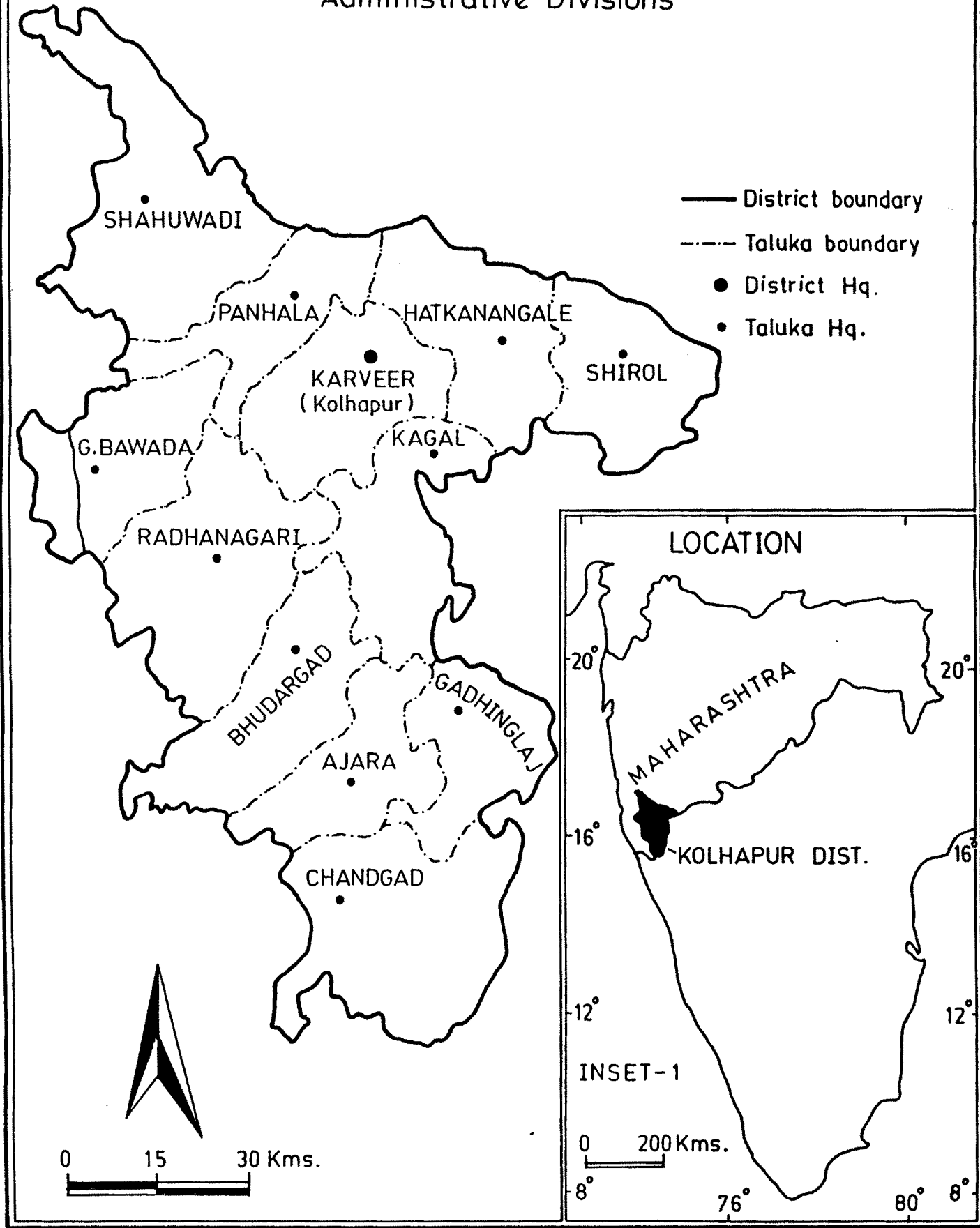


CHAPTER-II:KOLHAPUR DISTRICT ; ECONOMIC PROFILE AND CONSUMERS'
CO-OPERATIVES.A) ECONOMIC PROFILE OF KOLHAPUR DISTRICT:I) LOCATION OF KOLHAPUR DISTRICT AND KOLHAPUR CITY:

Kolhapur district is located between 15.43° to 17.10° North Latitude and 73.40° to 74.42° East longitude. The Kolhapur District is bounded by Sangli district at the North, by Belgaum district of Karnataka state at the South and East and, by Ratnagiri and Sindhudurg districts at the West. The Kolhapur district covers an area of 8,059 Square Kilometers. Warna Panchaganga, Dudhaganga, Wedaganga, Hiranyakeshi and Krushna are the important rivers of the district. The district is inclusive of 12 towns and 1208 villages. For the administrative purposes the district is divided in 12 taluka's namely Karveer, Kagal, Gargoti, Gadhinglaj, Ajara, Chandgad, Radhanagari, Gaganbawada, Shahuwadi, Hatkangle, Shirol and Panhala.

