

CHAPTER-III

VARIOUS SCHEMES OF THE BHOGAWATI FACTORY.

1. Agricultural Development Schemes -

- i) Lift Irrigation Schemes,
- ii) Subsidy for plantation of Adsali/Suru Sugarcane,
- iii) Pilot Project Scheme,
- iv) Horticultural Development,
- v) Supply of Farm Implements,
- vi) Supply of Press-mud.

2. Sugarcane Development Schemes -

- i) Seed Nursery Scheme,
- ii) Cane-crop Competition,
- iii) Supply of Improved Seeds, Fertilizers and Pesticides.
- iv) Smut Control Scheme,
- v) Crop Protection & Cultivation,
- vi) Soil Testing Scheme,
- vii) Supply of Sprayers,
- viii) Guidance, Seminars and Tours of the Farmers.

3. Economic Development Schemes -

- i) Harvesting and Transportation.
- ii) Small Savings Generation.
- iii) Employment Generation.
- iv) Capital Formation.

(ii)

4. Area Development Schemes -

- i) Construction of Approach Roads.
- ii) Spread of Rural Industries.
- iii) Development of New Class of Entrepreneurs.
- iv) Transport and Communication.

5. Subsidiary Occupational Schemes -

- i) Cattle Breeding Centre.
- ii) Financial Assistance to Small and Marginal Farmers for Purchase of Bullocks & Bullock-carts.
- iii) Assistance to Financial, Institutions & Banks in collecting their Loans.

6. Social Welfare Schemes -

- i) Family Welfare Schemes.
- ii) Educational Facilities.
- iii) Houses for Landless Labourers.

7. Other Schemes -

- i) Assistance to Backward Class Members.
- ii) Bio-gas Schemes.

8. Concluding Remarks.

The Bhogawati factory has undertaken various schemes for the benefit of the members and also for the development of the factory. The Schemes can be grouped under the following broad heads :

1. Agricultural Development Schemes.
2. Canal Development Schemes.
3. Economic Development Schemes.
4. Area Development Schemes.
5. Subsidiary Occupations Schemes.
6. Social Welfare Schemes.
7. Other Schemes.

The discussion of these various schemes follows :

1) Agricultural Development Schemes :

They are meant for development of agriculture in the area of operation of the factory. They include (i) Lift Irrigation Schemes (including Spent Wash Schemes), (ii) Plantation of Adasali/Suru Sugarcane; (iii) Pilot Project Scheme; (iv) Horticultural Development; (v) Supply of Farm Implements; (vi) Supply of press-mud.

i) Lift Irrigation Schemes :

The continuous supply of Sugarcane can only be assured if there is timely and adequate water supply, for this purpose the Bhogawati factory has implemented the Government Lift

Irrigation Schemes which contain 50% loan of the total capital investment carrying  $4\frac{1}{2}\%$  interest per annum, 25% contribution of the member and 25% subsidy. The contribution of 25% from the member farmers has almost in all the cases been contributed by the Bhogawati Factory initially and later on deducted from the cane-bills of the concerned farmers.

The following Table shows the details of the Government Lift Irrigation Schemes implemented by the Bhogawati Factory.

Table No. 3.1

Statement showing the Government Lift Irrigation Schemes implemented by the Sugar Factory.

Sr. No. :	Name of Lift Irrigation Scheme :	No. of Beneficiaries :	Total Area under command (Acres) :	Original Capital Cost Rs. :	Subsidy at 25% on original cost Rs. :
1.	Yelowade No.1	114	147	59,603	14,900
2.	Yelowade No.2	95	264	1,24,566	31,141
3.	Haladi	207	300	1,35,864	33,966
4.	Awali Khurd & Ghudewadi	213	339	1,24,361	31,090
5.	Dewale	196	267	1,40,555	35,139
6.	Kambalwadi	114	117	43,363	10,840
7.	Kanthewadi	73	150	62,896	15,724
8.	Amjai Vharavade	216	201	62,939	15,735
9.	Ghotavade	55	124	33,437	8,359
10.	Koulav	205	216	1,08,524	27,131
		<u>1488</u>	<u>2125</u>	<u>8,96,108</u>	<u>2,24,025</u>

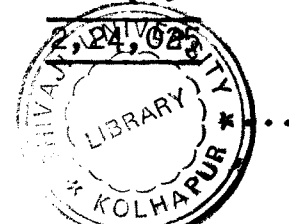


Table No.3.1 : (Contd...)

Sr. No.:	Name of Lift Irrigation Scheme	No. of Beneficiaries	Total Area under command (Acres)	Original Capital Cost Rs.	Subsidy at 25% on original cost Rs.
12.	Awali Budruk	229	222	2,89,109*	-
13.	Parite Rabbi	72	39	41,192*	
14.	Parite Spent Wash	111	90	5,05,834*	
			2476		

\* Capital cost on 30.9.84

Source : Annual Report & Office Record.

