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**CHAPTER - III**

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**PROGRESS AND PERFORMANCE OF CO-OPERATIVE MOVEMENT**

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C H A P T E R - I I I

PROGRESS AND PERFORMANCE OF CO-OPERATIVE MOVEMENT

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3.A. PROGRESS OF CO-OPERATIVE MOVEMENT IN SOLAPUR DISTRICT :

Chapter-III has been divided into main three sections. Section-A analyses the performance and progress of co-operative movement in Solapur District. Section-B emphasises the progress and performance of urban co-operative credit societies in Solapur city only. And Section-C gives concluding remarks on above observations. The purpose of this topic is to examine the role of co-operative movement in various activities of human life, and the performance and progress of urban co-operative credit societies in Solapur city which is our objective.

The growth of urban co-operative credit societies, is co-related with the spread of co-operative movement. The movement has vertically and horizontal linkages with various organisations and agencies. The growth and spread of any type of co-operative units, motivates to organise and install, other co-operative societies. And thus the co-operative movement is spreading into various human activities. Meanwhile the progress of movement is dependent on the socio-political, geographical and economic conditions of the regions.

The Solapur district has special features in comparison with other districts. So, the inter-district variations in the spread of co-operative movement is observed. The intra-district variations in the spreading of co-operative movement is also observed. The socio-economic development of Solapur unlike other regions is dependent on the topography population and resources etc.

3.A.1. THE SETTLEMENT :

The district of Solapur lies entirely in the Bhima-Sina-Man basins, just before the Bhima river leaves Maharashtra state to enter into Karnataka state. Bounded by 17°10' north and 18°32' north latitudes and 74°42' east and 76°15' east longitudes, the district is fairly well defined to its west as well as to its east by the inward looking scraps of phaltan Range and the Osmanabad plateau, respectively. The adjoining districts are Sangli to its south-west, Satara to its West, Pune to its north-west, Ahmadnagar to its north, Bhir and Osmanabad to its east and the Bijapur district in Karnataka state to its south. Though of an irregular shape the district is roughly squarish 200 k.m. east west and 150 k.m. north-south. The district has a total area of 15,057 square k.m. and a population of 26,10,144 as per 1981 census.

For administrative purpose, the district is divided into 11 talukas (see map 3.1). The area, number of inhabited villages, number of deserted villages, number of towns, 1981 population etc. are shown in Table No.3.1. The district lies in the basins of the Nira, Bhima, Sina and Man rivers. Most of the Malshirus tahsil in the west ~~of the district~~ drains northwards into Nira river which falls into the Bhima river in the west of the district. The drainage area of the Bhima, which winds south-east through the district includes on the left bank Karmala, Madha, Pandharpur, Mohol and South Solapur and on the right bank of Malshirus, Sangola and Mangalwedha. The Sina

Location of UCCS :