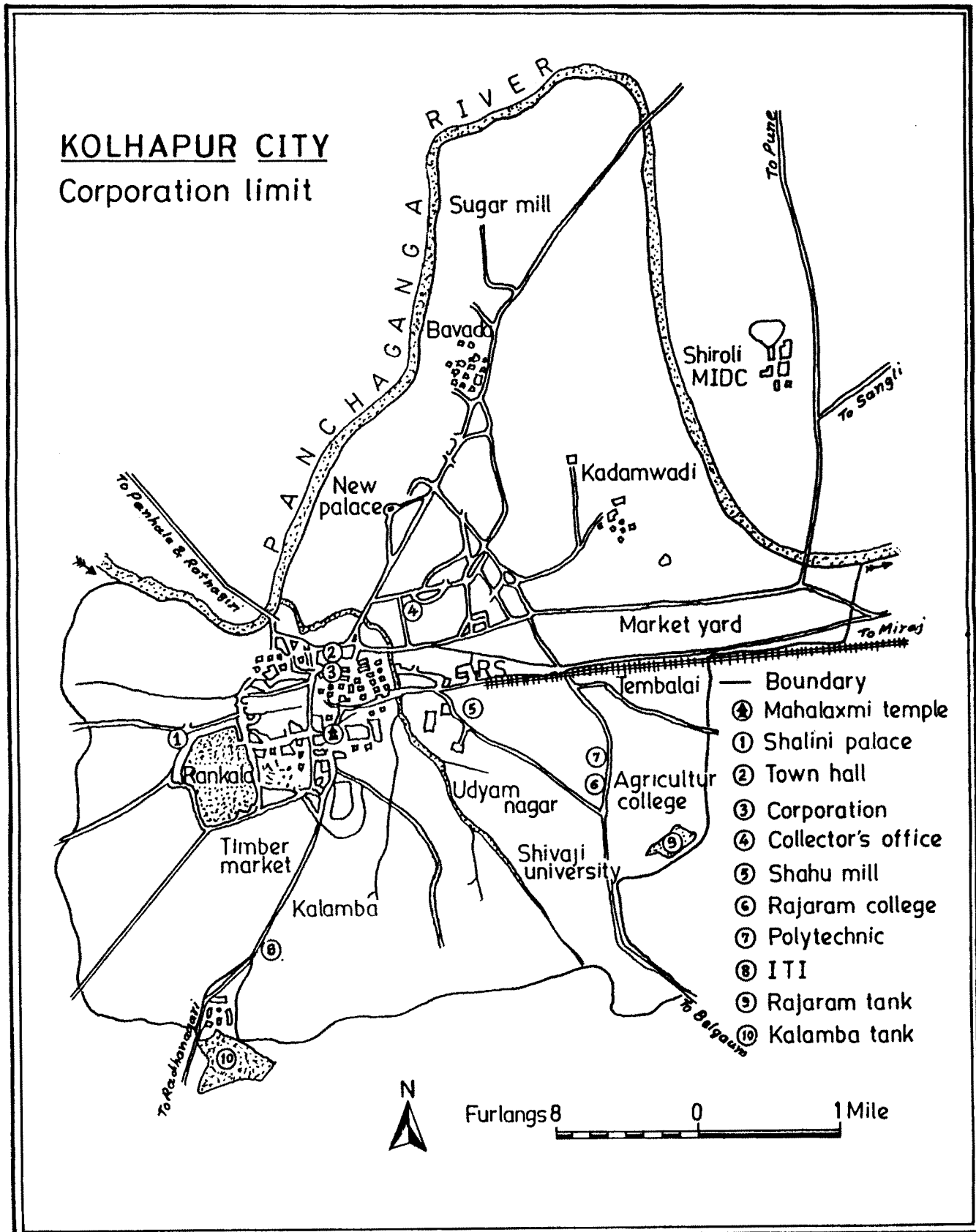
The city of Kolhapur is located in South Maharashtra. It is situated at $16^{\circ}42'$ North latitude and $74^{\circ}14'$ last longitude at an attitude of 650 meters above mean sea level. Due to growing population the city limit has expanded in all directions and as a result an expansion of areas of 66.82 Square Kilometers. The Kolhapur city Municipal Council got the status of Corporation in 1977. The city stands on the right bank of the river Panchaganga, a tributary of the Krushna.