From Table No.3.1, it is seen that there were total 14 lift irrigation schemes. Out of the Schemes No.12,13 and 14 only the Schemes No.13 & 14 are fully financed by the Bhogawati Sugar Factory and all the maintenance expenses including the repairs, electricity charges and the cost of actual operation etc. are borne by the beneficiaries concerned in proportion to the land irrigated.

The subsidy sanctioned for the first 11 Schemes by the State Government at 25% on original cost is Rs.2,24,025. This has actually not been received upto 30.9.1984.

The area under command coming under all these 14 Schemes is 2,476 acres.

Spent Wash Scheme :

For restoring the environmental balance and simultaneously utilising the affluent water for irrigation the lands, the Bhogawati Factory has installed one affluent purification plant in the vicinity of the factory. The water so purified is supplied to the farmers of the Parite Village at a nominal rate of Rs.300 to 500 per acre per annum. The whole capital investment of Parite Rabbi and Spent Wash Schemes has been incurred by the Factory.

In addition to these schemes undertaken and operated by the Sugar Factory itself, it has also granted assistance of Rs.156.16 lakhs to other 46 lift irrigation schemes in the area. This assistance is in the form of an advance for working expenses to be recovered from the cane bills of the concerned members.

ii) Subsidy for Plantation of Adasali/Suru Sugarcane :

The Bhogawati factory grants subsidy of Rs.250/- per acre of adasali/suru sugarcane plantation undertaken before 30th September every year. Suru plantation is beneficial for both the farmers and the sugar factory as the yield per acre of suru sugarcane and the recovery percent are high and the sugar factory gets fully matured sugarcane right at the beginning of the crushing season.

The following Table gives the details for five years.

Table No.3.2

Statement showing Adsali/Suru sugarcane plantation and subsidy given by the Bhogawati factory during 1979-80 to 1983-84.

Sr. No.	Year	Area in Acres	Subsidy given Rs.
1.	1979-80	301.20	75,375
2.	1980-81	422.32	1,05,700
3.	1981-82	538.20	1,34,625
4.	1982-83	943.20	2,35,875
5.	1983-84	727.22	1,81,888
		<u>2932.14</u>	<u>7,33,463</u>

Source : Annual Reports of the Sugar Factory.

iii) Pilot Project Scheme :

For increasing the sugarcane production per acre of land, the Government of Maharashtra has formulated Pilot Project Scheme from 1976-77 which gives important guidelines on improved cultivation of sugarcane. Under this scheme, amount equivalent to the cost of cultivation of sugarcane is advanced as loan to the farmers through a sugar

~~sugar~~ factory, 50% of the amount is in cash and the remaining 50% in kind. The following Table provides the data pertaining to this scheme for the year 1979-80 and 1980-81; after which the Scheme was suspended till its reintroduction in 1984-85.

Table No.3.3

Statement showing the yearwise area under this Pilot Project Scheme during 1979-80 to 1980-81.

Sr. No.	Year	No. of participating members	Area in Acres	Cost of fertilisers supplied Rs.	Average yield of sugarcane per acre in Mts.
1.	1979-80	706	703.20	11,85,540	42
2.	1980-81	679	611.18	18,65,379	41
		<u>1385</u>	<u>1314.38</u>	<u>30,50,919</u>	<u>—</u>

Source : Annual Reports of the Sugar Factory.

iv) Horticultural Development :

With a view to prevent erosion of land and enable the farmers to earn income on subsidiary sources like horticulture, the Bhogawati Factory provides plants such as mango, coconut, cashew-nut, sag, eucalyptus etc. at concessional rates. This also helps to restore the disturbed balance of environment. The number of plants supplied was 34,348 in 1981-82, 56,179 in 1982-83 and 90,923 in the year 1983-84.



v) Supply of Farm Implements :

For the small and marginal farmers who cannot afford to purchase their own farm implements such as ploughs, tyre carts, tractors, trucks and bull-dozers etc., the Bhogawati factory provides these implements by charging a nominal rate of hire charges.

Till 30.9.84, the Sugar Factory had 5 single tractor-trailers, 2 bull-dozers and 2 tyre-carts.

vi) Supply of Press-mud :

The Press-mud a by-product of Sugarcane can be used as manure to enhance the fertility of the soil. The Bhogawati Factory supplies the press-mud to its members on demand with ~~asses~~ the necessary charges of loading, unloading and transportation.

So also like other sugar factories in the State the Bhogawati factory supplies press-mud to each shareholder by rotation only.

The following Tables gives the details of press-mud supplied during 1979-80 through 1983-84.

Table No.3.4

Statement showing the yearwise supply of press-mud to the members for 5 years.

Sr. No.	Year	Members benefited	Press-mud supplied in Mts.
1.	1979-80	885	7,679
2.	1980-81	1294	9,992
3.	1981-82	1025	7,485
4.	1982-83	1187	8,924
5.	1983-84	3124	17,408
	Total :	7515	51,488

Source : Annual Reports of the Factory.