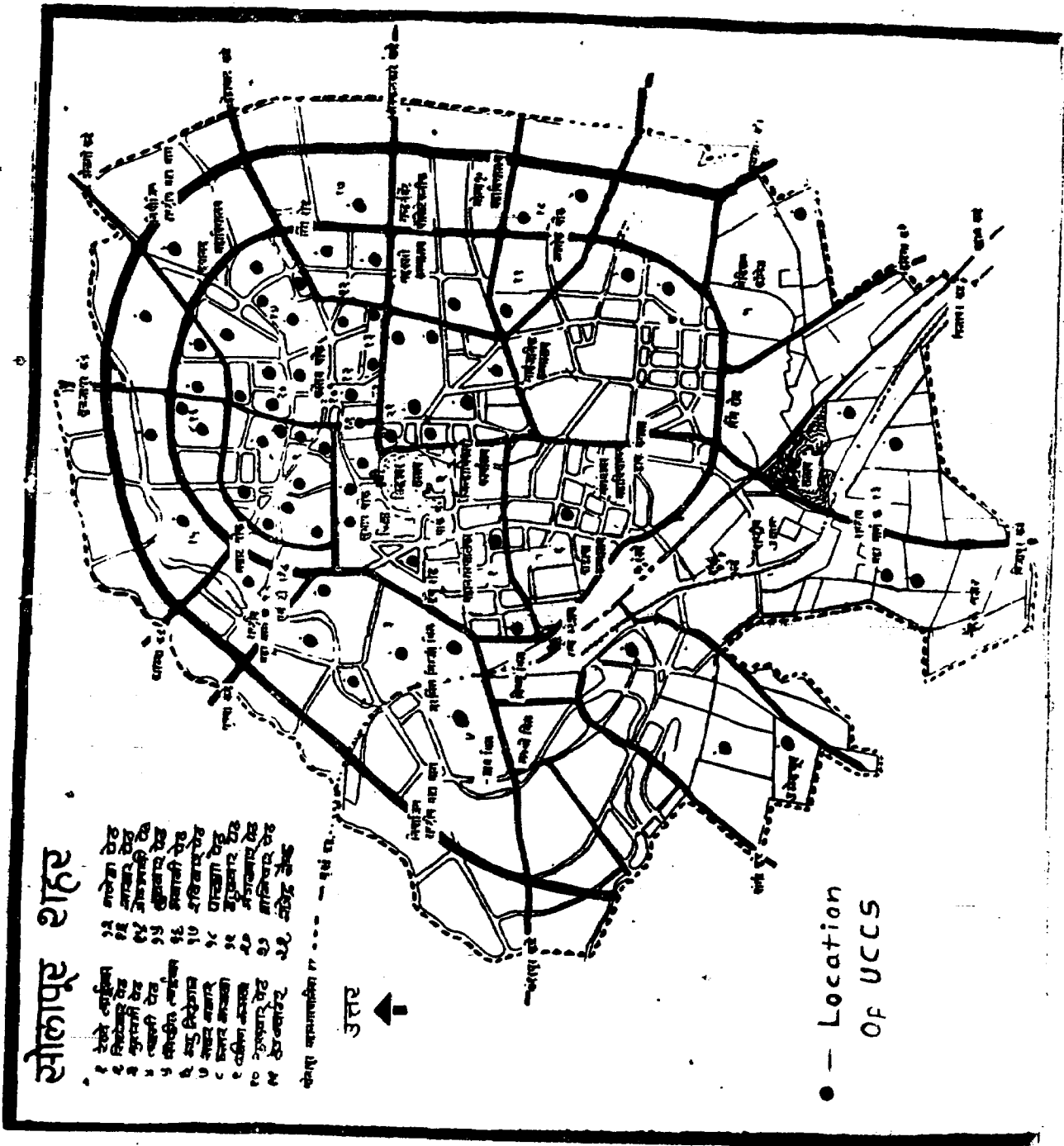


TABLE NO.3.1

ADMINISTRATIVE DIVISIONS, NUMBER OF VILLAGES AND POPULATION IN SOLAPUR DISTRICT  
1981

Sr. No.	Taluka	Head Quarters	Area in sq. km.	No. of villages Inhabited	Uninhabited	No. of towns	Population	Population per sq.km.
1)	Solapur North	Solapur	736.3	49	1	1	6,15,608	836
2)	Solapur South	Solapur	1195.3	87	-	-	1,51,031	126
3)	Barshi	Barshi	1626.0	142	-	4	2,76,757	170
4)	Akkalkot	Akkalkot	1390.3	126	2	3	2,15,510	155
5)	Mohol	Mohol	1408.3	103	1	-	1,58,430	112
6)	Mangalwedha	Mangalwedha	1140.9	79	-	1	1,17,301	103
7)	Pandharpur	Pandharpur	1303.6	93	-	1	2,37,680	182
8)	Sangola	Sangola	1579.4	87	-	1	1,82,063	115
9)	Malshiras	Malshiras	1522.2	104	-	-	2,82,300	185
10)	Karmala	Karmala	1609.7	118	-	1	1,65,714	103
11)	Madha	Madha	1544.9	116	1	1	2,07,550	134
TOTAL			15057.0	1104	5	10	26,10,144	173

Source : Gazetteer of India, Maharashtra State, Solapur District.

which flows from north to south-east, parallel to the Bhima, drains eastern Karmala, Central Madha, Barshi, eastern Mohol and Solapur North and South. Near about Solapur, the country is about 550 metres above the sea level except certain parts of the district. The climate of the district is dry and healthy. The temperature rises upto 40.7°C and declines upto 17.1°C. The rainfall throughout the district is scanty and uneven. The annual average rainfall for the Solapur centre is 678 mm. This average rainfall is received from south-west as well as north-west mansoons. The geographical foundation of soils prevailing in the district is mainly of Deccan trap of volcanic origin. The soil is partially decomposed basaltic rock, locally known as murum which lies present material. On account of more or less complete absense of loading the exchangeable calcium being the predominant claimant. The lime reserve is fairly high (3.5 to 10.1%).

### 3.A.2. AGRICULTURAL ECONOMY OF SOLAPUR DISTRICT :

Agriculture is the main source of livelihood of the people in the district as it engages about 70% of the working population. It is therefore a basic industry providing not only most of the foodstuff but also some of the essential raw materials to feed the industries in the district. The population of Solapur district is predominantly agricultural. The total population of the district as per 1981 census was 26,10,144

spread over on area of 15,057 square k.m. The cultivators and the agricultural labourers constituted 34.36 percent and 29.54 percent, respectively of the total working class population of the district in 1981. The percentage of urban population is 29.40% which is less than state's percentage (i.e. 35.03%) but the district's decadal population variation of growth rate between 1971-81 is less ( + 15.81 ) than states ( + 24.59 ) growth rate.

The percentage of cultivable area to total area is 87.90%. Barshi, Solapur south, Akkalkot and Madha have more than 90% of cultivable area. The percentage of irrigated area to total cultivable area is only 9.45%. Malshirus has the highest (23.27%) irrigated area followed by Pandharpur (16.52%), Sangola (12.89%) and Madha (10.54%).

The main staple food of majority people is wheat and jowar. So, the district's cropping pattern consists of these two crops. The minerals like building stone, sand and clay are found in sufficient quantity all over the district. Clay which is useful for manufacture of bricks is also found in the river beds and along the banks of rivers respectively. About 4,000 persons are engaged on the fishing activity in the district. There are 16 fisheries co-operative societies in the district.



