VFC area such that the communities could harvest as well as sell these products. VFCs take up planting of prioritized plant species in the degraded area in consultation with the KFD, the benefit derived out of such plantations could be shared between the KFD and VFC. Every VFC has a revolving fund jointly raised by the government source and of the communities which is utilized for different activities. Today because of the JFPM, there is relatively higher level of social learning among the communities and a scaling up of the collective action has taken place (Sunagar et al., 2010).

Formation of the VFCs has empowered communities to participate in the collection and selling of NTFPs in a more organized way. As a result of the formation of Village Forest Committees, (VFCs), the communities have now become more organized. Perhaps this is one of the strong indicators of initial signs of economic empowerment through CBM. There was also a feeling among the community that their household goods / materials improved because of this (-ibid).

Sirsi is a fine example for capacity building of community institutions. Different grass-root organizations such as Village Forest Committee (VFCs), Co-operatives, Non-Governmental Organizations are actively taking part in building the capacity of the community. Under Community Biodiversity Management scheme training on processing and value addition of *Garcinia* products has been imparted. Community Processing Dryers have been constructed. The

co-operative societies are supporting such activities with low interest loans. Study tours for the farmers have been organized in order to exchange of new ideas. College of Forestry and Life Trust Sirsi are the main nodal agencies in Uttara Kannada for CBM implementation (-ibid).

12. Government assisted grass root level people's institutions

The last couple of decades have witnessed a great surge in the emergence of various grass root level organizations meant at taking care of peoples' welfare. These were initiated under various State/Central schemes.

Stree Shakthi Groups: The Department of Women and Child Development of Government of Karnataka has so far initiated the formation of 1777 Stree Shakthi Groups in the district. This programme is mainly to make the rural women self-reliant by developing them socially, economically and enable them to become independent and encourage empowerment of the rural women. The latest details on the status of the SHGs and their economic activities are given in the Table 9.

Table 9: Stree Shakthi Groups in Uttara Kannada and their monetary activities (source: Deputy Director of Women and Child Development, Karwar)

Taluk	Stree Shakthi Groups	Amount Collected by SHGs (in Lakhs)	Amount lent among SHGs (in Lakhs)
Ankola	138	13.08	90.85
Bhatkal	223	25.64	258.08
Haliyal	150	7.11	36.49
Honnavar	186	12.44	117.46
Karwar	176	19.22	44.48
Kumta	192	17.28	139.37
Mundgod	110	10.01	94.76
Siddapur	145	10.08	77.01
Sirsi	215	14.54	125.66

Supa	130	6.66	33.28
Yellapur	103	6.56	40.35
Total	1777	142.02	1057.79

SKRDP Self Help Groups: Under the Shri Kshetra Dharmasthala Rural Development Programme (SKRDP) thousands of SHGs have been formed in the State. In Uttara Kannada alone were formed 13,899 Self Help Groups have been formed in the district. Unemployed young women are trained to work as volunteers for developing SHGs in the villages. Under this scheme banking services are extended to the poor, especially in the rural areas. Some of the notable enterprises, promoted especially under women SHG groups are agarbathi making, food items, readymade garments, handicrafts, rexins, leaf plates etc. The SKRDP believes that the resources need to be generated within the village and need to be shared within the village for development. The natural resources are put to optimum use without affecting the living environment. Women empowerment in the rural areas has been a major achievement of the SHG development.

SKDRDP has identified dairying and vermi-manure preparation as some potential areas for SHGs in Uttara Kannada. People will also be encouraged to take up hybrid paddy cultivation. The Pragathi Bandhu SHGs of small and marginal farmers come together to form a group and undertake labour sharing once in a week. Mixed cropping practiced by the members of the group.

SHGs by Snehakunja Trust, Kasarkod, Honavar taluk: Snehakunj Trust is responsible for creating more than 250 Self Help Groups (SHG) formed in order to empower women. These SHGs have management training programs where the women are trained to manage accounts, learn the procedure of acquiring loans, and maintain minutes of the meetings. The women of the SHGs are trained in various activities such as bee keeping, jackfruit preparation, Kokum juice preparation, prawn chutney powder and pickle making. Some women have taken on traditional lifestyles such as fish vending, starting provisional shops, making sandal wood waste garlands, and starting mills and vermin-compost (<http://www.snehakunj.org/snehakunjs-activities.html>).

Other SHGs: SHGs are formed by various Co-operatives and NGOs of the district. Banks have often promoted SHGs in their activities. Vaibhavalakshmi Women's Self-Help Group (SHG) of Seabird Colony at Harwada in Ankola taluk has bought a mechanised boat and other equipment for fishing. The loan was sanctioned by the Syndicate Bank (*The Hindu*, Jan 25 2011).

Kadamba's contribution towards SHG development: The Kadamba Marketing Souharda Sahakari Niyamita is a farmers' cooperative society established in 2005 at Sirsi. Kadamba organizes training to local self-help group members to make value addition of fruit and vegetables and help them to market these (<http://www.indiamart.com/kadambamarketing/>). Over the years Kadamba has become the pioneer in honey, cocoa and jaggery production in Karnataka. Considerable success has been achieved in the field of processed foods like papads, squashes, mixed spices and dry fruits. Certified by APEDA accredited Organic Certifying Body A.O.C.A. Kadamba products are highly acclaimed for their quality and fair price. Kadamba had helped formation of 609 SHGs (*The New Indian Express*, 17 July, 2009).

Jackfruit pappad is very famous in Malnad area. Kadamba has been giving training to women belonging to SHGs in pappad making. So far it has given more than 15 training in four taluks – Siirsi, Siddapura, Yellapura and Ankola. All the jackfruit products made by these women are bought by Kadamba.

4. OTHER AREAS OF NATURAL RESOURCES COVERED BY CO-OPERATIVES INSTITUTIONS

Uttara Kannada being endowed with a variety of natural resources bulk of people's subsistence and employment are linked to the natural resources. Various kinds of co-operative enterprises have come under different Government schemes for the welfare of such natural resource users. These include societies of forest labour, forest contractors, wood carvers, NTFP collectors, water users, tenant farming, pineapple farming, horticultural processing, paddy processing, coir production, cotton spinning, handlooms, cotton marketing, wool and blanket production, dairying and dairy

products by Goulis, by women, milk and fruit processing, inland water fishing, fish marketing, forest workers, basket weavers, boat builders, sandalwood handicraft makers etc.

5. RECOMMENDATIONS

- Community based forest management (**Village Forest Panchayat**) of Halkar in Kumta is found to be one of the most successful management system in the State. The Forest Department and Revenue Department should extend all possible co-operation to this VFP and project it as a model in the world.
- The formation of **Biodiversity Management Committees** is a sluggish process in the district. Wherever such BMCs are formed most do not know what the purpose is and therefore the tenure of the BMC gets past without even achieving the primary objective of preparing **People's Biodiversity Registers**. The State Biodiversity Board should prioritise villages for BMC formation and get the PBRs prepared through expert assistance, using simplified and theme-wise formats.
- Clusters of panchayats rich in indigenous varieties of cultivated crops may be brought under special attention for declaration of such areas as ***in situ* conservation areas** through proper subsidies to farmers organizations
- Milk producers, especially along the coast are facing challenges in getting cattle fodder which has to be brought from other areas at high cost. This situation is not conducive for making Uttara Kannada self-sufficient in milk production and in organic farming as getting farm manure for the purpose is becoming increasingly difficult. It is recommended to have village-wise fodder farms run by co-operatives of milk producers/farmers. As getting such lands are difficult wastelands, minor forests with poor vegetation etc. may be brought under **fodder production co-operatives** within the fold of **Joint Forest Management**. Unproductive/underproductive public lands are to be treated as wastelands and to be brought under community based fodder farming. More than providing loans for purchase of cows or buffaloes stress, in the present context, should be on fodder development.

- Gowli community is specialized cattle keepers, and major producers of milk and dairy products. Yet most of them are landless. The **Gowli co-operatives may be allowed open forest areas for fodder production** under joint forest management provisions.
- As honey production through beekeeping is lagging behind despite blooming prospects clusters of panchayats may be identified for integrated agriculture and apiculture development through local **co-operatives of beekeepers**. These clusters may be aided with soft loans and subsidies for developing bee-flora, especially of trees and shrubs and seasonal herbs to promote honey production. Bottling and marketing assistance may be extended through existing co-operatives (like Kadamba for instance).
- VFC's should be assisted to promote more of NTFP species specially to provide **NTFP for processing and marketing by Women's SHGs**.
- **Kokam co-operative** may be established in the coast especially to promote kokam tree cultivation, scientific extraction of kokum fat from the seeds, purification and marketing of the same to meet the rising global demand.
- Considering the enormous potential of ecotourism development in the district **community, SHG and youth club based tourism management training** may be given for betterment of local livelihoods while also following better standards of natural resources management.
- As cooperatives, and other collective forms of economic and social enterprise, have shown themselves as distinctly beneficial to improving women's social and economic capacities. Therefore promoting cooperative organization among women is a worthy strategy for self-empowerment.
- **Revival of handloom co-operatives** is a necessity in Uttara Kannada to enhance employment opportunities especially for women. Training in handloom cloth production, garment stitching and marketing should be imparted to the local women especially in villages.
- **Promote self reliance** among co-operatives as a major step towards achieving autonomy.