Such a service helps the shareholders in minimising the total cost of fertilisers and to increase their per acre production.

## 2) Sugarcane Development Schemes :

Sugarcane is the single most important raw-material of a sugar factory. The development of sugarcane gives higher recovery percent and increased yield per acre which is beneficial both for farmers as well as sugar factory. This Scheme includes i) Seed Nursery Scheme; ii) Cane-crop competition; iii) Supply of improved seeds, fertilisers and pesticides;

iv) Smut control Scheme; v) Crop-protection and cultivation Scheme; vi) Soil testing scheme; vii) Supply of sprayers; viii) Guidance, Seminars and tours of the farmers.

i) Seed Nursery Scheme :

The Bhogawati factory requires near about 5000 to 6000 acres of sugarcane plantation and hence it requires 400 to 500 acres of seed nursery every year. The Bhogawati factory, with a view to grow disease-free, high quality and improved sugarcane seeds, has formulated a scheme of Seed Nursery from 1981-82. The seed nurseries are undertaken at village level. The farmer-members taking the seed nursery plot are supplied with improved seed of sugar-cane, fertilisers and pesticides on credit. As an incentive, the member is paid Rs.1000/- as subsidy per acre.

The following Table gives the details.

Table No.3.5

Statement showing Seed Nursery Plots undertaken and subsidy given by the Bhogawati Factory during 1981-82 to 1983-84.

Sr.	Year	Area under seed Nursery Acres	Subsidy given in Rs.	
1.	1981-82	34.26	20,790	Subsidy Rs.600 per acre
2.	1982-83	57.34	57,800	,, Rs.1000 ,,
3.	1983-84	100.07	100,175	-do-

Source : Annual Reports of the Sugar Factory.

ii) Cane Crop competition :

With a view to inducing the farmers to cultivate sugarcane with higher recovery percent and to increase sugarcane production per acre, the factory has instituted three prizes of Rs.1000/-, Rs.700/- and Rs.500/- respectively for the member farmers producing sugarcane with highest recovery percent and at the same time highest yield per acre.

iii) Supply of improved Seeds, fertilisers and pesticides :

For improving the production of sugarcane and other crops, modern fertilisers and pesticides are essential. The Sugar factory provides all these on credit to its members.

Table No.3.6 shows the data for the last 5 years.

Table No.3.6

Statement showing the Sugarcane seed, rice-seed and fertilisers supplied and subsidy given by the Bhogawati factory.

Year	<u>Sugarcane Seed</u> :Pieces :of CO : 740	<u>Seed</u> :No.of :benefi: :ciary	<u>Subsidy</u> :given by :the Sugar : Rs.	<u>Rice-seed suppli</u> :ed :Ratnagi- :ri 505	<u>Benefi-</u> :ciary	<u>Fertilisers</u> :supplied in : Mts.
1979-80	512100	N.A.	N.A.	1769	91	1046.220
1980-81	725500	N.A.	5,685.00	1720	92	1722.090
1981-82	1154000	N.A.	9,460.00	N.A.	N.A.	N.A.
1982-83	807200	118	-	920	N.A.	155.500
1983-84	728500	169	-	903	64	371.250

Source : Annual Reports of the Sugar Factory.

iv) Smut Control Scheme :

The C.O.740 Sugarcane variety is highly susceptible to 'Smut Disease', which is highly infectious. It results in the considerable decrease in the yield of sugarcane per acre. This disease can totally be eradicated only if the plants of sugarcane affected by smut are picked up and destroyed. The pesticides cannot eradicate this disease totally. To induce an awareness of this scheme among the farmers and also to assist them in implementing it successfully, eradication campaigns are held villagewise by the Bhogawati factory and such farmers who succeed in producing the affected plants are given cash awards.

Under this scheme in the year 1982-83, the Bhogawati factory arranged a "Campaign for Eradication of Smut" in the jurisdiction of the area by giving Re.0.25 per affected plant of sugarcane and spent Rs.23,935 on the scheme. This scheme was also continued in the year 1983-84 by giving Re.0.10 per affected plant and thus an amount of Rs.7,606/- was spent on it during the year.

v) Crop Protection & Cultivation Scheme :

The Bhogawati factory, for increasing the sugarcane yield per acre and getting continuous supply of quality sugarcane, has devised this scheme. The cane Development Officer

and his staff gives valuable guide-lines about modern plantation, use of fertilisers and pesticides while planting the sugarcane seeds.

For protecting the sugarcane and to ultimately achieve higher yield per acre the Bhogawati Factory provides some fertilisers and pesticides on credit basis from the very beginning of seed plantation of sugarcane till the maturity of sugarcane.

vi) Soil Testing Scheme :

To have a proper use and dose of fertilisers for a particular kind of soil, it is essential to test the soil. The Bhogawati factory sent samples of soil from the land of 213 member farmers for testing in the year 1982-83 to the Government Laboratory and Rastriya Chemicals and Fertilisers Laboratory at Kolhapur for analysis.

vii) Supply of Sprayers :

For the protection and development of sugarcane, the Bhogawati Factory has a scheme of selling sprayers on credit with 50% subsidy. During the year 1982-83 to 1983-84 the factory sold 332 sprayers with a total subsidy of Rs.95,334/-.