### 3.A.3. INDUSTRIAL ECONOMY OF SOLAPUR DISTRICT :

The study of the economic conditions in the district is not complete without the review of its industrial development. Solapur is an important centre of cotton textile industry ever since the third quarter of the nineteenth century and the district ranks fourth as regards industrialisation in the state. The jacquard chaddars manufactured at Solapur are very famous all over Maharashtra. Besides the modern textile mills, Solapur is a congenial home of the handloom weaving industry which provides employment to a considerable number of workers. The important cottage industries in the district are handloom, weaving, leather worker's, Fibre worker's, bomboo worker's oil, pressing, carpentry, smithy, dyeing and printing, silk processing, potter of brick making and lime burning, bidi making, metal working, soap making and miscellaneous industries like kumku making, agarbatti making, etc. Besides the cotton textile industry, the sugar industry has also found a congenial home in parts of the district. As a matter of fact the sugar industry occupies a very important position in the industrial landscape as also the general economy of the district. The sugar factories are concentrated in the areas of Akluj, Malshirus, Malinagar, Chitalenagar and Akkalkot. It is paradoxical that although Solapur is one of the most industrialised districts in Maharashtra, the district economy is mainly agrarian in character. In fact agriculture constitutes the most important segment of its economy from the point of view of

employment as also its contribution to the state income. Bidi manufacturing and ready-made garments are also important industries in the district. The most important commodities manufactured are stationary, turdal, edible and sweet oil, sarees, cotton bales, agarbatti and Solapur chaddars are important items. Most important commodity exported from the district are groundnut, jowar, Betel leaves, sweet oil, Grocery, Raw cotton and Solapur chaddars etc. The chaddar industries are located in Solapur city proper. The districts imported items are Grocery, wheat, stationary, cloth, engine materials and cotton yarn, etc. The other items of exports are sugar, gur, pulses, grapes and cotton textiles both handloom and power loom. Most of the exports are sent to Bombay, Pune, Tamilnadu and Andhra Pradesh. Jacquard chaddars produced at Solapur have market not only in the country but also outside the country. The important commodities of import at present comprise salt, wheat, coconuts, betelnuts, cloth, copper and other metal vessels, glassware etc. The other important imported commodities are hardware, building material, provision articles, stationary and cutlary, medicines, electrical goods and appliances, machinery, footwear, watches and number of other consumer articles. These imports from the important places such as Bombay, Ahmedabad, Madras, Malegaon, Pune and Calcutta.

### ✓3.A.4. PERFORMANCE OF CO-OPERATIVE MOVEMENT IN SOLAPUR DISTRICT.

History of the co-operative movement in the district could be traced to the registration of 'Talvale Co-operative Thrift and Credit Society' in Barshi taluka in the year 1904. Since then the movement is gaining ground in the rural population, similar types of societies were formed in all important villages in the district. In the earliest stages of the movement the societies had no share capital and were mainly run with the funds collected from the members and non-members by way of savings and deposits. Deposits then had a special significance in view of the fact that there was no Central Financing Agency to supplement the funds of these societies. The movement then was concerned mainly with provision of credit to the needy agriculturists and had largely to rely upon local savings. Credit was inseparable from thrift. With the change in the economic conditions it was widely felt that co-operation is the best alternative to achieve economic emancipation of the masses. This led to codification and enactment of laws on co-operation which further developed the organisational and financial structure of co-operative societies. The system of share capital was introduced. Central Co-operative Banks were established and non-credit co-operatives also came into existence. Most of the societies were single purpose societies. The emphasis was particularly on small sized societies with a membership not exceeding 100. The single purpose societies were found mainly to cater to the needs of credit, supply of agricultural implements and other requisites, as well as for co-operative farming and marketing. In due course

supervisory and marketing societies, federal unions operating at taluka level came into existence. The multi-purpose societies which cater to the various needs of the agriculturists gained ground and replaced the traditional single-purpose, small sized societies. During the year 1958 the resolution passed by the National Development Council changed the out look of credit societies. In general, the multi-purpose societies and credit societies forgoing ahead to form themselves into service co-operatives. The co-operative movement now embraces various aspects of economic activities such as extension of agricultural credit and development of agricultural processing, marketing of agricultural produce and formation of milk unions.

The development of co-operative movement in Solapur district is shown in Table No.3.2 and the present position of the movement in Table No.3.3.

From Table No.3.2 we can see that the percentage of number of societies in profit are increasing from 1982-83 to 1987-88, except for the year 1984-85 in which number of societies in profit reduced by 124 (7.42%) in comparison with earlier position. In the year 1982-83 the percentage of societies in profit to the total number of societies was 44.44% which increases upto 52.17% in the year 1987-88. While the societies which were in normal position i.e. no loss no profit position, there number is growing since 1982-83. The total number of societies also goes on increasing embracing all types of co-operative activities. The per society membership in 1982-83

TABLE NO.3.2

GROWTH OF CO-OPERATIVE SOCIETIES IN SOLAPUR DISTRICT.

Index No.	Item	(Rs. & Members in thousand)				
		1982-83	1983-84	1984-85	1985-86	1986-87 1987-88
1.	No. of societies	3267	3533	3700	3932	4100 4217
2.	No. of members	569	639	645	712	765 787
3.	Paidup Share Capital	198855	224659	226119	613903	621068 683731
4.	Out of which					
	A) Government	45934	72171	65101	1766	2003 8971
	B) Self deposits	152921	152488	161018	612080	644786 674760
5.	Deposits	724867	828434	1005894	1266103	1487288 1631418
6.	Working Capital	2021135	2234687	2537635	4033745	4520505 5347487
7.	Loans Advanced	719680	802418	968845	4140379	6080801 1564816
8.	Profit					
	A) No. of societies in profit	1452	1671	1547	1985	2094 2200
	B) Amount of profit	38258	89106	36781	1586	1785 60808
9.	Loss					
	A) No. of societies in loss	1136	995	1032	1123	1021 1496
	B) Amount of loss	7926	9329	8934	1165	1385 37586
10.	Societies having No Profit					
	No Loss	689	877	1133	854	985 521

Source : District Deputy Registrar, Co-operative Societies, Solapur.

