

The theme of the 67th All India Cooperative week is "Post covid-19, Role and Responsibility of Cooperatives:

Respected sir,

I'm writing this letter to bring to your notice the role played by the Savitha Samaja co-operative society Udupi during the COVID 19 quandary and its role in the economic betterment of the barbers in the region.

First, I would like to walk you through the journey of savitha samaja right from its inception. The Savitha samaja co-operative society was established under Karnataka Sahakari Sowharda Act 1997 and Karnataka Sahakari laws 2004, in the coastal district of Udupi in Karnataka state in 2007 with me as president, Mr. Govinda Bhandary then district president of Savitha Samaja as its vice-president and 13 others as its directors with the sole purpose of economic betterment of the barber (Kshowrik) community in the area. The society opened a banking section and a co-operative store to cater to the needs of the Kshowrik community. Taking cognizance of the economic plight faced by the barbers, the co-operative store sold hair salon equipment and related products at a very nominal cost.

For the past 5 years, the society has recorded profit with grade 'A ' audit reports and has been issuing dividends. 3 years back, two unique initiatives were launched targeting the old aged and economically deprived section of the barber community. The first one being a pension scheme to address the economic needs of the aged barbers of society. The scheme catered to eligible members aged 60 or above and provided them with much needed social security. The second scheme provided an insurance cover of Rs.5,000 to Rs.25,000 to all members and his/her family in case a medical emergency arises at any point in time. It is to be noted here that no premium was required to be paid. The equipments bought from the co-operative store was itself considered to be the premium. This scheme addressed the uncertainty faced by the underprivileged by providing an adequate safeguard.

Now, fast forward to 2020 and the COVID 19 conundrum, even before the nation was pressed into lockdown by the union government, the Savitha samaja co-operative society being fully aware of the contingencies, it organized awareness programs to educate the barbers on the measures that are to be taken during work hours and the gravity of the situation. We also distributed masks free of cost to all barbers in the district. Once the lockdown was declared, the co-operative bank waived off the interest of 3 months for those barbers who availed the personal loan facility and also had made business with the co-operative store. In addition to this, all loans bestowed to barbers and non- barber members of the Savitha Samaja were given loan moratorium of 3 months. It is to be noted that all these timely measures were taken even before the RBI made its announcements.

Furthermore, taking note of the plight of the poor barbers in the community, the co-operative's banking section, rolled out interest-free loans upto Rs.10,000 to facilitate the purchase of salon equipment and related products. This scheme has benefited over a 100 barbers in the region within 10 days of its announcement. The co-operative has kept aside Rs.1Cr. for this scheme. This albeit a small step, will increase the purchasing capacity of the barbers during these tough times and will in turn boost the country's economic growth. Besides, we also distributed salon equipment kits and ration kits to impoverished barbers, their families, and also to the

workers, working in salons with the total budget of 4 lakhs. Slowly, when the nation began getting accustomed to the new normal and the Udupi district authorities decided to lift the ban on a variety of businesses including salons, Savitha samaja cooperative took up the responsible task of educating the barbers on the new normal, and the safety protocols that have to be followed while working and interacting with customers.

Another important decision we are taken to decrease the interest percentage by 2% to all type of loans to all the members of the society from July to September 2020.

Considering the plight of the street vendors during COVID 19 pandemic, the Savitha samaja sowharda cooperative decided to complement the central government decision to grant interest free loans of Rs. 10,000 with its own set of loan schemes worth Rs. 10,000 with just 5% interest.

We are very happy to inform you that, the Savitha Samaja Sowharda cooperative was recently recognized with Best Sowharda Cooperative award (There are more than 5,000 sowharda cooperatives registered in Karnataka State) in the 67th All India level Cooperative week held at Chikkaballapur district of Karnataka state on 17th November 2020, organized by the Karnataka State Sowharda Federal Cooperative and Cooperative department govt. of Karnataka. The Cooperative minister S T Somashekhar, health minister Dr. Sudhakar, and local Member of Parliament Mr. Bacche gowda graced the occasion.

Way ahead:

Being a small co-operative society, we still have a large scope to expand and develop. The society envisages establishing a facility to provide international grade training to budding hairstylists under the principles of the co-operative movement.

Sir, through you, I would like to bring to my fellow countrymen's notice the importance of co-operative societies as enshrined in our constitution as a fundamental right in Article 19(1)(c) and as a Gandhian principle in the part IV.

Thanking you,

Your's sincerely,

Naveen Chandra Bhandary M.Sc.
Preseident, Savitha Samaja Multipurpose Sowharda Cooperative Ltd.
Udupi