- **Co-operative fish farming** in the tanks and reservoirs of specially malnadu and maidan taluks may be given serious consideration. Care should be taken not to introduce exotic fishes.
- **The clam beds of Aghanashini estuary** facing threats from over-exploitation may be brought under co-operative management of stakeholders.
- As fuel extraction from forests is a major activity in Uttara Kannada that is causing forest degradation, **clean energy initiatives through women's SHGs should be a priority activity**. This will save forests as well as ease the drudgery of especially women fuelwood collectors who are in thousands.
- Co-operatives of trained persons, especially women, for value added plant products such as **biopesticides and plant dyes**, need to be established. This is with an eye on blooming global market for organic products.
- Establishment of **solar plants in villages under community management** will be a major step towards rural electrification

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Annexure -1

Sl. No	Society Name	Taluka
1	ANKOLA URBAN Co-operative BANK	ANKOLA
2	TAMIR CREDIT Co-operative Society	ANKOLA
3	U.K DISTRICT PRIMARY SCHOOL EMPLOYEES CREDIT Co-operative Society	ANKOLA
4	AGASURU Milk Producers Co-operative Society	ANKOLA
5	AGASURU Primary Agricultural Credit Co-operative Society	ANKOLA
6	ANDLE GROUP COOLIKARARA Co-operative Society	ANKOLA
7	ANDLE Primary Agricultural Credit Co-operative Society	ANKOLA
8	ANKOLA BEE KEEPERS Co-operative Society	ANKOLA
9	ANKOLA CONSUMER Co-operative Society	ANKOLA
10	ANKOLA GROUP FOREST WORKERS Co-operative Society	ANKOLA
11	ANKOLA Primary Agricultural Credit Co-operative Society	ANKOLA
12	ANKOLA P C A R D BANK	ANKOLA
13	ANKOLA SAHAKARI MAHILA MANDALI	ANKOLA
14	ANKOLA T A P C M S	ANKOLA
15	ANKOLA TALUK MEDARA & CHRAMAKARARA Co-operative Society	ANKOLA
16	ANKOLA TALUK MIDDLE SCHOOL EMPLOYEES CREDIT Co-operative Society	ANKOLA
17	ANKOLA TILES PRODUCERS CO-OPSO	ANKOLA
18	ANKOLA WOMEN FISHERMEN Co-operative Society	ANKOLA
19	AVARSA CONSUMER Co-operative Society	ANKOLA

20	AVARSA Milk Producers Co-operative Society	ANKOLA
21	AVARSA SAHAKARI MAHILA MANDALI	ANKOLA
22	BACKWARD CLASS KULIKARARA Co-operative Society AMBERHITHLL	ANKOLA
23	BADIGERA GROUP LABOUR CO-OPSO	ANKOLA
24	BASAGODA Primary Agricultural Credit Co-operative Society	ANKOLA
25	BASAGODA RURAL EMPLOYEMENT Co-operative Society	ANKOLA
26	BAVIKERI GROUP COOLIKARARA Co-operative Society	ANKOLA
27	BAVIKERI HIGH SCHOOL STUDENTS CONSUMER Co-operative Society	ANKOLA
28	BAVIKERI Milk Producers Co-operative Society	ANKOLA
29	BAVIKERI Primary Agricultural Credit Co-operative Society	ANKOLA
30	BELEKERI FISHERMEN Co-operative Society	ANKOLA
31	BELEKERI FOREST CONTRACT KULIKARARA Co-operative Society	ANKOLA
32	BELEKERI GROUP GRAMA Primary Agricultural Credit Co-operative Society	ANKOLA
33	BELEMBARA FISHERMEN Co-operative Society	ANKOLA
34	BERADE GROUP COOLIKARARA Co-operative Society	ANKOLA
35	BETTA AND BIDIRU GUTTIGEDARARA GRAMANTARA Co-operative SOCIETY L., HOSAGADDU	ANKOLA
36	CHANAGARA Milk Producers Co-operative Society	ANKOLA

37	Coolikarara hindulida vargadavara kshemabhivradddhi sahakara snahga niyamita belekeri	ANKOLA
38	DAIVAGNYA SUVARNAKARARA Co-operative Society	ANKOLA
39	GOKALE COLLEGE EMPLOYEES CREDIT Co-operative Society	ANKOLA
40	GUNDBALA Milk Producers Co-operative Society	ANKOLA
41	HALAVALLI Milk Producers Co-operative Society	ANKOLA
42	HARAVADA Primary Agricultural Credit Co-operative Society	ANKOLA
43	HATTIKERI Milk Producers Co-operative Society	ANKOLA
44	HEGRE Primary Agricultural Credit Co-operative Society	ANKOLA
45	HICHADA Primary Agricultural Credit Co-operative Society	ANKOLA
46	HICHAKADA GROUP BACKWARD WORKERS Co-operative Society	ANKOLA
47	HILLUR Primary Agricultural Credit Co-operative Society	ANKOLA
48	HILLURU FISHERMEN Co-operative Society	ANKOLA
49	HONNALLI GROUP COOLIKARARA Co-operative Society	ANKOLA
50	J P COLLEGE STUDENTS CONSUMER Co-operative Society	ANKOLA
51	JAI SARADAMBA Co-operative Society	ANKOLA
52	JANATA CREDIT Co-operative Society	ANKOLA
53	KALLESWAR Milk Producers Co-operative Society	ANKOLA
54	KALPATARU MULTIPURPOSE CO-OPSO	ANKOLA
55	KAMADENU CREDIT Co-operative Society	ANKOLA

56	KANAGILA FISHERMEN Co-operative Society	ANKOLA
57	KANAKANHALLI Milk Producers Co-operative Society	ANKOLA
58	KARANATA MULTIPURPOSE CO-OPSO	ANKOLA
59	KATTINAHAKKLU Milk Producers Co-operative Society	ANKOLA
60	KENI FISHERMEN Co-operative Society	ANKOLA
61	KONKANA RAILWAY REFUGEES DEVELOPMENT Co-operative Society	ANKOLA
62	KUNTAKANI Primary Agricultural Credit Co-operative Society	ANKOLA
63	MANJUGUNI FISHERMEN Co-operative Society	ANKOLA
64	P M HIGH SCHOOL CONSUMER Co-operative Society	ANKOLA
65	RAMANAGULI Primary Agricultural Credit Co-operative Society	ANKOLA
66	SAHYADRI SIRAMIX Co-operative Society	ANKOLA
67	SEA BIRD NOWKA NELE NIRASHRITARA ABHIVARDHI SAHAKARA SNAHGA NIYAMITA BELEKERI	ANKOLA
68	SHANTA DURGA Co-operative Society	ANKOLA
69	SHEDDIGERI GROUP HINDULIDA VARGADA KOOLIKARARA SAHAKAARA SANGHA	ANKOLA
70	SIRAGUNJI GROUP GROUP BACKWARD COOLIKARARA CO-OPSO	ANKOLA
71	SIRUR Primary Agricultural Credit Co-operative Society	ANKOLA
72	SUBGULI Milk Producers Co-operative Society	ANKOLA
73	SUNKASALA Milk Producers Co-operative Society	ANKOLA
74	SURABI CREDIT Co-operative Society	ANKOLA
75	U.K DISTRICT MINORITIES MULTIPURPOSE Co-operative Society	ANKOLA
76	ZNANAJYOTHI MULTIPURPOSE Co-operative Society	ANKOLA