TABLE NO.3.3  
-----PRESENT POSITION BY TYPES OF CO-OPERATIVE SOCIETIES IN SOLAPUR  
DISTRICT (1987 - 88)

Sr. No.	Types of Society	No. of Society
1) CO-OPERATIVE CREDIT SOCIETIES		
1.1	District Central Co-operative Bank	1
1.2	Primary Agricultural Co-operative Credit Society	843
1.3	Farmer Service Society	4
1.4	Laps Co-operative Society	-
1.5	Grain Bank	1
1.6	Others	-
2) NON-AGRICULTURAL CREDIT SOCIETIES		
2.1	Primary Co-operative <del>Bank</del> Bank	
	A) Urban Bank/Industrial Co-operative Bank	21
	B) Salary Earner's Credit Societies	-
2.2	Other than Agricultural Co-operative Credit Societies	
	A) Salary Earner's Credit Societies	188
	B) Urban Co-operative Credit Societies and Others	144
	C) Other	-
3) <del>SALE</del> SALE SOCIETIES		
3.1	District Sale Society	
	A) General Purpose	1
	B) Special Purpose	
3.2	Primary Sale society	
	A) General (Taluka Sale and Purchase Society)	10
	B) Special Purpose	-
3.3	Other	
	A) Primary Fruits and Vegitable Sale Society	9
	B) Other Crops Sale Society	
4) PRODUCTION SOCIETY		
4.1	Sugar factory	7

Sr. No.	Types of society	No. of Society
4.2	Other agricultural Processing Societies	12
4.3.	Weavers Co-operative Society (Handloom and Powerloom)	211
4.4	Cotton Mills	8
4.5	Other Industrial Societies	544
4.6	Milk Societies	659
4.7	Milk Federation	3
4.8	Fish Business Society	56
4.9	Agriculture Society	42
4.10	Lift Irrigation Society	167
4.11	Forest Labourers' Society	-
4.12	Other	74
5) SOCIAL SERVICE		
5.1	Consumer Store	189
5.2	Housing Society	405
5.3	Labourer Contract Society	553
5.4	Transport Society	20
5.5	Other	45
		-----
		Total : 4,217
		-----

Source : District Deputy Registrar, Co-operative Societies, Solapur.

was 174, which was 180 in 1984-85 and with a little increase in the average number of about 186 members per society is observed in 1987-88. The per member share increased to ~~Rs~~ ~~XX~~ Rs.868.78 in 1987-88 which was Rs.349.48 in 1982-83. The working capital per society increased from Rs.618.65 in 1982-83 to Rs.1268.07 in 1987-88. The average deposits of societies increased from Rs.221.87 to Rs.386.86 in 1987-88. The per member disbursement of loans increased by Rs.1988.33 in 1987-88, which was only Rs.1264.81 in 1982-83.

Table 3.3 illustrates the present position of co-operative movement spread over among various activities. The Primary Agricultural Co-operative Credit Societies share 19.99% of total societies. Then ranked by milk societies which share 15.62% in the total number of societies. Third and fourth ranks goes to labour contract societies and other industrial societies respectively.

### 3.B. URBAN CO-OPERATIVE CREDIT SOCIETIES IN SOLAPUR CITY.

#### 3.B.1. HISTORICAL PERSPECTIVE :

The Solapur is situated between 17°40' north latitude and 75°46' east longitude. The Solapur city is the headquarter of the district bearing the same name and has a broadgauge railway station coming under the South-Central Railway. It is 165 miles from south-east of Pune and 283 miles from south-east of Bombay. The derivation of the name Solapur is



attributed to the fact that the former town was composed of sixteen villages. Recent research however shows that the name Solapur is derived from 'Sonalapur' and not from the congregation of sixteen villages. The city area is 25.33 square k.m. having a population of 5,14,860 according to 1981 census.

As stated earlier the city is the head quarter of the district bearing the same name. It is also the head quarters of two talukas namely, North Solapur taluka and South Solapur taluka and as it is the district place, the Government administrative activities are located in the city. The municipal corporation has been established on May 1, 1964.

Besides the collectorate, and the Zilla Parishad offices, the offices of the mamlatdars and the Block development Officers of North Solapur and South Solapur talukas are also located at Solapur. The courts of district and sessions judge, two Assistant Judges and Assistant Session Judges, two Additional Assistant Judges and Additional Session Judges are also located in the city. It is also a seat of Civil Judge (Junior Division) and First Class Judicial Magistrate for the talukas of North Solapur and South Solapur. There is also one First Class Judicial Magistrate for Solapur taluka police station. It is the head quarters of the District Superintendent of Police. Besides post, telegraph, telex and telephone exchanges are also located in the city. Solapur is not only served by the railway but also by the State Transport buses with a depot. The Solapur Municipal Bus Service has been introduced in the town. The city is connected with air routes.



According to 1981 census, the literacy rate in the city is 52.70%. There are about 300 schools, 8 colleges, 3 polytechnics, an engineering college, a pharmacy college and a medical college, located in the city area. There is a Civil Hospital and a General Hospital with other 20 private hospitals. The city is accompanied with number of gardens, lakes, zoos, swimming pools, cinema theatres, clubs, an auditorium, Rotary and Lions Clubs etc. The city has around the beautiful temples. Lord Sidheshwar the city God is located in the middle of a picturesque lake. The lake is surrounded by a lovely ornamental garden specially created with the background of a monumental fort, built in the 13th or the 14th century A.D.

But Solapur is not all that, Solapur have been known as commercial centre since the days of the Bahamani kingdom. It is also well known as an important centre of Jowar and the Jacquard chaddars of Solapur are famous all over India for their designs and soft texture. The traditional image of Solapur City as a commercial and industrial centre is being further strengthened with a new pattern of project on the industrial horizon. The Maharashtra State Industrial Corporation was prompted to establish an industrial area which is humming with industrial activity with a large number of textile units. There is already a plan to extend this area by additional 290 hectares. The recent introduction of the Vayudoot Air Services to Solapur has added a new facility for industrial investment.

