

CHAPTER - II

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**GROWTH AND DEVELOPMENT OF WARANA
UDYOG SAMUHA**

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GROWTH AND DEVELOPMENT OF WARANA UDYOG SAMUHA

INTRODUCTION :

Kolhapur is birth place of many socio-economic reforms & ideologies. It is land of his Highness Chattrapati Shahu Maharaja he is well known for his socio-economic policy & vision of adjust society for the farmers & workers. The Kolhapur, Sangli, Satara districts are well marked by Agro-Industrial revolution and credit of the Agro-Industrial commonwealth of these region goes to great co-operators like: Yashwantrao chavan, Bhaskarrao Jadhav, Tatyasaheb Mohite, Bhai Madhavrao Bagal, J.P. Naik, Tatyasaheb Kore, Deshbhat Ratnappa Kumbhar, Vasantdada Patil & others.

The co-operative movement in Western Maharashtra is mother land of some co-operative principles. Warana Co-operative model in Kolhapur district is ideal for entire co-operative movement in India.

Location of Warana Udyog Samuh:

'Warananagar' is located 32 kms, north-west of Kolhapur city in southern Maharashtra. Warana co-operative complex lies to the west of the Deccan table land between 15⁰ and 17⁰ north latitude and 73⁰ and 75⁰ east longitude. Although a major part of the area lies in Panhala, Hatkangale and Karveer Tahsils of Kolhapur District, a part of it also extends to Shirala and Walwa Tahsils of Sangli District.

Warana is distinctively a name that stands first in the co-operative movement. One is a pleasantly surprised by the way this

barren land was converted in to a green valley. Warana culture development hold a special Place in the district.

Warana is a successful name in the co-operative movement in Maharastra, a successful name in the Operation flood, agricultural field, sugar lobby, education field, banking field and consumer services industries.

But all this did not happen with magic. All these incredible things have been achieved by an incredible man. The man who sacrificed his Joy, happiness & stood bold to do the best. He is an innovator who motivated co-operative movement in Warana region. The Architect of all this is Late Vishwanath V. Kore alias Tatyasheb Kore.

Tatyasaheb Kore:

An 'Architect' of Warana is Tatyasheb Kore was born in 17th Oct. 1914, as a son of farmer in small village Kodoli. Basically he belonged to poor family. Even though he was born in poor family, he took all responsibilities of his family courageously.

In 1935, he entered on the dias of socio-economic reforms in Warana region. He actively participated in 'Quit India' movement of 1942 and was actively associated with underground movement of Late Y.B. Chavan 1st former Dy. Prime Minister of India. Tatyasaheb Kore made magic in the barren land with the help of co-operative model. This model remain ideal for entire co-operative movement in India.

2.1 Warana co-operative model has achieved significant success in following field :

2.1.1 Sugar Factory:

The successful establishment of a co-operative sugar factory in 1959 completely revolutionized the life of Warana. Today it is the backbone of this complex.

A brief History of the Warana sugar factory will enable a better understanding of the nature of socio-economic transformation brought about by the factory. Warana valley before the establishment of the factory in 1955 was a barren hilly tract, notorious for the activities of dacoits and hardened originals. Due to the poor soil, traditional methods of cultivation, lack of irrigation facilities and low productivity of the farms, the peasants in the valley had a meager income on account of the vagaries of the monsoons and violent fluctuation in the prices of agricultural products the farmers had to undergo untold misery.

It was in the year 1951 when the farmers in this region had to face the traumatic situation of a severe depression. This deflated the prices of sugarcane to such an extent that the poor farmers could not recover even the cost of making Jaggry out of sheer frustration and utter disgust, the farmers had to virtually destroy their crop. To overcome these hardships and miseries, the local leaders of the region with their ardent quest for a solution, decided to bring together all the farmers and establish a modern co-operative sugar factory. However convincing the poor conservative and orthodox minded farmers in the region to pool their resources for mutual help and prosperity was an uphill task. The focal point of further growth to convince the farmers of the viability of the industrial venture was a difficult proposition.

The credit for inspiring the tradition bound farmers and encouraging them to come forward and join hands goes to Shri. V.A. alias Tatyasaheb Kore a progressive of this region. It is foreign lision ceaseless efforts and organizational ability of rare order has always been a source of inspiration for all. Shri. Tatyasaheb Kore with his dedicated and devoted social workers paid visit to almost all the farmers in the area around and convinced them of their latent potentialities and the need for the sugar factory which would be instrumental in bringing about a complete socio-economic transformation of the region and lead to their economic uplift. Although several farmers were convinced, raising the required funds for the factory was a major hurdle as most of them were too poor. Only a few hard cash to spare and the vast majority hard to part with their livestock and other movable assets to raise the funds for the factory.

The establishment of the sugar factory was just the beginning of the growth oriented activities to be followed further. Thus the concept of integrated rural development was deeply rooted in the organization right from its inception. It was the vision and foresight of the founder chairman Shri. Tatyasaheb Kore who could visualize the present socio-economic transformation of the area way back in 1955. Another factor, which contributed to the setting up to the factory, was as mentioned earlier licensing policy adopted by the Government.