77	BATKAL URBAN CO-OP-BANK	Bhatkal
78	Janata Pattin Sahakar Sangh Niyamit Bhatkal	Bhatkal
79	BATKAL P C A R D BANK	Bhatkal
80	JALI, RURAL Primary Agricultural Credit Co-operative Society	Bhatkal
81	MARUTHI CREDIT Co-operative Society	Bhatkal
82	ABHUDAYA WOMEN MULTIPURPOSE Co-operative Society	BHATKAL
83	ADARSH Primary Agricultural Credit Co-operative Society	BHATKAL
84	ALVEKODI FISHERMEN Co-operative Society	BHATKAL
85	ANJUMAN EMPLOYEES CREDIT Co-operative Society	BHATKAL
86	BAILUR FISHERMEN Co-operative Society	BHATKAL
87	BATKAL MUNICIPAL EMPLOYEES CREDIT Co-operative Society	BHATKAL
88	BATKAL Primary Agricultural Credit Co-operative Society	BHATKAL
89	BELAKE RURAL Primary Agricultural Credit Co-operative Society	BHATKAL
90	BHATKAL CIVIL CONTRACTORS Co-operative SOCIETY L.,	BHATKAL
91	CHITRAPUR KRUSHI GRAMODHYOGA Co-operative Society	BHATKAL
92	GANDHINAGAR FISHERMEN CO-OPSO	BHATKAL
93	GOPALA KRISHNA CREDIT Co-operative Society	BHATKAL
94	GURUKRUPA CREDIT Co-operative Society	BHATKAL
95	KAIKINI RURAL Primary Agricultural Credit Co-operative Society	BHATKAL
96	KONARE MARUKERI RURAL Primary Agricultural Credit Co-operative Society	BHATKAL
97	MANGALA MULTIPURPOSE CO-OPSO	BHATKAL

98	MAVINAKURVE FISHERMEN CO-OPSO	BHATKAL
99	MURDESHWAR FISHERMEN CO-OPSO	BHATKAL
100	MURDESHWAR GRAMINA Primary Agricultural Credit Co-operative Society	BHATKAL
101	NEW ENGLISH STUDENTS CONSUMER Co-operative Society	BHATKAL
102	NITYANANDA ELECTRICAL CO-OPSO	BHATKAL
103	SC:ST SELF EMPLOYEE WORKERS MULTI PURPOSE CO-OP SOCIETY L.,	BHATKAL
104	SIDDI VINAYAKA CONSUMER CO-OPSO	BHATKAL
105	SINGARGAW Primary Agricultural Credit Co-operative Society	BHATKAL
106	SIRALE CONSUMER Co-operative Society	BHATKAL
107	SIRALE RURAL Primary Agricultural Credit Co-operative Society	BHATKAL
108	SIRANA Milk Producers Co-operative Society	BHATKAL
109	SRI LAKSHMI SARSWATHI CREDIT Co-operative Society	BHATKAL
110	TENGINAGUNDI Milk Producers Co-operative Society	BHATKAL
111	TENKINAGUNDI WOMEN FISHERMEN Co-operative Society	BHATKAL
112	U.K DISTRICT SC: ST FISHERMEN Co-operative Society	BHATKAL
113	VEHICLE OWNER AND DRIVERS Co-operative Society	BHATKAL
114	AMBIKANAGAR K P C EMPLOYEES CREDIT Co-operative Society	Haliyal
115	HALIYAL P C A R D BANK	Haliyal
116	AMBADGA KEREYA MINOR IRRIGATION WATER CONSUMER Co-operative Society	HALIYAL
117	B K HALLI MAHILA Milk Producers Co-operative Society	HALIYAL
118	BANGURNAGAR ARTS AND COMMERCE COLLEGE EMPLOYEES CREDIT Co-operative Society	HALIYAL

119	BANGURNAGAR ARTS AND COMMERCE COLLEGE STUDENTS CONSUMER Co-operative Society	HALIYAL
120	BANGURNAGAR COMPOSIT JUNIOR COLLEGE EMPLOYEES CREDIT Co-operative Society	HALIYAL
121	BASAVA AMBEDKAR MULTIPURPOSE CO-OP SO	HALIYAL
122	BASAVESHWARA CREDIT Co-operative Society	HALIYAL
123	BASAVESHWARA Primary Agricultural Credit Co-operative Society	HALIYAL
124	BIDROLI GROUP GRAMA Primary Agricultural Credit Co-operative Society	HALIYAL
125	CHOWDESWARI MAHILA ABHIVRADDI CO-OP SO	HALIYAL
126	DANDELAPPA Primary Agricultural Credit Co-operative Society	HALIYAL
127	DANDELI FOREST COOLIKARARA Co-operative Society	HALIYAL
128	Forest dept. employees housing Co-operative society Dandeli Tq: Haliyal (HBCS)	HALIYAL
129	GUNDOLI GROUP GRAMA Primary Agricultural Credit Co-operative Society	HALIYAL
130	HALIYAL MUNICIPAL EMPLOYEES Co-operative Society	HALIYAL
131	HALIYAL T A P C M S	HALIYAL
132	HALIYALA RAITHA Primary Agricultural Credit Co-operative Society	HALIYAL
133	HAVAGI BUTTI KORAVARA ABHIVRUDHI & SAHAKARI UTPADANA SANGHA	HALIYAL
134	HAVAGI DHANYADA Co-operative Society	HALIYAL
135	INDIAN PLYWOOD EMPLOYEES CONSUMER Co-operative Society	HALIYAL
136	JANAGA Primary Agricultural Credit Co-operative Society	HALIYAL
137	JANAMI KUNABI MULTIPURPOSE Co-operative SO	HALIYAL
138	JANATA MAHILA MULTIPURPOSE Co-operative Society	HALIYAL
139	JANATA VIDYALYA JUNIOR COLLEGE EMPLOYEES CREDIT Co- operative Society	HALIYAL
140	JIJABAI WOMEN CREDIT Co-operative Society	HALIYAL
141	JOIDA Primary Agricultural Credit Co-operative Society	HALIYAL
142	K P C EMPLOYEES CONSUMER Co-operative Society	HALIYAL
143	KALPATARU Primary Agricultural Credit Co-operative Society	HALIYAL
144	KAMADENU SEVA Primary Agricultural Credit Co-operative Society	HALIYAL
145	KESOROLLI MAHILA MP C S	HALIYAL

146	KILIKYATARA ILA NADU FISHERMEN Co-operative Society	HALIYAL
147	KORAVARA BAMBOO & CANE BASKET MAKERS & SELLERS CO-OP SO	HALIYAL
148	KRUDA KENCHANALLI Primary Agricultural Credit Co-operative Society	HALIYAL
149	MADNALI Primary Agricultural Credit Co-operative Society	HALIYAL
150	MAGVAD MAHILA Milk Producers Co-operative Society	HALIYAL
151	MANGALVAD Primary Agricultural Credit Co-operative Society	HALIYAL
152	N S KOPPA MAHILA MILK PRODUCERS CO-OP SOCIETY.	HALIYAL
153	NAGASETTI KOPPA CHIBBALGERI Primary Agricultural Credit Co-operative Society	HALIYAL
154	SAMBRANI MAHILA MILK PRODUCERS CO-OP SOCIETY.	HALIYAL
155	SIDDI FOREST RESIDENTS WELFAIR CO-OP SO KESOROLLI	HALIYAL
156	SOMESHWARA GROUP GRAMA Primary Agricultural Credit Co-operative Society	HALIYAL
157	SRI VISHWANATH RAO DESPANDE RURAL INST. OF TECHNOLOGY STUDENTS CON.CO-OP SO	HALIYAL
158	TERAGAV OLANADU FISHERMEN Co-operative Society	HALIYAL
159	VANASHREE GIRIJANA DODDA PRAMANADA MULTI PURPOSE Co-operative SOCIETY L., HALIYALA	HALIYAL
160	HONAVAR URBAN CO-OP-BANK	Honavar
161	D C FERNANDYS Co-operative Society	Honavar
162	HONAVAR P C A R D BANK	Honavar
163	HONAVAR T A P C M S	Honavar
164	ANATHAVADE Milk Producers Co-operative Society	HONAVAR
165	BACKWARD COOLIKARARA FOREST PRODUCTS COLLECTION Co-operative Society	HONAVAR
166	BALAKURU Primary Agricultural Credit Co-operative Society	HONAVAR
167	BELAKONDA FISHERMEN Co-operative Society	HONAVAR