✓ 3.B.2. PERFORMANCE OF CO-OPERATIVE SOCIETIES IN SOLAPUR CITY.

The co-operative movement has been linked both vertically and horizontally for the welfare of human being. Almost all human activities have been covered by co-operative movement. The spread of co-operative movement in Solapur city has been depicted in Table No.3.4. About 30.40% of total district's societies are located in Solapur city. And about 30.26% of city's total belongs to industrial co-operatives. This is because of the reason that the textile industry has been organised on a co-operative principles. Secondly housing societies have shared 20.82% in the total societies during 1988. About 14% of co-operative societies belongs to non-agricultural credit societies. The city has 69 Urban Co-operative Credit Societies (1987) located in its area (See table No.3.5). The least number of societies belongs to Primary Agricultural Credit Co-operative Societies, Lift Irrigation Co-operative Societies, Spinning and Sugar Co-operatives and others.

✓ 3.B.3. GROWTH OF URBAN CO-OPERATIVE CREDIT SOCIETIES IN SOLAPUR CITY.

The First Urban Co-operative Credit Society has been established in the year 1936 viz. 'Aryakshetriya Urban Co-operative Credit Society Limited, Solapur'. Unfortunately this society could not prosper and progress upto the sufficient extent. But it is still alive. The second urban co-operative credit society established after Aryakshetriya is 'Rajratan Urban Co-operative Credit Society Limited, Solapur' in 1951.

TABLE NO.3.4

PERFORMANCE OF CO-OPERATIVE MOVEMENT IN SOLAPUR CITY.

Sr. No.	Types of Societies	30-6-86	30-6-87	30-6-88
1.	Primary Agricultural Credit Co-operative Society	4(0.32)	4(0.31)	4(0.31)
2.	Handloom Weavers Co-operative Society	137(10.83)	136(10.81)	136(10.60)
3.	Consumer's Co-operative Society	112(9.19)	116(9.22)	119(9.28)
4.	Housing Co-operative Society	240(19.70)	253(20.11)	267(20.82)
5.	Urban Co-operative Credit Society	69(5.66)	69(5.48)	66(5.14)
6.	Salary Earner's Co-operative Credit Society	106(8.70)	110(8.74)	111(8.82)
7.	Industrial Co-operative Society	373(30.62)	378(30.04)	388(30.26)
8.	Labour Co-operative Society	102(8.37)	100(7.94)	99(7.72)
9.	Lift Irrigation Co-operative Society	1(0.08)	1(0.07)	1(0.07)
10.	Other Types of Co-operative Society	39(3.20)	41(3.25)	41(3.19)
11.	Sale and Purchase Co-operative Federation	1(0.08)	1(0.07)	1(0.07)
12.	Co-operative Sugar Factory	1(0.08)	1(0.07)	1(0.07)
13.	Co-operative Spinning Mill	2(0.16)	2(0.14)	2(0.14)
14.	Agricultural Produce Marketing Committee	1(0.08)	1(0.07)	1(0.07)
15.	Powerloom Weavers Co-operative Society	30(2.46)	45(3.57)	45(3.51)
Total No. of Societies		1218	1258	1282

Note :- Figures in the parenthesis indicates the percentage to the total.

Source :- District Deputy Registrar, Co-operative Societies, Solapur.

TABLE NO. 3.5

URBAN CO-OPERATIVE CREDIT SOCIETIES IN SOLAPUR CITY AS ON 30-6-87

Sr. No.	Name of the Society	Operational Area	Member ship Capital (Rs)	Share Capital (Rs)	Working Capital (Rs)	Registration No. and Date
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	Arykshetriya Urban Co-operative Credit Society Limited	Solapur city	465	33510	44720	7527/1936
2.	Alhilal Urban Co-operative Credit Society Limited	Solapur city	380	75000	90570	1344/1978
3.	Alhuk Urban Co-operative Credit Society Limited	Solapur city	410	68050	75620	902/1981
4.	Ashirwad Urban Co-operative Credit Society Limited	Solapur city	275	35000	56440	905/1981
5.	Anand Urban Co-operative Credit Society Limited	Solapur city	210	38500	44930	914/1982
6.	Amar Urban Co-operative Credit Society Limited	Solapur city	342	40410	56275	917/1983
7.	Onkar Urban Co-operative Credit Society Limited	Ward No.31	525	90550	110240	924/1984
8.	Ahilyadevi Urban Co-operative Credit Society Limited	Solapur city	370	102510	181360	306/1985
9.	Bhavsar Urban Co-operative Credit Society Limited	Solapur city	1825	1071000	3395000	206/1980
10.	Balaji Urban Co-operative Credit Society Limited	Solapur city	389	40050	67220	903/1981