KOLHAPUR DISTRICT Administrative Divisions



MAP-1

7554



MAP-2

II) CLIMATE AND RAINFALL:

The temperature of Kolhapur district is rarely dropping below 15^oc and occasionally rising above 38^oc. The district gets rain from the South-east as well as from the North-east monsoons. The average rainfall is 1643 m.m. The climate of Kolhapur city is salubrious throughout year, with moderate rainfall.

III) POPULATION:

As per 1981 census the total population of the district is 25,06,330. The percentage share of the rural population to the total population is 75.18 and remaining 24.82 percent population is living in urban areas.

According to census of 1901 the total population of Kolhapur city was 54,373. As per the census of 1981 the total population is 3,40,635. Thus within 70 years the population of Kolhapur city has been increased by more than two and half lakhs.

IV) INDUSTRY:

The industrial development of the district is uneven. There is concentration of industries in the cities of Kolhapur, Ichalkaranji, and Jaysingpur. According to the census of manufacturing industries of 1959, there were a number of small scale establishments, manufacturing diesel engines and their spare parts, spare parts of automobiles batteries, powerlooms, handlooms, oil crushing equipment, silverware, toys, bricks,

tiles, pottery, leather goods, ropes, etc. The number of water pumps and oil engines manufactured in the district is the largest in the state. In the cottage and small scale industries sector handloom, powerloom, engineering, gur, basket making etc. are the important industries. The small scale industries are also concentrated in three taluka's namely, Karveer, Hatkanagale and Shirol. Remaining 9 taluka's are industrially backward. Large scale industries are also developed in Kolhapur district. In 1985 the number of registered factories was 866, out of which, 660 are actually working in the district. These industries together create 29,000 average daily employment opportunities. Besides this, Boxite industry is developed in Chandgad, Ajara and Gadhinglaj, taluka's. In 1985 they produce 3.96 M.tons Boxite, which value of Rs.110.88 lakhs.

V) AGRICULTURE:

According to land capability, Kolhapur district has three broad Zones, the western part is covered with baterite soil, the central part has fertile brownish well-drained soil, while the eastern zone is covered with alluvial medium the deep black soil. As per 1981 census 5,56,655 hectares land is under cultivation in the district. The percentage of cultivable land to total area is 73.70. Rice, Jowar, groundnuts and sugarcane are the major crops of district. In the total gross cropped area the area under rice, jowar, groundnuts and sugarcane is 25.72 percent, 10.17 percent, 10.06 percent and 11.89 percent respectively. The district is famous throughout India for the production and quality of gur.

VI) IRRIGATION:

Irrigation facilities in the district from the various sources of irrigation are summarised below:

Table 2:1IRRIGATION FACILITIES IN KOLHAPUR DISTRICT

Sr. No.	Type of irrigation	Hectares
1)	Net irrigated area ...	83,394
2)	Percentage of irrigated to net sown area ...	20,49
3)	Area under government irrigation schemes. ...	4,563
4)	Tanks ...	430
5)	Wells ...	14,130
6)	Other sources ...	64,271

Source : Government of Maharashtra Socio-economic survey and District Statistical Abstract 1980-81.

VII) CO-OPERATIVE MOVEMENT IN THE DISTRICT:

The spread of co-operative movement in various walks of economic life of the district is note-worthy. The movement is so well-organised that atleast upto 50 to 60 percent economic activities take place through the various types of co-operatives . They include co-operative credit societies, co-operative textile industries, agro based industries, dairy, marketing, housing, processing, workers, and consumers' co-operatives. At the end of June, 1985 in the district 3715 co-operative societies were working, having a total membership of 14,74,000. Thus the coverage of the

population through various types of co-operatives is 58 percent.