168	CHANDAVAR GROUP GRAMA Primary Agricultural Credit Co-operative Society	HONAVAR
169	CHIKKANAKODA Primary Agricultural Credit Co-operative Society	HONAVAR
170	Forest Employees H.B.C.S. Honavar	HONAVAR
171	GRAMINA Primary Agricultural Credit Co-operative Society	HONAVAR
172	GUNAVATTE Milk Producers Co-operative Society	HONAVAR
173	HADINABALA Primary Agricultural Credit Co-operative Society	HONAVAR
174	HALADIPUR Primary Agricultural Credit Co-operative Society	HONAVAR
175	HALADIPUR WOMEN Co-operative Society	HONAVAR
176	HONAVAR APCOS	HONAVAR
177	HONNAVAR BEE-KEEPERS CO-OPSO	HONAVAR
178	HONNAVAR BHARATI WOMEN CONSUMER Co-operative Society	HONAVAR
179	HONNAVAR GOLD & SILVER CO-OPSO	HONAVAR
180	HONNAVAR HAVYAKA Co-operative Society	HONAVAR
181	HONNAVAR TALUK AIDED MIDDLE & JUNIOR COLLEGE EMPLOYEES Co-operative Society	HONAVAR
182	HOSAKULI Primary Agricultural Credit Co-operative Society	HONAVAR
183	JALAVALLI Primary Agricultural Credit Co-operative Society	HONAVAR
184	KADATHOKA Milk Producers Co-operative Society	HONAVAR
185	KADATHOKA Primary Agricultural Credit Co-operative Society	HONAVAR
186	KALPHATARU IRRIGATION CO-OPSO	HONAVAR
187	KARKI Primary Agricultural Credit Co-operative Society	HONAVAR
188	KARVA Milk Producers Co-operative Society	HONAVAR
189	KARVA Primary Agricultural Credit Co-operative Society	HONAVAR

190	KELAGINUR Primary Agricultural Credit Co-operative Society	HONAVAR
191	KEREKONA Milk Producers Co-operative Society	HONAVAR
192	KODANI Primary Agricultural Credit Co-operative Society	HONAVAR
193	LAKSHMI NARAYAN H B C S	HONAVAR
194	M.P.C.S. Mundara Ta:Honavar	HONAVAR
195	MANKI FISHERMEN Co-operative Society	HONAVAR
196	MAVINAKURVA Primary Agricultural Credit Co-operative Society	HONAVAR
197	MUGWA Primary Agricultural Credit Co-operative Society	HONAVAR
198	NAGARBASTI KERI Primary Agricultural Credit Co-operative Society	HONAVAR
199	NAVILAGONA Milk Producers Co-operative Society	HONAVAR
200	S D M COLLEGE STUDENTS CO-OPSO	HONAVAR
201	SALAKODA LABOUR CONTRACTOR Co-operative Society	HONAVAR
202	SAMATA WOMEN CREDIT CO-OPSO	HONAVAR
203	SARAVATHI MULTIPURPOSE CO-OPSO	HONAVAR
204	SHREE LAKSHMI VENKATESHWARA CREDIT CO-OP SOCIETY L., HONNAVARA	HONAVAR
205	SRI CHENNAKESHVA VIDHYA CO-OPSO	HONAVAR
206	SRI KARIKANA PARAMESHWARI JUNIOR COLLEGE CONSUMER Co- operative Society	HONAVAR
207	SRI KARIKANA PARMESHWARI Primary Agricultural Credit Co-operative Society	HONAVAR
208	TALAGOD Milk Producers Co-operative Society	HONAVAR
209	U K DISTRICT CO-OP TILES FACTORY Co-operative Society	HONAVAR
210	UNIT MIANARITY WOMAN CO-OP SOCIETY L., HONNAVARA	HONAVAR
211	VANDURU Primary Agricultural Credit Co-operative Society	HONAVAR
212	VIKASA CREDIT Co-operative Society	HONAVAR
213	VIRNOLLI Primary Agricultural Credit Co-operative Society	HONAVAR

214	WOMEN FISHERMEN Co-operative Society	HONAVAR
215	WOMEN PRIMARY COIR PRODUCT INDUSTRIAL& MARKETING CO-OPSO	HONAVAR
216	AKSHYA CREDIT Co-operative Society	Karwar
217	KARVARA URBAN CO-OP- BANK	Karwar
218	DAIVAGNYA BHRAMANARA CREDIT Co-operative Society	Karwar
219	UTTARA KANNADA CO-OP FISH MARKETING FEDERATION	Karwar
220	AMADALLI FISHERMEN Co-operative Society	KARWAR
221	AMADALLI Primary Agricultural Credit Co-operative Society	KARWAR
222	ASHRAYA CREDIT Co-operative Society	KARWAR
223	ASU Primary Agricultural Credit Co-operative Society	KARWAR
224	BAAD LABOUR Co-operative Society	KARWAR
225	BADA SHIVAJI HIGHSCHOOL STUDENTS CONSUMER Co-operative Society	KARWAR
226	BAITAKOLA BANDARU NIRASITARA MOTOR BOAT FISHERMEN CO-OPSO	KARWAR
227	BAITAKOLA FISHERWOMEN CO-OPSO	KARWAR
228	BALLARAPUR BILT EMPLOYEES Co-operative Society	KARWAR
229	BINAGA FISHERMEN Co-operative Society	KARWAR
230	BINAGA GROUP LABOUR Co-operative Society	KARWAR
231	BINAGA Primary Agricultural Credit Co-operative Society	KARWAR
232	CHANDIYA FISHERMEN Co-operative Society	KARWAR
233	CHENDIYA Primary Agricultural Credit Co-operative Society	KARWAR
234	DEVALAMAKKI Primary Agricultural Credit Co-operative Society	KARWAR
235	DIVYA WOMEN MULTIPURPOSE Co-operative Society	KARWAR
236	GOTEGALI BALNI Primary Agricultural Credit Co-operative Society	KARWAR
237	HALAGA Primary Agricultural Credit Co-operative Society	KARWAR
238	HANAKONA Primary Agricultural Credit Co-operative Society	KARWAR
239	HARIKANTRA KHARVI FISHERMEN Co-operative Society	KARWAR
240	HOSALI MUDAGERI Primary Agricultural Credit Co-operative Society	KARWAR
241	KAIGA PROJECT EMPLOYEES CONSUMERS Co-operative SocietyCo-operative Society	KARWAR

242	KAIGA PROJECT EMPLOYEES CREDIT Co-operative Society	KARWAR
243	KARAVALI GRAMINA SHAKARI CREDIT Co-operative Society	KARWAR
244	KARAVAR CITY CREDIT Co-operative Society	KARWAR
245	KARUNA SAI HARIJANA GIRIJANA MULTIPURPOSE Co-operative Society	KARWAR
246	KARVAR ADARSH PRINTING AND PUBLISHING Co-operative Society	KARWAR
247	KARVAR ARTS AND SCIENCE COLLEGE EMPLOYEES Co-operative Society	KARWAR
248	KARVAR DOCK YARD PORT LABOUR CONTRACTOR Co-operative Society	KARWAR
249	KARVAR GOVERNMENT TECHNICAL INSTITUTE STUDENTS Co-operative Society	KARWAR
250	KARVAR HINDU HIGH SCHOOL STUDENTS CONSUMER Co-operative Society	KARWAR
251	KARVAR INDUSTRIAL CO-OPWOMEN S SOCIETY	KARWAR
252	KARVAR K E B EMPLOYEES CO-OPSO	KARWAR
253	KARVAR NAVAL BASE REFUGEES CONTRACT WORKERS Co-operative Society	KARWAR
254	KARVAR P C A R D BANK	KARWAR
255	KARVAR TALUK AIDED MIDDLE SCHOOL TEACHERS H B C S	KARWAR
256	KARVAR TOWN PRIMERY SCHOOL STUDENTS CONSUMER Co-operative Society	KARWAR
257	KARWAR ANKOLA TRAWLER BOAT FISHERMENS CO-OP SOCIETY	KARWAR
258	KARWAR CO-OP-CENTRAL WHOLESALE STORES	KARWAR
259	KARWAR GILLNET BOAT OWNERS FISHERIES CO-OP-SOCIETY.	KARWAR
260	KINARA Primary Agricultural Credit Co-operative Society	KARWAR
261	MAHILA WOMENS FISHERIES CO-OP SO MUDGA.	KARWAR
262	MAJALI FISHERMEN Co-operative Society	KARWAR
263	MAJALI Primary Agricultural Credit Co-operative Society	KARWAR
264	MAJALI TRADITIONAL BOAT & COUNTRY BOAT CO-OP SOCIETY. MAJALI	KARWAR
265	MUDAGERI Primary Agricultural Credit Co-operative Society	KARWAR
266	NANDANAGADA GROUP GRAMANTARA CONSUMER CO-OPSO	KARWAR