(1)	(2)	(3)	(4)	(5)	(6)	(7)
11.	Citizen Urban Co-operative Credit Society Limited	Solapur city	267	277420	335265	1350/1979
12.	Chandrashekhar Urban Co-operative Credit Society Limited	Ward No.46	368	37050	34970	305/1985
13.	D. B. Bunkatlal Urban Co-operative Credit Society Limited	Solapur city	342	32800	206830	1103/1981
14.	Gajanan Urban Co-operative Credit Society Limited	Solapur city	570	85500	51480	912/1982
15.	Gavlivasti Urban Co-operative Credit Society Limited	Ward No.39	409	50900	49710	918/1983
16.	Gita Urban Co-operative Credit Society Limited	Ward No.37	395	40830	49236	921/1983
17.	Harinarayan Urban Co-operative Credit Society Limited	Solapur city	376	37050	51220	1099/1981
18.	Haji Jainodhdhin Urban Co-operative Credit Society Limited	Ward No.11	278	451340	569925	909/1982
19.	Jodbhavi Peth Urban Co-operative Credit Society Limited	Solapur city	388	51850	107335	901/1980
20.	Jaihind Urban Co-operative Credit Society Limited	Solapur city	249	31325	41870	212/1980
21.	Jiveshwar Urban Co-operative Credit Society Limited	Solapur city	440	28715	26361	1097/1981

(1)	(2)	(3)	(4)	(5)	(6)	(7)
22.	Jai Maharashtra Urban Co-operative Credit Society Limited	Solapur city	289	39900	42775	907/1981
23.	Kidwai Urban Co-operative Credit Society Limited	Solapur city	351	34275	39365	1343/1978
24.	Kamaladevi Urban Co-operative Credit Society Limited	Solapur city	419	52820	75620	203/1980
25.	Lokmanya Urban Co-operative Credit Society Limited	Solapur city	362	41950	57895	1104/1981
26.	Lokseva Urban Co-operative Credit Society Limited	Ward No.1	492	50800	81180	915/1982
27.	Manohar Urban Co-operative Credit Society Limited	Solapur city	392	35970	67890	208/1980
28.	Maniyar Urban Co-operative Credit Society Limited	Ward No.29	447	41250	59295	920/1983
29.	Murli Urban Co-operative Credit Society Limited	Ward No.22	355	35850	48560	303/1984
30.	National Urban Co-operative Credit Society Limited	Solapur city	269	29440	37590	1345/1984
31.	New India Urban Co-operative Credit Society Limited	Solapur city	325	267940	372175	207/1980
32.	<del>XXXX</del> Navjeevan Urban Co-operative Credit Society Limited	Solapur city	457	32850	48720	1100/1981

(1)	(2)	(3)	(4)	(5)	(6)	(7)
33.	Nilkantheshwar Urban Co-operative Credit Society Limited	Solapur city	327	45350	51230	911/1982
34.	Rajratan Urban Co-operative Credit Society Limited	Solapur city	479	42900	27830	18670/1951
35.	Rani Laxmibai Urban Co-operative Credit Society Limited	Solapur city	318	29075	34785	202/1980
36.	Rajiv Gandhi Urban Co-operative Credit Society Limited	Solapur city	437	29550	42985	906/1981
37.	Rajshri Shahu Urban Co-operative Credit Society Limited	Ward No.57	378	137640	185110	922/1983
38.	Solapur Pan Seller's Urban Co-operative Credit Society Limited	Solapur city	377	29930	30148	1342/1977
39.	Sidharudh Urban <del>Urban</del> Co-operative Credit Society Limited	Solapur city	298	34680	42750	1347/1979
40.	Jagdamba Urban Co-operative Credit Society Limited	Solapur city	338	39710	27880	1348/1979
41.	Shri. Sahastrarjun Urban Co-operative Credit Society Limited	Solapur city	1298	770000	5078000	205/1980
42.	Saleshwar Urban Co-operative Credit Society Limited	Solapur city	398	45930	58270	204/1980



(1)	(2)	(3)	(4)	(5)	(6)	(7)
43.	Shivneri Urban Co-operative Credit Society Limited	Solapur city	276	32765	41380	210/1980
44.	Sonamata Urban Co-operative Credit Society Limited	Solapur city	341	30050	37920	1102/1981
45.	Solapur City Ration Shoppers' Urban Co-operative Credit Society Limited	Solapur city	252	38650	46530	904/1981
46.	Sharan Basweshwar Urban Co-operative Credit Society Limited	Solapur city	314	32940	53490	908/1982
47.	Shri Sant Sena Urban Co-operative Credit Society Limited	Ward No.23	352	143880	213485	910/1982
48.	Shilpakalpa Urban & Co-operative Credit Society Limited	Solapur city	311	29550	42890	916/1982
49.	Shri Namdev Urban Co-operative Credit Society Limited	Ward No.13	409	32775	41300	301/1984
50.	Shri Yanawalkya Urban Co-operative Credit Society Limited	Ward No.7	567	91100	259000	302 /1984
51.	Shri Sidheshwar Shramajeevi Urban Co-operative Credit Society Limited	Solapur city	339	30825	37910	304/1985
52.	Sarvodaya Urban Co-operative Credit Society Limited	Solapur city	467	32580	35910	307/1986

(1)	(2)	(3)	(4)	(5)	(6)	(7)
53.	Shri Kalika Urban Co-operative Credit Society Limited	Solapur city	302	39770	42390	308/1986
54.	Mahalaxmi Urban Co-operative Credit Society Limited	Solapur city	418	44050	51760	309/1986
55.	Shradhanand Urban Co-operative Credit Society Limited	Solapur city	488	39950	61270	132/1978
56.	Shri Chaundeshwari Co-operative Credit Society Limited	Solapur city	216	32732	36412	211/1980
57.	Vijay Bhavani Urban Co-operative Credit Society Limited	Solapur city	276	29625	36370	913/1982
58.	Vaybhav Urban Co-operative Credit Society Limited	Ward No.16	392	30650	52750	1341/1977
59.	Vardhaman Urban Co-operative Credit Society Limited	Solapur city	173	36500	48380	1346/1979
60.	Yashganga Urban Co-operative Credit Society Limited	Solapur city	208	28975	49390	1101/1981
61.	Liladhar Urban Co-operative Credit Society Limited	Solapur city	321	32425	38940	1349/1979
62.	Bhartiya Urban Co-operative Credit Society Limited	Solapur city	485	42890	92450	901/1981