The Table below provides with the yearwise details.

Table No.3.7

Statement showing number of sprayers supplied and subsidy given by the Bhogawati Factory during 1982-83 and 1983-84.

Sr. No.	Year	No. of members benefited	Amt. of 50% subsidy given by the Factory Rs.
1.	1982-83	147	42,274
2.	1983-84	185	53,060
	Total :	332	95,334

Source : Annual Reports of the Factory.

viii) Guidance, Seminars and Tours of the farmers :

With a view to exposing the farmers to modern farm practices and with a view to issuing important guide-lines for increasing yield per acre the sugar factory arranges tours, holds meetings village-wise and also organises Seminars during the off-season and in the season. For this purpose tours are arranged to ideal seed nurseries at different places and also to some ideal farms with well developed sugarcane plots.

In the year 1982-83 an educational tour of farmer members was arranged. The farmers visited some of the

important cane-development centres like Padegaon, Urli-Kanchan, Pune, Rahuri and Pravara Sugar Mill. The amount spent by the Bhogawati factory on the tour was Rs.16,446/-.

For finding out improved sugarcane varieties, trial plots are taken by the Bhogawati Factory and the farmers are demonstrated how to cultivate the sugarcane on scientific lines.

### 3) Economic Development Schemes :

For the Economic Development of the member farmers various schemes have been formulated by the Sugar factory. They include -

- i) Harvesting and transportation,
- ii) Small Savings generation,
- iii) Employment Generation,
- iv) Capital formation.

#### i) Harvesting and Transportation facilities :

Cost of harvesting and transportation of sugarcane is one among the important cost constituents of sugarcane cultivation. The Bhogawati factory has helped to bring it down by providing harvesting and transportation facilities by charging the cost below average on equitable basis irrespective of the distance of the fields from the Bhogawati Factory.



The Bhogawati factory, in addition to its own fleet, has made contracts with outside transport operators for cutting and transporting the sugarcane. These operators make use of 476 Bullock-carts, 100 Bullock-carts belonging to Small and Marginal farmers, 3 tyre carts, 189 single tractor-trailers, 51 double tractor trailers and 45 trucks, which enables the Bhogawati factory to have a required quota of sugarcane for daily crushing.

Table No.3.8 shows the number of bullock-carts, tyre carts and vehicles employed during the last five years for harvesting and transportation of sugarcane.

Table No.3.8

Statement showing the number of vehicles employed for harvesting and transportation of sugarcane.

Sr. No.:	Year	No. of Trucks	No. of Double trailers	No. of single trailers	No. of tyre carts	No. of Bullock carts	No. of small farmers Bullock carts
1.	1979-80	18	62	76	2	475	68
2.	1980-81	26	65	101	2	338	252
3.	1981-82	23	59	149	2	395	224
4.	1982-83	25	55	172	3	384	280
5.	1983-84	45	51	189	3	476	100

Source : Annal Report of the Sugar Factory.

All this has created employment for about 5000 to 6000 workers and they perform a variety of duties such as those of a driver, cleaner and also harvesting labourer. And as a result they could get a permanent addition to their income source.

ii) Generation of Small Savings :

For developing countries like India, it is essential to increase the saving rate. To assist the national development programme, the Government of India has declared various small savings schemes. The Bhogawati Factory deducts Re.1/- per tonne of sugar-cane crushed from the year 1980-81 and onwards. Thus at the end of 30.9.84 the Bhogawati factory has collected Rs.17,13,980.76 under Members' Small Savings Scheme.

The amount so collected is utilised to help the members at the time of emergency.

iii) Employment Generation :

One of the important consequences of the emergence of the Bhogawati and other Co-operative Sugar factories is the creation of income and employment opportunities for a large number of people in the surrounding rural areas. The Table given below gives this information.

Table No.3.9

Statement showing the number of direct employment provided by the Bhogawati Factory.

Sr. No.	Year	Permanent Nos.	Temporary (Seasonal) Nos.	Temporary Nos.	Total
1.	1979-80	575	710	3	1288
2.	1980-81	575	710	3	1288
3.	1981-82	483	673	267	1423
4.	1982-83	483	673	267	1423
5.	1983-84	577	749	48	1374

Source : Welfare Office of the Factory.

The above table indicates that the direct labour required for the Sugar factory is about 1400. In addition to it, as per requirement 28 labourers for mill site and 103 for sugar house are recruited on contract basis from time to time.

The Bhogawati factory has also provided additional source of income to nearly 6000 labourers who are hired during the season for harvesting and the transport of sugarcane. Most of these labourers come from the jurisdiction of the factory. However, some of these labourers coming from 'dry' districts are supplied with free bamboos and hut material.