267	NANDIGADA Primary Agricultural Credit Co-operative Society	KARWAR
268	NANDNAGADA KODIBAG FISHERMEN Co-operative Society	KARWAR
269	NAVASAKSHAR WOMEN MULTIPURPOSE Co-operative Society	KARWAR
270	NEW HIGH SCHOOL STUDENTS CONSUMER Co-operative Society	KARWAR
271	PERSIAN BOAT OWNERS CO-OP SOCIETY L., BAITHKULU	KARWAR
272	SADASIVGAD Primary Agricultural Credit Co-operative Society	KARWAR
273	SAHARA CREDIT Co-operative Society	KARWAR
274	SATERI MULTIPURPOSE CO-OP SO. KERWADI.	KARWAR
275	SEABIRD NAVAL BASE REFUGEES LOCAL PORT FISHERMENS CO-OP SOCIETY MUDGA	KARWAR
276	SHIVAJI EDUCATION SOCIETY INSTITUTION STUDENTS AND TEACHERS Co-operative Society	KARWAR
277	SRI DURGADEVI WOMEN CO-OP-BANK.	KARWAR
278	SRI SIDDI VINAYAKA STATIONERY SUPPLIES & MARKETING Co-operative Society	KARWAR
279	SRIRAM MULTIPURPOSE CO-OP SO.	KARWAR
280	SUPA P A C A R D BANK	KARWAR
281	SUPA Primary Agricultural Credit Co-operative Society	KARWAR
282	SUPA TALUK T A P C M S	KARWAR
283	U.K DISTRICT CO-OP EMPLOYEES Co-operative Society	KARWAR
284	U.K DISTRICT INDUSTRIAL SUPPLIES & MARKETING Co-operative Society	KARWAR
285	U.K DISTRICT JUDICIAL DEPARTMENT EMPLOYEES CREDIT Co-operative Society	KARWAR
286	U.K. DISTRICT POLICE EMPLOYEE Co-operative Society	KARWAR
287	ULAGA GRAMANTARA CONSUMER Co-operative Society	KARWAR
288	ULAVI FOREST AND P W D COOLIKARARA Co-operative Society	KARWAR
289	ULAVI Primary Agricultural Credit Co-operative Society	KARWAR
290	UNITY MINORITIES MULTIPURPOSE CO-OP SO KARWAR.	KARWAR
291	UTTAR KANNADA DISTRICT FISHERIES DEPARTMENT EMPLOYEES CREDIT Co-operative Society	KARWAR
292	UTTAR KANNADA DISTRICT GOVERNMENT EMPLOYEES CO-OPSO	KARWAR

293	UTTAR KANNADA DISTRICT POLICE DEPARTMENT EMPLOYEES CREDIT Co-operative Society	KARWAR
294	SRI MAHABALESHWAR URBAN CO-OP-BANK	Kumta
295	KUMATA P A C A R D BANK	Kumta
296	KUMATA SUVARNAKARARA Co-operative Society	Kumta
297	KUMATA URBAN CO-OP-BANK	Kumta
298	BARGADE Primary Agricultural Credit Co-operative Society	KUMTA
299	BARGI Primary Agricultural Credit Co-operative Society	KUMTA
300	BETKULI FISHERMEN Co-operative Society	KUMTA
301	CANARA COLLEGE EMPLOYEES Co-operative Society	KUMTA
302	CANARA TILES AND INDUSTRIAL WORKERS Co-operative Society	KUMTA
303	CO-OP DEPARTMENT EMPLOYEES H B C S	KUMTA
304	DARESHWAR Primary Agricultural Credit Co-operative Society	KUMTA
305	DIVAGI Primary Agricultural Credit Co-operative Society	KUMTA
306	DIYOTHA CREDIT Co-operative Society	KUMTA
307	DUBBANASASHI FISHERMEN CO-OPSO	KUMTA
308	ENNE MADI HARIJANA WORKERS Co-operative Society	KUMTA
309	FARMERS Primary Agricultural Credit Co-operative Society BAAD	KUMTA
310	GANGAVALI FISHERMEN Co-operative Society	KUMTA
311	GOKARNA Primary Agricultural Credit Co-operative Society	KUMTA
312	HANEHALLI Primary Agricultural Credit Co-operative Society	KUMTA
313	HAVYKA CREDIT CO-OP SOCIETY L., GOKARNA	KUMTA

314	HEGADE SAHAKARI MAHAMANDALA KUMTA	KUMTA
315	HIREGUTI Primary Agricultural Credit Co-operative Society	KUMTA
316	HOLEGADDE MAHILA Milk Producers Co-operative Society	KUMTA
317	JANATHA CO-OP CREDIT SOCIETY HANIHALLI	KUMTA
318	KAGALA-HINI FISHERMEN CO-OPSO	KUMTA
319	KARAVALI MULTIPURPOSE CO-OPSO	KUMTA
320	KATAGAL Milk Producers Co-operative Society	KUMTA
321	KONALI Primary Agricultural Credit Co-operative Society	KUMTA
322	KUJALLI MPCS	KUMTA
323	KUMATA FISHER WOMEN CO-OPSO	KUMTA
324	KUMATA FISHERMEN Co-operative Society	KUMTA
325	KUMATA MUNICIPAL EMPLOYEES CREDIT Co-operative Society	KUMTA
326	KUMATA NAGAR GOVERNMENT EMPLOYEES H B C S	KUMTA
327	KUMATA Primary Agricultural Credit Co-operative Society	KUMTA
328	KUMATA SAHAKARI MAHILA MANDALI	KUMTA
329	KUMATA TALUK GANIGARA CO-OPSO	KUMTA
330	MIRJANA FISHERMEN Co-operative Society	KUMTA
331	MIRJANA Primary Agricultural Credit Co-operative Society	KUMTA
332	MURUR Milk Producers Co-operative Society	KUMTA
333	MURUR Primary Agricultural Credit Co-operative Society	KUMTA
334	MURUR VANITA SAMAJA SAHAKARI MAHILA MANDALI	KUMTA

335	NAGARABAILA SALT OWNER CO-OPSO	KUMTA
336	NAKUDA CREDIT Co-operative Society	KUMTA
337	NILAKODA Milk Producers Co-operative Society	KUMTA
338	SANTEGULI Primary Agricultural Credit Co-operative Society	KUMTA
339	SHREE RAKHSAW CO-OP SOCIETY L.,KUMTA	KUMTA
340	SHREE RAMACHANDRA CREDIT Co-operative SOCIETY L., KUMTA	KUMTA
341	SHREE VINAYAKA MULTIPURPOSE CO-OP SOCIETY L., KUMTA	KUMTA
342	SRI VENKATESHWARA CREDIT Co-operative Society	KUMTA
343	TADADI FISHER WOMEN Co-operative Society	KUMTA
344	TADADI FISHERMEN Co-operative Society	KUMTA
345	TADADI PORT LOCAL LABER CO-OP SOCIETY L.,	KUMTA
346	TAPCMS KUMTA	KUMTA
347	U.K DISTRICT BEE KEEPERS FEDERATION	KUMTA
348	U.K DISTRICT CO-OP PRINTING PRESS Co-operative Society	KUMTA
349	U.K DISTRICT CO-OP-UNION	KUMTA
350	U.K DISTRICT WOMEN MULTIPURPOSE Co-operative Society	KUMTA
351	UPPINA CITY Primary Agricultural Credit Co-operative Society	KUMTA
352	VALAGALLI Primary Agricultural Credit Co-operative Society	KUMTA
353	VISHVEWARA VINAYAK CO-OP SOCIETY L., KUMTA	KUMTA
354	ARUNODAYA FISHERMEN Co-operative Society	MUNDGOD
355	AZAD URBAN CREDIT Co-operative Society	MUNDGOD
356	BACHANAKI Milk Producers Co-operative Society	MUNDGOD
357	BASAVESHWAR CREDIT Co-operative Society	MUNDGOD

358	BEDASGAW GROUP Primary Agricultural Credit Co-operative Society	MUNDGOD
359	CHATRAPATI SHIVAJI CREDIT CO-OPSO	MUNDGOD
360	CHAVADALLI MALAVALLI Primary Agricultural Credit Co-operative Society	MUNDGOD
361	CHIGALI Primary Agricultural Credit Co-operative Society	MUNDGOD
362	DANAGAR GOWLIGARA MULTIPURPOSE Co-operative Society	MUNDGOD
363	DANALAKSHMI CREDIT Co-operative Society	MUNDGOD
364	DR. AMBEDKAR MULTI PURPOSE Co-operative SOCIETY L., MUNDAGOD	MUNDGOD
365	GAYATRI CREDIT Co-operative Society	MUNDGOD
366	GURUNARAYANA SEVA MULTI PURPOSE CO-OP SOCIETY L., NYASARGI	MUNDGOD
367	HOSAKOPPA Milk Producers Co-operative Society	MUNDGOD
368	INDURU Primary Agricultural Credit Co-operative Society	MUNDGOD
369	INDURU WOMEN MPCs	MUNDGOD
370	KALAKERI ANDALAGI Primary Agricultural Credit Co-operative Society	MUNDGOD
371	KATURU Primary Agricultural Credit Co-operative Society	MUNDGOD
372	KOLAGI Milk Producers Co-operative Society	MUNDGOD
373	KOPPA Milk Producers Co-operative Society	MUNDGOD
374	KUMBARAVADA Primary Agricultural Credit Co-operative Society	MUNDGOD
375	MALAGI Primary Agricultural Credit Co-operative Society	MUNDGOD
376	MUNDAGODA D P P	MUNDGOD
377	MUNDAGODA Milk Producers Co-operative Society	MUNDGOD
378	MUNDAGODA P A C A R D	MUNDGOD
379	MUNDAGODA T A P C M S	MUNDGOD
380	MUNDAGODA TALUK PRIMARY SCHOOL CONSUMER Co-operative Society	MUNDGOD
381	MUNDAGODA URBAN CREDIT Co-operative Society	MUNDGOD
382	NANDIKATTA Primary Agricultural Credit Co-operative Society	MUNDGOD
383	PALA D P P	MUNDGOD
384	PALA Milk Producers Co-operative Society	MUNDGOD
385	PANCHAVTI FISHERIES CO-OP SOCIETY HOSKOPPA	MUNDGOD
386	SHRI MARIKAMBA MULTI PURPOSE CO-OP SOCIETY L., MAINALLI	MUNDGOD