(Sr)	(2)	(3)	(4)	(5)	(6)	(7)
63.	Sharad Urban Co-operative Credit Society Limited	Solapur city	293	31930	42490	923/1983
64.	Shankarrao Mohite Urban Co-operative Credit Society Limited	Ward No.6	378	33480	51490	123/1983
65.	Solapur District Motor Owner's Urban Co-operative Credit Society Limited	Solapur District	243	413100	1425493	102/1985
66.	Solapur District Labourer's Urban Co-operative Credit Society Limited	Solapur District	1523	72125	162000	101/1985
67.	Dr. Ambedkar Urban Co-operative Credit Society Limited	Municipal Corporation	509	39900	31656	1098/1981
68.	Mochi Samaj Urban Co-operative Credit Society Limited	Solapur city	194	32930	72726	218/1981
69.	Tirumal Urban Co-operative Credit Society Limited	Ward No.53	214	8762	21993	918/1983
TOTAL :			28342	6072079	15284405	

Source : District Deputy Registrar, Co-operative Societies, Solapur

TABLE NO.3.5.Yearwise Registration of the Societies.

Sr.No.	Year	No.of Societies Registered
1.	1936	1 (1.44%)
2.	1951	1 (1.44%)
3.	1977	2 (2.89%)
4.	1978	3 (4.34 )
5.	1979	5 (7.24 )
6.	1980	11 (15.94)
7.	1981	16 (23.18)
8.	1982	9 (13.04)
9.	1983	8 (11.59)
10.	1984	5 ( 7.24)
11.	1985	4 ( 5.79)
12.	1986	4 ( 5.79)
Total		69 (100.00)

Note : Figures in the parenthesis indicates percentage to the total.

Source : District Deputy Registrar Co-operative Societies,  
Solapur.

Since then the number goes on increasing (see table No.3.5).

There are some other UCCS in the city which have achieved a spectacular progress. However one cannot deny the fact that about 50% of total UCCS in the city are only on paper without having considerable functioning capacities. It is therefore, important to study and foundout the causes of imbalanced growth of UCCS in Solapur city.

It is clear from Table No.3.6. that more than 60% of the UCCS, are registered between the period 1980 to 1983. That is 44 UCCS, are established during this period. At present there are 69 Urban Co-operative Credit Societies in Solapur City.

3.B.3-a. MEMBERSHIP AND NUMBER OF SOCIETIES :

There are 28,342 members of the 69 UCCS in Solapur City. According to 1981 census the total population of the city is 5,14,860. In 1981 the number of societies are 39 which means that in the year 1981 there is a co-operative credit society behind each group of 13,201 population. It has been stated that there should be a co-operative credit society behind each group of 10,000 population. In 1981 the number of societies according to the population in the city was not satisfactory. But today the position is good. There are 69 UCCS, working in the city. Today there is no need of quantitative growth in number of societies but there is a greater need of qualitative growth of UCCS.

3.B.3-b. SHARE CAPITAL :

The total amount of share capital of all the 69 UCCS in Solapur City is 60,72,079 Rs. When we tabulate all these

TABLE NO.3.7.

Classification of Societies According to Share Capital.

Sr.No.	Share Capital (Rs.)	No. of Societies
01.	Below Rs.50,000	49 (71.01)
02.	Rs.50,000 to Rs.1 lakh	10 (14.49)
03.	Rs. 1 lakh to Rs. 5 lakh	7 (10.14)
04.	Rs. 5 lakh to Rs.10 lakh	2 ( 2.89)
05.	Above Rs.10 lakh	1 ( 1.44)
Total		69

Note : Figures in the parenthesis indicates percentage to the total.

Source : District Deputy Registrar Co-operative Societies, Solapur.

societies according to their amount of the share capital at present, the position will be as shown in the table number 3.7. It is clear from the table that there are 59 societies which are having their share capital below Rs.1 lakh. On the other hand there are 10 societies which are having share capital above Rs.1 lakh. Out of these 10 UCCS 2 societies are having share capital above Rs.5 lakh and there is 1 society which have share capital above Rs.10 lakh. The per society share capital comprises of Rs.88001 and per member shares is of Rs.214.24.

3.B.3-c. WORKING CAPITAL :

The total amount of working capital of all the 69 UCCS is Rs.152,84,405. When we get tabulated all these societies according to their amount of the working capital at present, the position will be as shown in the Table No.3.8. It is clear from the table that there are 55 UCCS having working capital upto Rs.1 lakh. On the other hand there are 15 UCCS having working capital above Rs.1 lakh. Out of these 15 UCCS 3 societies have their working capital above Rs.10 lakh. Among these 3 UCCS, two societies are having their working capital above Rs.25 lakh. The per UCCS working capital / comprises of Rs.2,21,513 and per member working capital is Rs.539.28.

3.B.3-d. INVOLVEMENT OF POPULATION AND CENTRALISATION :

Out of the total population of the city(5,14,860)5.6% of the population has been covered by the 69 UCCS. There is a need of further increase in the membership of UCCS. Though

TABLE NO.3.8.

Classification of societies According to working Capital.