Thus in all the Sugar Factory provides 1400 direct labour opportunities and near about 6000 indirect labour opportunities to the landless and weaker sections of the community, which helps in increasing their standard of living, subsidiary income and increasing employment opportunities to the rural community.

iv) Capital Formation :

Like most of the co-operative sugar factories in Maharashtra, the Bhogawati factory can collect a minimum of Rs. five per tonne of cane supplied by shareholders as non-refundable deposit. The shareholders receive an interest on their deposits. Upto the end of 1983-84 the Bhogawati factory has collected Rs. 1379.47 lakh rupees (including non-refundable deposit of Rs. 316.69 lakh, other deposits of Rs. 339.42 lakhs and share capital and Reserves Rs. 620.98 lakhs) in this way. The amount so collected is utilised for redeeming the shares of the State Government, for repaying the block capital loans taken from Industrial Finance Corporation of India and for expansion purposes.

The collection of non-refundable compulsory deposits is beneficial for both. For Cane-growers, it is a compulsory saving and assures a regular income through interest. For the factory, it is steady increase in its capital assets which is useful for its day-to-day operations for repayment of loans and for expansion of its capacity. It is also useful to the

State Government and financing institutions and banks for guaranteeing the loan. The generation of such surplus is useful for further rural development.

The importance of this type of mobilisation of Savings for capital formation by sugar co-operatives is best summarised by Sugar Industry Enquiry Commission of 1974 in the following words.

" The co-operative sugar factories have over the years collected from their members more than Rs.70 crores by way of Share Capital and Compulsory Non-Refundable Deposits. This is a sizeable contribution to the efforts at capital formation out of rural savings."<sup>(1)</sup>

#### 4) Area Development Schemes :

Like several other co-operatives in Maharashtra, Bhogawati Sugar Factory has helped in overall development of infrastructural facilities like (1) Construction of approach roads, (ii) Spread-up of rural industries, (iii) development of new class of rural entrepreneurs, (iv) Transport <sup>and</sup> ~~of~~ communication.

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1. Source : B.S. Baviskar,  
Op.Cit. - p.92.

i) Construction of Approach Roads :

The Sugar Co-operatives in Maharashtra are developing in rural areas by constructing roads joining villages to the main roads and also villages to the members fields.

The sugar factories need regular and fresh supply of sugarcane for daily crushing and for this purpose the Bhogawati factory has constructed different approach roads and spent lakhs of rupees on it. The following Table gives the details :

Table No.3.10

Statement showing the distance, amount spent by the Bhogawati factory and Govt. grants received during the last five years.

Sr. No.	Year	Distance in Km.	Amount spent by factory	Govt.Grants Rs.
1.	1979-80	28.5	8,61,596	-
2.	1980-81	22.0	8,63,728	-
3.	1981-82	74.0	17,81,363	4,70,900
4.	1982-83	28.0	18,95,197	6,13,900
5.	1983-84	N.A.	6,22,053	2,04,900
			<u>60,23,937</u>	<u>12,89,700</u>

Source : Annual Reports and Civil Office records of the factory.

The above table shows that during the period of five years the factory has spent Rs.60,23,937 on roads. The Govt. subsidy received was Rs.14,89,700. During the last 10 years (i.e. 1973-74 to 1983-84) the total amount spent by the factory was Rs.98,69,849/-.

ii) Spread of Rural Industries :

Due to the formation of the Bhogawati Factory, several other small industries and ancillary industries have emerged in the rural area; which provide employment and subsidiary income to the labourers in the area under the jurisdiction of the factory.

The small industries are, Welding works, servicing stations, petrol & diesel services, tractors, trucks repairing centres, auto repairing centres, etc. One of the most of these notable industries is the United Co-operative Distillery formed with the partnership of other two factories viz. Kumbhi-Kasari Sugar factory and Doodhganga & Vedganga Sugar Factory, which produces denatured spirit and country liquors from molasses. It has a daily production capacity of 3300 gallons.

Under the Co-op.Lift irrigation schemes powerful pumping sets and pipes have been installed to lift water from the river to their fields, which convert dry lands into green ones.

iii) Development of new class of entrepreneurs :

The Sugar Enquiry Commission of 1965 has rightly observed "The setting up of a co-operative sugar factory has helped to develop a new class of rural entrepreneurs".<sup>(2)</sup> Traditionally, these units were established and managed by the private big industrialists. People had doubts about the working of such giant industries like sugar factories involving thousands of workers and a turnover of crores of rupees. But the history of formation of Bhogawati and other sugar co-operatives has dispelled these doubts. The leaders of sugar co-operatives have enjoyed confidence of the majority of shareholders, because they have gone through various complicated procedures like collection of share capital, purchase of land, plant and machinery, receiving licences contacting various financing agencies etc. at the time of formation of the sugar factory. They have also been successful in taking right decisions influencing the lives of thousands of people, after the formation of the factory. Most of the leaders of sugar co-operatives have acquired the reputation of being expert in the sugar industry at state and national levels.