387	SRI VEERESHWAR Primary Agricultural Credit Co-operative Society	MUNDGOD
388	TIBETIEN CREDIT Co-operative Society	MUNDGOD
389	TIBETIEN LAMA MULTI PURPOSE Co-operative Society	MUNDGOD
390	TOBACO GROWERS MULTI PURPOSE CO-OP SOCIETY L., MUNDAGOD	MUNDGOD
391	TOGARALLI Milk Producers Co-operative Society	MUNDGOD
392	VISALA WOMEN GRAMODHYOGA Co-operative Society	MUNDGOD
393	SARVODAYA P C A R D BANK	SIDDAPUR
394	ADKALLI Milk Producers Co-operative Society	SIDDAPUR
395	ADUKATTA Milk Producers Co-operative Society	SIDDAPUR
396	AKSHYA CONSUMER Co-operative Society	SIDDAPUR
397	BALESARA Milk Producers Co-operative Society	SIDDAPUR
398	BALURU Milk Producers Co-operative Society	SIDDAPUR
399	BEDKANI Primary Agricultural Credit Co-operative Society	SIDDAPUR
400	BIDRAKAN GROUP Primary Agricultural Credit Co-operative Society	SIDDAPUR
401	BIDRAKAN Milk Producers Co-operative Society	SIDDAPUR
402	BILAGI Milk Producers Co-operative Society	SIDDAPUR
403	BILAGI Primary Agricultural Credit Co-operative Society	SIDDAPUR
404	COAL SIRSI GROUP Primary Agricultural Credit Co-operative Society	SIDDAPUR
405	DODMANE Primary Agricultural Credit Co-operative Society	SIDDAPUR
406	G S B Co-operative Society	SIDDAPUR
407	GALIJEDDE MPCS	SIDDAPUR
408	GIRIGADDE Milk Producers Co-operative Society	SIDDAPUR
409	GOLGOD Milk Producers Co-operative Society	SIDDAPUR
410	GOLIMAKKI Milk Producers Co-operative Society	SIDDAPUR
411	GUTHE MANE POTTERY HANDI CRAFT INDUSTRIAL CO-OP-S0	SIDDAPUR
412	HALAGERI Milk Producers Co-operative Society	SIDDAPUR
413	HALAGERI Primary Agricultural Credit Co-operative Society	SIDDAPUR
414	HANAJIBAIL Milk Producers Co-operative Society	SIDDAPUR
415	HARSIKATTA Milk Producers Co-operative Society	SIDDAPUR
416	HASIRKATTA Primary Agricultural Credit Co-operative Society	SIDDAPUR
417	HASUVANTE Milk Producers Co-operative Society	SIDDAPUR
418	HEGGARANI Primary Agricultural Credit Co-operative Society	SIDDAPUR

419	HERUR Milk Producers Co-operative Society	SIDDAPUR
420	HITALAKOPPA Primary Agricultural Credit Co-operative Society	SIDDAPUR
421	HOOVINAMANE Milk Producers Co-operative Society	SIDDAPUR
422	HORTICULTURE & RURAL DEVELOPMENT Co-operative Society	SIDDAPUR
423	HOSALLI Milk Producers Co-operative Society	SIDDAPUR
424	HOSTHOTA CONSUMER Co-operative Society	SIDDAPUR
425	HUSUR Milk Producers Co-operative Society	SIDDAPUR
426	ITAGI Primary Agricultural Credit Co-operative Society	SIDDAPUR
427	JAGADAMBA PRIMARY SCHOOL SUTDENTS CONSUMER Co-operative Society	SIDDAPUR
428	JIDDI Milk Producers Co-operative Society	SIDDAPUR
429	KANAGODA Primary Agricultural Credit Co-operative Society	SIDDAPUR
430	KANCHIKAI Primary Agricultural Credit Co-operative Society	SIDDAPUR
431	KANGOD Milk Producers Co-operative Society	SIDDAPUR
432	KANSUR D P P	SIDDAPUR
433	KAVACHURU WOMEN Milk Producers Co-operative Society	SIDDAPUR
434	KAVALAKOPPA WOMEN MPCS	SIDDAPUR
435	KILAR TENENT FARMING CO-OPSOCIETY	SIDDAPUR
436	KODSAR (MUTTALLI) WOMEN Milk Producers Co-operative Society	SIDDAPUR
437	KODSARA Milk Producers Co-operative Society	SIDDAPUR
438	KORLAKAI Primary Agricultural Credit Co-operative Society	SIDDAPUR
439	KORLKAI Milk Producers Co-operative Society	SIDDAPUR
440	KYADAGI GROUP Primary Agricultural Credit Co-operative Society	SIDDAPUR
441	KYADAGI Milk Producers Co-operative Society	SIDDAPUR
442	LAKSHMI NARAYAN SUVARNA CREDIT Co-operative Society	SIDDAPUR
443	M G C COLLEGE EMPLOYEES CREDIT Co-operative Society	SIDDAPUR
444	M G C COLLEGE EMPLOYEES H B C S	SIDDAPUR
445	MAHALASA CREDIT Co-operative Society	SIDDAPUR
446	MURUR Milk Producers Co-operative Society	SIDDAPUR
447	NEJJURU Milk Producers Co-operative Society	SIDDAPUR
448	NELAMAMWA Primary Agricultural Credit Co-operative Society	SIDDAPUR
449	NIDAGODA Milk Producers Co-operative Society	SIDDAPUR
450	NIRMALA CREDIT Co-operative Society	SIDDAPUR

451	R V HIGH SCHOOL CONSUMER Co-operative Society	SIDDAPUR
452	RURAL INDUSTRIAL DEVELOPMENT Co-operative Society	SIDDAPUR
453	S S P SAMITHI HIGH SCHOOL EMPLOYEES Co-operative Society	SIDDAPUR
454	SARAKULI Milk Producers Co-operative Society	SIDDAPUR
455	SIDDAPUR A P M Co-operative Society	SIDDAPUR
456	SIDDAPUR CONSUMER Co-operative Society	SIDDAPUR
457	SIDDAPUR TALUKA BEE KEEPERS Co-operative SOCIETY L.,	SIDDAPUR
458	SIRALAGI GROUP Primary Agricultural Credit Co-operative Society	SIDDAPUR
459	SIRALAGI Milk Producers Co-operative Society	SIDDAPUR
460	SRI LAKSHMI CREDIT Co-operative Society	SIDDAPUR
461	SRI MALIKARJUNA Primary Agricultural Credit Co-operative Society	SIDDAPUR
462	TANDAGUNDI Milk Producers Co-operative Society	SIDDAPUR
463	TAREEHALLI KANANUR Milk Producers Co-operative Society	SIDDAPUR
464	TAREHALLI KANANUR GROUP Primary Agricultural Credit Co-operative Society	SIDDAPUR
465	THYAGAL Milk Producers Co-operative Society	SIDDAPUR
466	TYAGALI GROUP Primary Agricultural Credit Co-operative Society	SIDDAPUR
467	VAJAGADE Milk Producers Co-operative Society	SIDDAPUR
468	VAJAGODA Primary Agricultural Credit Co-operative Society	SIDDAPUR
469	KARWAR DCC BANK	Sirsi
470	SUVARNA CREDIT Co-operative Society	Sirsi
471	THE SIRSI URBAN BANK LTD., SIRIS	Sirsi
472	TOTAGARERS' RURAL CO-OP SOCIETY L., SIRSI	Sirsi
473	HULAGOLA Primary Agricultural Credit Co-operative Society	Sirsi
474	Kanagod vividoddesha sahakara sangha niyamita Yadalli Tq: Sirisi (others)	Sirsi
475	MENASI SIME Primary Agricultural Credit Co-operative Society	Sirsi
476	SIRASI P A C A R D BANK	Sirsi
477	SIRASI T A P C M S	Sirsi
478	SIRASI TALUK AGRICULTURE DEVELOPMENT	Sirsi
479	TATTISARA Primary Agricultural Credit Co-operative Society	Sirsi
480	ADARSHA WOMEN INDUSTRIAL Co-operative Society KOLIGAR	SIRSI
481	AGASALABHOMMANALLI Milk Producers Co-operative Society	SIRSI
482	AISHVARYA MULTI PURPOSE CO-OP SOCIETY L.,	SIRSI