The achievement is really remarkable. The latest position of co-operative movement in the district is summarised below:

TABLE 2:2

CO-OPERATIVE MOVEMENT IN KOLHAPUR DISTRICT: 1985

Type of the Society	Number	Membership
<u>A) Co-operative Credit Societies:</u>	1424	8,83,000
1) District Central Co-operative Bank	1	3,507
2) Land Development Bank	1	-
3) Primary Agriculture Credit Society	850	3,73,810
4) Other Agriculture Credit Society	48	9,453
5) Urban Credit Societies	329	1,62,400
6) Urban Bank	40	2,68,912
7) Salary Earners Credit Society	157	64,482
<u>B) Co-operative non-Credit Societies:</u>	2291	5,91,000
1) Marketing Society	20	7,507
2) Agriculture Production and Processing Society.	24	-
3) Fisheries Society	15	2,226
4) Water Supply Society	354	56,455
5) Farming Society	20	1,030
6) Dairy Society	943	-
7) Others Agriculture Society	28	-
8) Housing Society	407	28,366
9) District Co-op. Board	1	940
10) Consumers Society	95	78,155
11) Others Industrial Society	137	33,822
12) Weavers Society	27	8,221
13) Workers Society	98	79,71
14) Industrial estate	9	4,487
15) Transport Society	10	1,083
16) Other Co-operative Society	103	-

Source : Socio-Economic Review and district statistical Abstract of Kolhapur District, 1985.

The table shows that at the end of June, 1985 in the district 3715 co-operative societies are working out of which 38.33 percent are credit societies and 61.64 percent are non credit societies. In co-operative credit societies number of

Primary Agricultural Credit Societies is ^{the} highest followed by the urban credit societies, salary earners credit societies and other credit societies.

There are 2291 co-operative non-credit societies in the district, out of which 61.28 percent are Agriculture non-Credit Societies and remaining 38.72 percent are Non-Agriculture Non-Credit Societies. In co-operative non-credit societies the highest number is of dairy societies followed by Housing, water supply, others industrial co-operatives, workers co-operatives, consumers' co-operatives and others co-operatives societies.

B) CONSUMERS' CO-OPERATIVES IN KOLHAPUR DISTRICT:

As the present study deals with consumers' co-operative an attempt has been made to review the growth of consumers' co-operatives in the district.

The second world war ^o gave impulse to the consumers' co-operative in the district. The Shetakari Sahakari Sangh (the reputed co-operative concern) came in to existence in Oct., 1939 to protect the consumers. Since then the consumers' co-operative movement spread all over the district. Table 2:3 gives the necessary information about consumers' co-operatives.

The consumer co-operative movement in Kolhapur district includes organisation of wholesale stores and primary co-operative societies. At the end of the year 1962-63 there were 42 consumers' co-operative societies working in the district out of which 3 were wholesale stores, 38 primary societies and one hotel cum canteen.

TABLE - 2:3
CONSUMERS CO-OPERATIVES IN KOLHAPUR:

Years	<u>GROWTH AND PROGRESS</u>			
	No. of Societies	Members	Share Capital	Working Capital (Rs. in '000')
1963-64	41	10225	669	2,211
1964-65	42	16310	830	3,228
1969-70	44	26299	1,556	7,743
1970-71	45	28651	1,601	8,087
1975-76	55	32630	2,496	15,414
1981-82	70	59294	6,182	27,876
1982-83	79	65105	7,006	27,376
1983-84	90	70239	8,281	29,073
1984-85	95	78155	12,258	38,054
1985-86	103	98481	14,740	42,267
1986-87	108	105675	14,740	1,47,805
% of growth rate in 1986-87 over	163.41	933.50	2,103.28	6584.98

Source : Socio Economic Review and District Statistical Abstract Kolhapur District 1961-62 to 1986-87.

As the table 2:3 shows ^{that} during the period under the review, the co-operative consumer movement in the district had made a rapid progress. The number of societies increased from 41 to 108 and membership increased 10,225 to 1,05,675. The growth rate of number of societies and membership was 163.41 percent and 933.50 percent respectively. The total working capital increased by 6584.98 percent. The increase in share capital during the same period was 2103.28 percent.