Thus the emergence of the Bhogawati factory has created a new class of entrepreneurs, who have helped in forming new co-operative institutions like lift irrigation schemes, dairy farming, credit societies, housing societies and consumers

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2) Source : B.S.Baviskar, Op.Cit. p.107.



co-operatives in the rural area. This has also led to the emergence of some very active and able political leaders both at the district and state levels.

iv) Transport & Communications :

Since its formation the Bhogawati Factory has spent crores of rupees on construction and repairing of roads in the jurisdiction, and as a result, the transport and communication facilities have increased, facilitating close contacts among different sectors of communities and areas, which in their turn facilitate in increasing the standard of living of the people, and eradication of old traditions and customs etc. It also helps in improving and extending Post, Telephone and Banking facilities in rural areas.

5) Subsidiary Occupational Schemes :

The emergence of the Bhogawati Factory has facilitated the increase of new business firms and strengthened these business establishments, which provide employment opportunities as well as additional source of income to the farmers in their traditional farm business. The subsidiary occupational schemes provided by the factory are as follows :

- i) Cattle Breeding Centre;
- ii) Financial Assistance to Small and Marginal farmers for purchase of bullocks and bullock-carts.

- iii) Assistance to Financial Institutions, banks etc. in collecting their loans.

The discussion of these schemes follows -

i) Cattle Breeding Centre :

In order to supplement farm income and strengthen the economic conditions of the farmers, it is essential to promote dairy business by providing them with quality milk cows and buffalows giving increased milk yield. The Bhogawati factory has formed on 1st May, 1981 a well equipped Cattle-Breeding Centre at Karkhana site in co-operation with Bharat Agro Industries Foundation, (BAIF), Urli-Kanchan, Pune. The sugar factory spends Rs.60,000/- per year on this Centre. The Breeding Centre brings improved breeds from other developed centres and inseminate them to ordinary cows and buffalows of the farmers.

The progress made by this Centre right from the inception is shown in Table No.3.11.

Table No.3.11 indicates that from the year 1981-82 to 1983-84 the total insemination given was 1742, the total pregnancy was 583 and the born Calves were male 162 and female 117. The share of marginal farmers is greater than other farmers.

Table No. 3.11

Statement showing yearwise insemination given, pregnancy and Calves born.

Sr. No.:	Insemination			Pregnant			Borned Calves					
	Marginal farmers	Total	Others	Marginal farmers	Total	Others	Marginal farmers	Total	Others			
	M	F	M	F	M	F	M	F	M	F		
1. 1981-82	419	106	525	106	38	144	9	5	3	3	12	8
2. 1982-83	382	166	548	151	51	202	68	53	26	9	94	62
3. 1983-84	617	52	669	198	39	237	35	26	21	21	56	47
	<u>1418</u>	<u>324</u>	<u>1742</u>	<u>455</u>	<u>128</u>	<u>583</u>	<u>112</u>	<u>84</u>	<u>50</u>	<u>33</u>	<u>162</u>	<u>117</u>

Source : Office record of the Bhogawati Factory.

The features of this scheme are as follows :

- i) Door-step services of insemination and post-conceptual free of charge follow-up to all,
  - ii) developing cow-breeds of high milk yielding capacity and genetic characteristics;
  - iii) vaccination for 'Feet and Mouth Disease' on the weigh-bridge of the sugar factory at low rates, (at Rs.11/- against Rs.20/-);
  - iv) Free guidance to the farmers in the area for maintaining the dairy business in profit.
- ii) Financial Assistance to Small & Marginal farmers for purchase of bullocks and bullock-carts :

With a view to having a regular and continuous supply of sugarcane from the Members' fields to the factory site, the factory needs a fleet of trucks, tractors as well as bullock-carts.

As the majority of the farmers in the jurisdiction of the area are small and of marginal nature they need financial assistance for purchase of bullocks and bullock-carts, as they are not in a position to purchase them from their own income. However, to create employment for themselves and their own

family they take loans from private money-lenders and contractors, who charge high rate of interest and extra commission by making harvesting contracts. To relieve the farmers from such mal-practices the sugar factory is giving guarantee for the loan to be extended by the nationalised banks for the purchase of bullocks and bullock-carts. The Small farmers' Development Agency grants subsidy of 25% for small farmers and 33.33% for marginal farmers. During the last five years from 1979-80 to 1983-84 the 924 proposals for Small and Marginal farmers have been made. The loan is repaid from the harvesting bill.

iii) Assistance to financial Institutions and Banks in collecting their loans :

Since, the emergence of the Bhogawati Sugar Factory, it has given guarantee of recovery of loan to the financial institutions like Co-operative Credit Society's, Co-operative Banks and other commercial banks. This insures the cane-growers to obtain adequate finance from credit institutions and banks. The practice of recovering these loans from the cane-bill of shareholders has assured almost full recovery of dues for the credit societies, with the result that the village societies have become not only financially viable but strong.