483	AJJIBALA Milk Producers Co-operative Society	SIRSI
484	AJJIBALA Primary Agricultural Credit Co-operative Society	SIRSI
485	AKETI Primary Agricultural Credit Co-operative Society	SIRSI
486	AMRUTA WOMEN INDUSTRIAL Co-operative Society	SIRSI
487	ANDAGI Milk Producers Co-operative Society	SIRSI
488	BAIRUMBE Milk Producers Co-operative Society	SIRSI
489	BAKKALA WOMEN Milk Producers Co-operative Society	SIRSI
490	BAKKLA GROUP GRAMAGALA Primary Agricultural Credit Co-operative Society	SIRSI
491	BALAVALLI REVANAKATTA Milk Producers Co-operative Society	SIRSI
492	BALEGADDE Milk Producers Co-operative Society	SIRSI
493	BANAVASI ANANASU M & P CO-OPSO	SIRSI
494	BANAVASI DHANYADA Co-operative Society	SIRSI
495	BANAVASI Milk Producers Co-operative Society	SIRSI
496	BANAVASI Primary Agricultural Credit Co-operative Society	SIRSI
497	BARUR Milk Producers Co-operative Society	SIRSI
498	BASI Milk Producers Co-operative Society	SIRSI
499	BAVANA CREDIT Co-operative Society	SIRSI
500	BAVIKAI Milk Producers Co-operative Society	SIRSI
501	BEELURU Milk Producers Co-operative Society	SIRSI
502	BENGALE Milk Producers Co-operative Society	SIRSI
503	BENGALE Primary Agricultural Credit Co-operative Society	SIRSI
504	BHUTESHWAR CREDIT Co-operative Society	SIRSI
505	BHUTESHWARA CONSUMER CO-OPSO	SIRSI
506	BIDRALLI TENENT FARMING CO-OPSO	SIRSI
507	BISALAKOPPA Milk Producers Co-operative Society	SIRSI
508	BISALAKOPPA Primary Agricultural Credit Co-operative Society	SIRSI
509	BOMMANAHALLI MPCs	SIRSI
510	BOVI SAMAJADA BHAVISHYANIDHI C S L., SIRSI	SIRSI
511	BYAGADDE Milk Producers Co-operative Society	SIRSI
512	CHANNAPURA KERE WATER CONSUMER CO-OP SOCIETY L.,	SIRSI
513	CHAPPARAKATTE Milk Producers Co-operative Society	SIRSI
514	CHETAN PRINTING AND PUBLISHING Co-operative Society	SIRSI

515	CHIPAGI BACKWARD Co-operative Society	SIRSI
516	CHIPAGI H B C S	SIRSI
517	CHIPAGI Milk Producers Co-operative Society	SIRSI
518	COIR PRODUCT INDUSTRIAL CO-OPSO ONIKERI	SIRSI
519	CO-OP-SO-EMPLOYEES CREDIT Co-operative Society	SIRSI
520	DARMA Primary Agricultural Credit Co-operative Society	SIRSI
521	DASANAKOPPA Milk Producers Co-operative Society	SIRSI
522	DEVANALLI Milk Producers Co-operative Society	SIRSI
523	DODNALLI Milk Producers Co-operative Society	SIRSI
524	DORANAGIRI Milk Producers Co-operative Society	SIRSI
525	Dr:BHABHASAHEBH AMBEDKAR CREDIT CO-OP SOCIETY L.,	SIRSI
526	FOREST DEPARTMENT EMPLOYEES H B C S	SIRSI
527	GANGAPARAMESHVARI CREDIT Co-operative SOCIETY L.,	SIRSI
528	GOLI Milk Producers Co-operative Society	SIRSI
529	GOWRESHVARA CREDIT CO-OP SOCIETY L.,	SIRSI
530	GRAMINA WOMEN INDUSTRIAL Co-operative Society ANDAGI	SIRSI
531	GUDNAPUR Milk Producers Co-operative Society	SIRSI
532	HALASINAHALLI Milk Producers Co-operative Society	SIRSI
533	HALLUSARAGI Milk Producers Co-operative Society	SIRSI
534	HAREPAL Milk Producers Co-operative Society	SIRSI
535	HARUGAR GROUP Primary Agricultural Credit Co-operative Society	SIRSI
536	HATARAGI Milk Producers Co-operative Society	SIRSI
537	HEGDEKATTA Milk Producers Co-operative Society	SIRSI
538	HEGDEKATTA Primary Agricultural Credit Co-operative Society	SIRSI
539	HIPANALLI Milk Producers Co-operative Society	SIRSI
540	HIPANALLI Primary Agricultural Credit Co-operative Society	SIRSI
541	HULEKAL Milk Producers Co-operative Society	SIRSI
542	HULEKAL Primary Agricultural Credit Co-operative Society	SIRSI
543	HUNASEKOPPA Milk Producers Co-operative Society	SIRSI
544	HUSURI Milk Producers Co-operative Society	SIRSI
545	HUTAGARA Milk Producers Co-operative Society	SIRSI
546	ISALUR Milk Producers Co-operative Society	SIRSI
547	ITGULI Milk Producers Co-operative Society	SIRSI

548	ITGULI Primary Agricultural Credit Co-operative Society	SIRSI
549	IVOLLI Primary Agricultural Credit Co-operative Society	SIRSI
550	JADDIGADE Milk Producers Co-operative Society	SIRSI
551	K E B EMPLOYEES CREDIT Co-operative Society	SIRSI
552	KADBAL Milk Producers Co-operative Society	SIRSI
553	KAKKALLI Milk Producers Co-operative Society	SIRSI
554	KALANGI Primary Agricultural Credit Co-operative Society	SIRSI
555	KALKARADI Milk Producers Co-operative Society	SIRSI
556	KALLI Milk Producers Co-operative Society	SIRSI
557	KALPATARU CREDIT Co-operative Society	SIRSI
558	KAMADENU MILK & FRUIT PROCESSING Co-operative Society	SIRSI
559	KANAGODA Milk Producers Co-operative Society	SIRSI
560	KHADI GRAMODHYOGA Co-operative Society	SIRSI
561	KOOGTEMANE Milk Producers Co-operative Society	SIRSI
562	KOOLIKARAR CO-OP SOCIETY L., TATTISAR	SIRSI
563	KORLAKATA Primary Agricultural Credit Co-operative Society	SIRSI
564	KRAISTA ALPASANKYATARA C S. SIRSI	SIRSI
565	KRISHI KAIGARIKE AND KRISHI UTPADAKAR C S BHAKKALA	SIRSI
566	KULAVE Primary Agricultural Credit Co-operative Society	SIRSI
567	M E S COLLEGE EMPLOYEES CREDIT Co-operative Society	SIRSI
568	MADURAVALLI Milk Producers Co-operative Society	SIRSI
569	MAHAGANAPATHI CREDIT CO-OPSO	SIRSI
570	MARIGUNDI Milk Producers Co-operative Society	SIRSI
571	MARIKAMBA WOMEN CREDIT Co-operative Society	SIRSI
572	MATIGARA Milk Producers Co-operative Society	SIRSI
573	MATTIGATTA Milk Producers Co-operative Society	SIRSI
574	MAVALING GANGA KALYAN YOJANE BENIFISHERS Co-operative Society	SIRSI
575	MULEMANE WOMEN Milk Producers Co-operative Society	SIRSI
576	MUNDAGANAMANE INDUSTRIAL INDUSTRIAL Co-operative Society	SIRSI
577	MUNDGANAMANE Primary Agricultural Credit Co-operative Society	SIRSI
578	NAREBAIL GROUP GRAMA Primary Agricultural Credit Co-operative Society	SIRSI