Sr. No.	Working Capital (Rs.)	No.of Societies
01.	Below Rs.50,000	34 (49.27)
02.	Rs.50,000 to 1 lakh	21 (30.43)
03.	Rs.1 lakh to 5 lakh	10 (14.49)
04.	Rs. 5 lakh to 10 lakh	1 ( 1.44)
05.	Above Rs.10 lakh	3 ( 4.34)
Total		69 (100%)

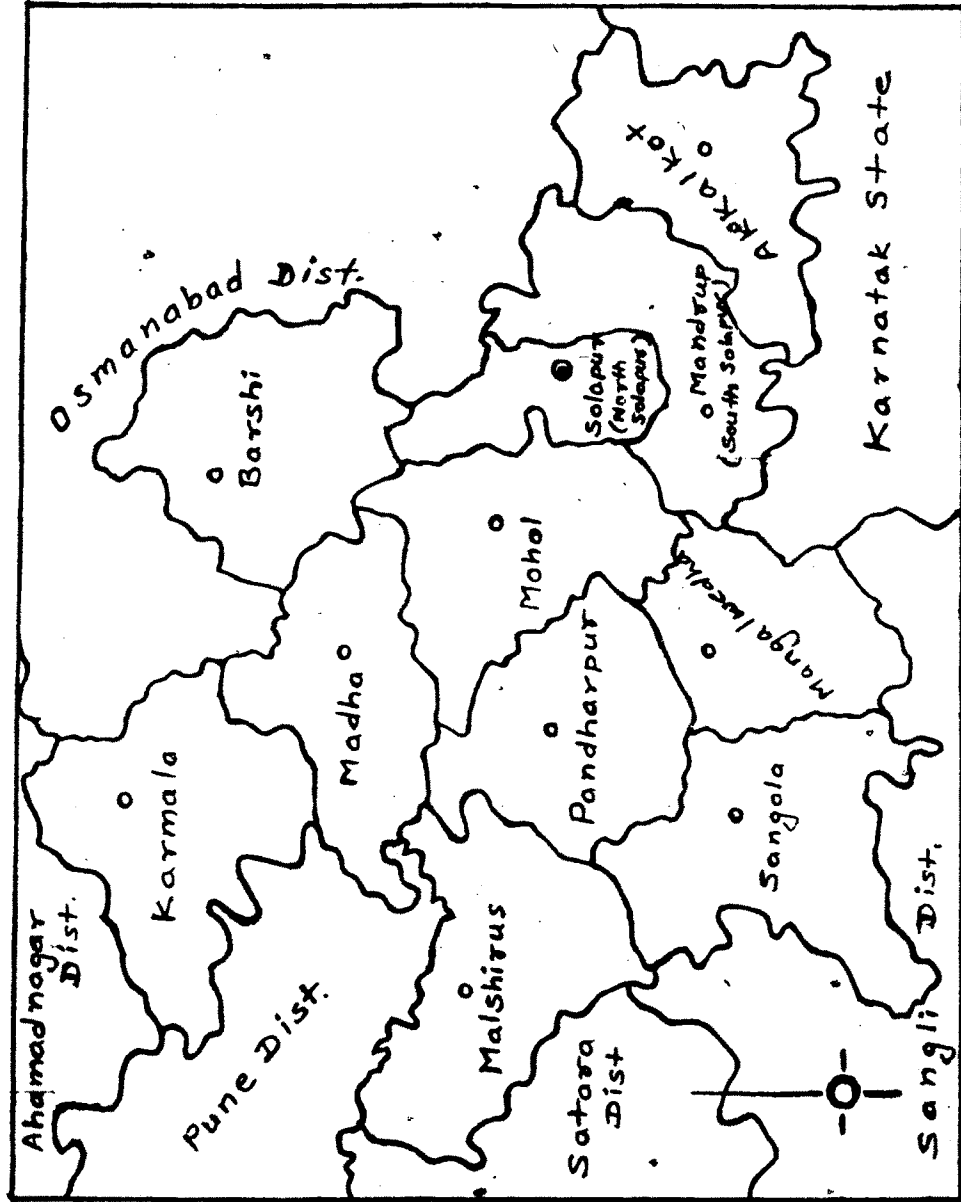
Note : Figures in the parenthesis indicates percentage to the total.

Source : District Deputy Registrar Co-operative Societies, Solapur.



Map No. 3-1

Salapur District:



o - Taluka Main Centre  
o - District Main Centre

all these 69 UCCS are spread all over the city area, specifically as we have found out that there are good number of societies centralised in the area where there is business and trade activities are being practiced. Such locational areas are Sakharpeth, Shukrawarpeth, Mangalwarpeth, Shaniwarpeth, Jodbhavipeth, North Kasba, South Kasaba etc. (see map 3.2.) The location of the 69 UCCS is shown in the map of the Solapur City by black dots.

### 3.C. CONCLUSIONS :

It is seen from the overall performance of the co-operative movement in the Solapur district that the performance is fairly good. However there is a need of much more qualitative growth, because the number of societies in the district is increasing, though few are working on a satisfactory way one cannot deny the fact that the number of societies in loss is also increasing. In the year 1988 the number of Urban Co-operative Credit Societies in the district were 4217 and the number of societies in loss were 1496 which means that about 35% of the total societies in the district are in loss.

In case of Solapur city as the city is the main centre of the district there is much attention should be given towards the growth of qualitative co-operative movement. We can state this by analysing the conditions of UCCS, that more than 50% of the UCCS in the city are not functioning

properly. There are lots of problem of overdues, management disbursement of loans etc.

Another thing which strikes the researcher that many of the societies have the operational area of the whole city but they restrict their functioning upto specific areas and persons. Because of this the societies belonging to the members having good economic standered becomes viable and the society belonging to the low income group people become weak.