I) PERFORMANCE OF WHOLE SALE STORES IN KOLHAPUR DISTRICT
(during 1978-79 to 1986-87)

Table 2:4 shows that, the number of wholesale co-operative stores in Kolhapur district rose from 4 in 1978-79 to 6 in 1986-87 and the total membership which was 19926 in 1978-79 increased to 31489 in 1986-87. The average members per consumer whole sale store increased from 4981.50 in 1978-79 to 5248.17 in 1986-87. Thus substantial progress has been registered in their membership. The Share Capital was Rs.17,89,000 in 1978-79. It increased to Rs.71,46,000 in 1986-87, with the growth rate of 299.44 percent.

The total purchases and sales of these co-operatives increased during these years. The total purchases in 1978-79 were of the order of Rs.2,21,15,000 which shot up to Rs.14,94,99,000 in 1986-87. The average purchases per society during 1978-79 being of the order of Rs.55,28,750 which increased to Rs.2,49,16,500 in 1986-87. The total wholesale trade during 1978-79 increased from Rs.2,57,25,000 to

Rs.15,54,95,000 during 1986-87. The average sales per society rose from Rs.64,31,250 in 1978-79 to Rs.2,59,15,833 in 1986-87. Thus wholesale stores made remarkable progress both in purchases and sales.

II) PERFORMANCE OF PRIMARY STORES IN KOLHAPUR DISTRICT
(during 1978-79 to 1986-87)

Table 2:4 indicates that, the district had in all 54 Primary Co-operatives in 1978-79. Their number increased to 102 in 1986-87. The increase was nearly two fold. The total membership went up from 25,564 to 74,186 during 1978-79 to 1986-87 and the average number of members per society increased from 473.40 to 727.31. There was phenomenal growth in the number of co-operatives and their membership. The share capital have also increased by 224.83 percent.

The primary consumers' co-operatives purchased goods worth of Rs.3,18,27,000 during 1978-79, which rose to Rs.11,21,54000 during 1986-87. The average purchases of per society increased from Rs.5,89,388.88 in 1978-79 to Rs.10,99,549 in 1986-87. The wholesale trade of these societies was of the order of Rs.3,02,34,000 during 1978-79 which rose up to Rs.11,86,00,000 during 1986-87. The average sale per society increased from Rs.5,59,388 in 1978-79 to Rs.11,62,745 during 1986-87.

The wholesale stores as well as primary consumers' co-operative societies achieved progress in membership, share capital, purchases and sales. However their performance can't be called satisfactory in respect of losses incurred every year.

TABLE 2:4
PERFORMANCE OF CONSUMERS' CO-OPERATIVE SOCIETIES IN KOLHAPUR DISTRICT

(Rs. in '000)

Particulars	WHOLE SALE STORES										PRIMARY STORES									
	1978-79	1979-80	1980-81	1981-82	1982-83	1983-84	1984-85	1985-86	1986-87	1978-79	1979-80	1980-81	1981-82	1982-83	1983-84	1984-85	1985-86	1986-87		
Stores	4	4	4	4	5	5	5	5	6	54	52	77	66	74	85	90	98	102		
Members	19926	21118	21654	23444	25295	25295	26008	27673	31489	25564	25592	26758	35850	39810	44944	52147	70808	74186		
Share Capital	1789	2325	2558	2928	2967	3763	5083	7030	7146	2438	2908	2231	3254	4039	4518	7175	7710	8407		
Funds	754	835	1154	1199	1205	1257	1417	1630	1828	1899	2056	2092	2711	2724	3216	3960	3967	4362		
Deposits	79	20	87	67	125	450	540	876	1609	149	159	514	285	279	1162	1254	1336	2185		
Borrowings	1390	2891	5424	4967	5893	7026	8742	7881	-	6114	6066	6942	7652	8131	9277	11982	13994	-		
Purchase	22115	43320	75973	74110	73010	84401	108493	126991	149499	31827	33345	36674	55703	67786	53862	75366	91627	112154		
Sales	25725	35620	139290	76798	83592	8795	111420	132629	155495	30234	53446	33644	65285	68733	77721	84861	117931	118600		
Profits	52	40	108	57	229	395	620	668	899	312	485	172	610	572	776	834	2825	1809		
Loss.	50	82	326	187	162	257	344	265	164	110	1102	107	49	38	112	428	617	1549		

Source : Statistical Books of Co-operative Movement in Kolhapur District, 1978-79 to 1986-87
Published by - Chairman, Kolhapur District Co-operative Board Limited, Kolhapur.

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