579	NARURU Milk Producers Co-operative Society	SIRSI
580	NAVANAGERI Milk Producers Co-operative Society	SIRSI
581	NERLAVALLI Milk Producers Co-operative Society	SIRSI
582	PADMA MULTI PURPOSE CO-OP SOCIETY L., SIRSI	SIRSI
583	PANCHALINGA Milk Producers Co-operative Society	SIRSI
584	RAGIHOSALLI Primary Agricultural Credit Co-operative Society	SIRSI
585	RAJARAJESHWARI STUDENTS CONSUMER Co-operative Society	SIRSI
586	RAMANABAILA FOREST WORKERS Co-operative Society	SIRSI
587	RURAL DEVELOPMENT Co-operative SocietyTARGOD	SIRSI
588	SADABANA CREDIT Co-operative Society	SIRSI
589	SALAKANI Primary Agricultural Credit Co-operative Society	SIRSI
590	SAMARPANA CREDIT CO-OP SOCIETY L.,	SIRSI
591	SAMPAKANDA JANMANE Milk Producers Co-operative Society	SIRSI
592	SAMPAKANDA Primary Agricultural Credit Co-operative Society	SIRSI
593	SANKALPA CREDIT CO-OP SOCIETY L.,	SIRSI
594	SHREE LAKSHMI MULTI PURPOSE CO-OP SOCIETY L.,	SIRSI
595	SHREE NIDHI MULTI PURPOSE Co-operative SOCIETY L., HULEKAL	SIRSI
596	SIRASI CENTRAL CO-OP WHOLESALE STORE	SIRSI
597	SIRASI CONSUMER Co-operative Society	SIRSI
598	SIRASI H B C S	SIRSI
599	SIRASI LABOUR Co-operative Society	SIRSI
600	SIRASI LABOUR MAJDUR Co-operative Society	SIRSI
601	SIRASI YALLAPUR BEE KEEPERS Co-operative Society	SIRSI
602	SIRSI TALUKA AGRICULTURE PRODUCT SALE AND PROCESSING CO-OP	SIRSI
603	SONDA Milk Producers Co-operative Society	SIRSI
604	SONDA Primary Agricultural Credit Co-operative Society	SIRSI
605	SRI BASAVESHWAR CREDIT CO-OPSO	SIRSI
606	SRI DEVI SECONDERY SCHOOL STUDENTS CONSUMER Co-operative Society	SIRSI
607	SRI GURUSIDDESHWARA CREDIT Co-operative Society	SIRSI
608	SRI MARIKAMBA WOMEN ELECTRONICS Co-operative Society	SIRSI
609	SRI NIDHI CREDIT Co-operative Society	SIRSI

610	SRI RAM MULTIPURPOSE CO-OP SOCIETY RAMNAGAR.	SIRSI
611	SRI RAMALING FISHERMEN CO-OPSO	SIRSI
612	STATE TRANSFORT EMPLOYEES CREDIT Co-operative Society	SIRSI
613	SURAKSHA MULTI PURPOSE CO-OP SOCIETY L., SIRSI	SIRSI
614	SWAVALAMBI KOOLIKARAR CO-OP SOCIETY L., SIRSI	SIRSI
615	TARAGODA Milk Producers Co-operative Society	SIRSI
616	TATTISARA INDUSTRIAL Co-operative Society	SIRSI
617	TATTISARA Milk Producers Co-operative Society	SIRSI
618	TERAKANLLI Milk Producers Co-operative Society	SIRSI
619	U.K DISTRICT CO-OP- EMPLOYEES CREDIT Co-operative Society	SIRSI
620	U.K DISTRICT HOPCOMS	SIRSI
621	UGREMANE Milk Producers Co-operative Society	SIRSI
622	UNCHALLI Milk Producers Co-operative Society	SIRSI
623	UNCHALLI Primary Agricultural Credit Co-operative Society	SIRSI
624	VANALLI Milk Producers Co-operative Society	SIRSI
625	VIDHYODAYA STUDENTS CONSUMER Co-operative Society	SIRSI
626	VIGNARAJA CREDIT Co-operative Society	SIRSI
627	WOMEN CONSUMER Co-operative Society	SIRSI
628	YADALI Milk Producers Co-operative Society	SIRSI
629	Shingargaon vividoddesha sahakara sangha niyamita Shingargaon Ta: Joida (others)	SUPA
630	ADARSHA Primary Agricultural Credit Co-operative Society	Yellapur
631	HASANAGI GROUP Primary Agricultural Credit Co-operative Society	Yellapur
632	SAIHYADRI P A C B	Yellapur
633	UMMACHAGI GROUP Primary Agricultural Credit Co-operative Society	Yellapur
634	YALLAPUR P A C A R D BANK	Yellapur
635	ALPASANKYATARA MAHILA MULTI PURPOSE Co-operative Society	YELLAPUR
636	ANAGODA Primary Agricultural Credit Co-operative Society	YELLAPUR
637	ANAGONDA Milk Producers Co-operative Society	YELLAPUR
638	BASAL Milk Producers Co-operative Society	YELLAPUR
639	BEEGAR Milk Producers Co-operative Society	YELLAPUR
640	BELAKI B C COOLIKARARA CO-OPSO	YELLAPUR
641	BHARATHNALLI PADDI PROCESSING Co-operative Society	YELLAPUR

642	CHAVATI Milk Producers Co-operative Society	YELLAPUR
643	DEHALLI Milk Producers Co-operative Society	YELLAPUR
644	DEHALLI Primary Agricultural Credit Co-operative Society	YELLAPUR
645	GULLAPUR Milk Producers Co-operative Society	YELLAPUR
646	HITALALI Milk Producers Co-operative Society	YELLAPUR
647	HITLALI D P P P A C B	YELLAPUR
648	IDAGUNDI GROUP Primary Agricultural Credit Co-operative Society	YELLAPUR
649	IDAGUNDI Milk Producers Co-operative Society	YELLAPUR
650	IRAPUR Milk Producers Co-operative Society	YELLAPUR
651	KANCHANLLI KOOLIKARAR C S	YELLAPUR
652	KEDARA SAMSKARNA Co-operative Society	YELLAPUR
653	KIRAVATI P A C B	YELLAPUR
654	KODSE Milk Producers Co-operative Society	YELLAPUR
655	KRISHNA KOOLIKARAR C S	YELLAPUR
656	KUCHAGAW WOMEN Milk Producers Co-operative Society	YELLAPUR
657	KUNDARAGI Primary Agricultural Credit Co-operative Society	YELLAPUR
658	MALAVALLI Milk Producers Co-operative Society	YELLAPUR
659	MALENADU J F C S	YELLAPUR
660	MALENADU KRISHI ABHIRUDHI C S YELLAPUR	YELLAPUR
661	MANCHIKERI Milk Producers Co-operative Society	YELLAPUR
662	MARIKAMBA WOMENFOREST LABOUR Co-operative Society	YELLAPUR
663	MATSYAGAND FISHERIES Co-operative Society	YELLAPUR
664	MAVINAMANE Primary Agricultural Credit Co-operative Society	YELLAPUR
665	MERCHANTS CREDIT Co-operative Society	YELLAPUR
666	NANDOLLI Milk Producers Co-operative Society	YELLAPUR
667	PRAGATI STUDENTS CONSUMER Co-operative Society	YELLAPUR
668	PROGRESSIVE COOLIKARARA Co-operative Society	YELLAPUR
669	SAHYADRI FOREST LABOUR CO-OPSO	YELLAPUR
670	SAHYADRI GIRIJANA DODDAPRAMANADA MULTI PURPOSE CO-OP SOCIETY L.,	YELLAPUR
671	SARVODAYA CREDIT Co-operative Society	YELLAPUR
672	SAVANAGERI Milk Producers Co-operative Society	YELLAPUR
673	SAYADRI MULTIPURPOSE CO-OP SOCIETY NAGOD.	YELLAPUR

674	SRIDEVI MULTI PURPOSE C S DEHALLI	YELLAPUR
675	TELANGAR Milk Producers Co-operative Society	YELLAPUR
676	TRANSPORT CREDIT Co-operative Society	YELLAPUR
677	U. K. DISTRICT SAMAGRA ABHIRUDDHI C S YELLAPUR	YELLAPUR
678	UMACHAGI Milk Producers Co-operative Society	YELLAPUR
679	UNNATI GOWLI CREDIT Co-operative Society	YELLAPUR
680	VAJRALLI Milk Producers Co-operative Society	YELLAPUR
681	VEERABHADRESHWAR WOOL & BLANKET PRODUCERS Co-operative Society	YELLAPUR
682	YALLAPUR CHARMAKARARA CO-OPSO	YELLAPUR
683	YALLAPUR CONSUMERS Co-operative Society	YELLAPUR
684	YALLAPUR Primary Agricultural Credit Co-operative Society	YELLAPUR
685	YALLAPUR TALUIK S S J C EMPLOYEES CREDIT Co-operative Society	YELLAPUR
686	YALLAPUR TALUK EDUCATION SOCIETY STUDENTS Co-operative Society	YELLAPUR
687	YALLAPUR URBAN Co-operative Society	YELLAPUR



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