The following Table shows the details :

Table No.3.12

Statement showing the amount of loan deducted by the BBhogawati Factory against the cane-bill of the cane-growers during the last 5 years in lakhs of Rupees.

Sr.: Particulars No.:	: 1979- : 80	: 1980- : 81	: 1981- : 82	: 1982- : 83	: 1983- : 84
1. <u>Co-op.Credit Societies Loan</u> :					
a) Short term loans	228.27	236.95	319.35	380.23	387.24
b) Medium term loans	3.14	2.96	4.82	6.54	6.21
2. Nationalised Banks Loan	58.21	99.03	122.50	152.73	80.95
3. Total loan deductions (1+2)	----- 289.62 -----	----- 338.94 -----	----- 446.67 -----	----- 539.50 -----	----- 474.40 -----
4. Total number of Members for whom deductions made	9,779	11,254	12,569	12,945	10,695
5. No.of institutions on whose behalf deductions made					
a) Co-op.institutions	102	152	65	65	65
b) Nationalised Banks	40	70	81	90	93

Source : Annual Reports of the Factory.

6) Social Welfare Schemes :

For achieving social welfare of the farmers coming under the area of its jurisdiction and especially of the Small and Marginal Farmers, the +Sugar Factory has formulated the following schemes :

- i) Family Welfare Schemes,
- ii) Educational facilities,
- iii) Houses for landless labourers.

i) Family Welfare Schemes :

The Bhogawati factory has set up a health centre on the factory site with qualified medical staff, equipments and medicines. It provides medical facilities to the workers, members and staff of the Factory by giving 20% concession in the medical bill.

In pursuance of the 20-Point Programme, the Bhogawati Factory has taken positive steps in respect of implementing the family welfare schemes. The Bhogawati factory has held (a) Family Planning Camps and (b) Other Camps during the five years as indicated in the following Table (No.3.13).

a) Family Planning Camps :Table No.3.13

Statement showing the Family Planning Camps undertaken by the Bhogawati Factory during 1981-82 to 1983-84.

Year	:Name of the :Camp and :Place : :	:No.of partici- :pents in family: :planning opera- :tions : : Men : Women :		:Total :parti- :cipants:	:Amount spent by :the factory in : : : Kind : Cash	
1980-81	1) Family Planning Camp at Factory site	51	198	249	Utensils of Rs. 40/- approx.	-
-do-	2) Family Planning Camp at Bidri factory	N.A.	N.A.	N.A.	-	43,780/-
1982-83	Incentive Cash in respect of family plann- ing	N.A.	N.A.	N.A.	N.A.	N.A.
1983-84	i) Family Planning Camp at Factory site on 26.2.84	49	111	160	-	17,600/-
	ii) Family Planning Camp on 12.3.84	279	44	322	-	35,090/-

Source : Factory Annual Reports.

Factory paid Rs.110/- to each patients  
as prize.



b) Other Camps :

In addition to the Family Planning Camps, the factory has also held different other health camps like Blood-donation Camps, Eye Exam. Camps, ENT Camps, Leprosy Camps etc.

In 1980-81, with the co-operation of Rotary Club, Kolhapur, an Eye Camp was held at the factory site from 22.2.81 to 28.2.81. In this camp 432 patients were examined and 71 patients were operated on.

In 1983-84, an Ear, Nose & Throat Camp, was held at the factory site with the Co-operation of Sanjeevan Medical Foundation, Miraj when 452 patients were examined.

On 11.12.83 one 'Leprosy Camp' was organised wherein 288 patients were examined.

Every time the Bhogawati factory has provided free living accommodation, refreshment and lunch facilities to all the patients.

ii) Educational Facilities :

With a view to providing education facilities to the children of the employees as well as of the people in the rural community, the Sugar factory has formulated a separate

educational body of member representatives known as "Bhogawati Shikshan Prasarak Mandal, Shahunagar (Parite)" to achieve the goal of "education to all". The Mandal started Primary School with classes from Std.I to IV in 1960, High School from Std. VIII to XI in June, 1966. In June 1970 the classes of Stds. V to VII were attached to High School. The Degree College of Arts, Science & Commerce faculties was started in June, 1971.

One of the Units of the institution imparting education from Std.Vth to Std.Xth is established at Shahunagar (Parite), and another unit for higher education from Std.XI to Degree level at Kurukali.

Statistics of the students studying at different standards are shown in Table No.3.14.

Table No.3.14

Statement showing the number of students studying in High School & College during the last five years.

Sr.No.	Year	High School	College
1.	1979-80	900	1115
2.	1980-81	967	1120
3.	1981-82	973	1050
4.	1982-83	1000	1200
5.	1983-84	1100	1150

Source : Annual Reports of the Factory.

The Primary School with classes from Std.I to IV is run by the Zilla Parishad, Kolhapur.

The Shikshan Prasarak Mandal, provides free Slates and Books to the students of economically backward class farmers studying in Std.Ist to IVth.

Mandal grants concession in S.T. bus fare for ladies, and free hostel accommodation to them; and fee concession to the students of factory employees.

It is clear from the above discussion that almost all the villages in the jurisdiction of the factory area are benefited from the educational facilities. Especially the parents who are economically backward and cannot afford to send their children to Urban areas for higher education are benefitted from such educational facilities.

iii) Houses for landless labourers :

From 1976 the State Government launched a programme to construct houses for landless labourers. In pursuance of this programme the Bhogawati factory contributed Re.0.50 to Rs.1.50 per tonne of cane supplied. The amount so collected by the sugar factory is shown in Table No.3.14.

Table No.3.14

Statement showing the amount deducted from cane bill by the Bhogawati factory and due to Govt. during the last five years.

Year	Deductions made per tonne of sugarcane Rs.	Total amount payable to State Govt. Rs.
1979-80	1.50	7,12,861.00
1980-81	1.00	8,70,337.00
1981-82	0.50	10,94,228.50
1982-83	0.50	13,49,127.50
1983-84	0.50	15,40,591.00

Source : Annual Reports of the Factory.

The amount so collected is spent by the factory as per State Governments direction or handed over to the Government for construction of houses in the factory's area of operation.

#### 7) Other Schemes :

To improve economic as well as general standard of living of the member shareholders and other people the sugar factory has introduced the following schemes. They are -

- i) Assistance to Backward Class members;

ii) Bio-gas Scheme;

~~iii)~~

i) Assistance to Backward Class Members :

To strengthen and improve the economic condition of small and marginal farmer members from backward communities like (Harijans & Nav-Budhas etc.) the State Government has introduced a scheme for giving financial aid for sugarcane plantation through respective sugar factories in Maharashtra from the year 1981-82.

Under this scheme the rates of subsidy declared by the State Government are as under :

- a) Sugarcane Plantation - Rs.2,250/- per acre.
- b) Sugarcane Ratoon Crop - Rs.1,450/- per acre.
- c) Sugarcane Second Ratoon Crop - Rs.750/- per acre.

Table No.3.16 shows details of subsidy given under this scheme by the Bhogawati Sugar Factory during 1982-82 to 83-84.

Table No.3.16

Statement showing subsidy given to Small and Marginal farmers from Backward Communities by the Bhogawati Sugar Factory during 1981-82 to 1983-84.

Year	No.of Backward Class members benefitted	Area in Acres	Subsidy given Rs.
1981-82	366	92.9	1,34,741.25
1982-83	647	170.0	3,08,583.75
1983-84	376	151.5	2,19,711.25
Total :	1389	414.4	6,63,036.25

Source : Annual Reports of the Factory.

From the above table, it is clear that during the three years 1389 members are benefitted and the subsidy disbursed to them is Rs.6,63,036.25.

ii) Bio-gas Scheme :

With a view to bringing down cost of production of fertilizers and to overcome the problem of cooking fuel scarcity, the sugar factory has implemented bio-gas scheme in collaboration with Khadi and Village Industries Commission

and Zilla Parishad, Kolhapur. The average farmer is granted a subsidy of 20 percent of the total cost by the sugar factory in addition to the subsidy receivable from the K.V.I.C. and Z.P. The amount of subsidy receivable from the above agency is 25% for small farmers and  $33\frac{1}{3}\%$  to Marginal farmers.

The Table No.3.1~~8~~ shows the details of bio-gas plants built and the subsidy granted.

Table No.3.1~~8~~

Statement showing the construction of bio-gas plants of different capacities and the subsidy given by the Bhogawati Factory during 1979-80 to 1983-84.

Year	: Capacity in Cubic feets :						To-: Subsidy received	
	: 105:	: 140:	: 210:	: 280:	: 350:	tal:	from	
:	:	:	:	:	:	:	Govt.	Factory
							Rs.	Rs.
1979-80	-	-	08	02	01	11	N.A.	N.A.
1980-81	-	-	74	48	12	134	N.A.	1,49,316
1981-82	-	-	08	05	-	13	19,500	19,500
1982-83	01	07	62	122	01	193	25,360	4,52,800
1983-84	02	02	89	162	02	257	N.A.	6,05,900
Total :	03	09	241	339	16	608	-	-

Source : Annual Reports of the Factory.

The above table shows how this scheme has made gigantic strides in extending bio-gas facilities to its members during the span of 5 years beginning with a meagre number of 11 plants in the year 1979-80 and ultimately succeeding in the construction of as many as 257 plants in the year 1983-84 as covered by the survey.

From the information available, the factory granted Rs.1,49,316/- by way of subsidy towards construction of these bio-gas plants in the year 1980-81 and Rs.6,05,900 in the year 1983-84.

What is more this scheme has gone a long way in saving forests from annual destruction and thereby maintaining the much needed ecological balance.

Concluding Remarks :

In this Chapter, the researcher has presented data grouped under seven schemes covering 30 sub-schemes.