The State Government contributed Rs.10/- lakhs towards the share capital in the form of redeemed by the factory in stages out of its own capital funds. The factory had to borrow Rs.45/- lakhs from the industrial finance co-operative Bank of India to meet the cost of plant and machinery which was also repaid later.

However, this was only the beginning. There were several other in formidable factors which had to be overcome for the efficient

working of the factory. All this requires a network of well maintained roads in the area of operation of the factory and a fleet of transport vehicles for quick transport of the sugarcane. Yet another formidable factor irrigation facilities. Since water form alike input for sugarcane plantation the factory had to give priority to the provision of water through lift irrigation schemes and constructing and digging of wells.

The area of operation of the factory consists of 66 villages, from Kolhapur & Sangli Districts, 42 are from Kolhapur District and 24 are from Sangli District.

The successful establishment of a co-operative sugar factory completely revolutionized the life of Warana. Today it is the backbone of this complex.

2.1.2 Warana's Distillery:

A distillery was set up in 1989. Which utilizes the molasses to convert it into valuable industrial alcohol. The capacity of the distillery being more than 30000 litres/day.

2.1.3 Warana Paper Factory:

To save the forests and to make the use of the waste product of sugarcane, a paper plant of capacity 20 TPD was set up in 1983.

2.1.4 Electricity Generation:

Regeneration of waste into electricity is now being taken up at Warana M/s. Western Paques India Ltd. have a started generating the electricity by using the water produced by paper mill and distillery. This unit is producing around 20,000 units of electricity every day.

2.1.5 Shri Warana Vibhag Shikshan Mandal, Warananagar :

Education alone can revolutionize, create awareness, transform the lives; and can make the mass to march ahead. With this ideal of building stronger India, Shri Warana Vibhag Shikshan Mandal took its birth in 1964. Under the roof of the Shikshan Mandal many educational institutions are running which are:

- I) Shri Warana Shishuvihar
- II) Warana Vidyamandir
- III) Warana Vidyalaya
- IV) Tatyasaheb Kore English Academy
- V) Tatyasaheb Kore Military Academy
- VI) Yashwantrao Chavan Warana Mahavidyalaya
- VII) Tatyasaheb Kore Industrial Training Institute
- VIII) Tatyasaheb Kore Training cum Production center.
- IX) Tatyasaheb Kore Institute of Engineering Technology
- X) Tatyasaheb Kore Coorage of Pharmacy

2.1.6 Warana Dairy Project:

Warana Dairy project is a classic example and an excellent manifestation of Rural creativity in a real sense of the term. Warana Dairy has always concentrated on total quality control as white as milk with the sole intention of supplementing the income of zealous farmers a great idea of dairy farming was put forth in the minds of enthusiastic

team, this resulted into birth of Warana Dairy, in 1968. This white revolution has spread to all other 78 surrounding villages and added a revenue of Rs.150 crores per annum.

2.1.7 M/s. Cadbury India Ltd:

M/s. Cadbury India Ltd. has joined hands with Warana Dairy and started the production of Bournvita Drinking chocolate. Coco powder, Warana a malted milk product has bagged a mammoth.

Order of 550 metric tones form the Indian Military. Even the 60% of total production of the cadbury India Ltd., Bournvita is production form Warana Dairy. This simply reflects the quality and efficiency of the dairy. Warana Dairy has won many awards for its quality products and efficiency.

2.1.8 Biogas Plants:

One of the burning problems facing the country today is the inadequate supply of fuel. In the rural areas, cattle dung is a potential source of energy if utilized in the right manner. Perhaps most variable contribution of the sugar factory in the socio-economic development at its command area is the initiative it has taken in installing biogas units in its area of operation. The factory has not only enabled the farmers to tap this potential source of energy by recycling and making scientific use of organic wastes but also provided for cheap and high quality fertilizers.

2.1.9 Worker's welfare:

In any organization human resource is the most important for the development of organization. Warana complex really respects the human efforts existing behind its progress. The factory has provided quarters for the workers with all the essential facilities like sanitation, filtered water supply, cheaper electricity etc. Workers avail the credit facilities from the departmental store that is Warana bazar. In case of emergency medical facilities are provided at free of cost. The workers Welfare runs a printing press. Other organizations in Warana complex to provide such a menthes for their worker.

2.1.10 Shri Warana Kombdi (Poultry) Sahakari Sangh Ltd.:

This co-operative poultry was set up in 1963 with the chief objective of promoting poultry farming.

2.1.11 Sahyadri Kukut Palan Sahakari Sanstha Ltd.:

Sahyadri Kukut Palan Sahakari Sanstha Ltd. co-operative poultry was set up on 19th July 1968.

2.1.12 Warana Wired Village Project:

This pilot project is the first of its kind in Asia. This project connects 70 villages with 150 computer-networking nodes and also provides the Internet facilities to the rural community. Just by clicking the mouse of computer, the project fulfills all the needs such as revenue records, health cards, credit cards, agriculture goods and market and

price of National as well as International market. Advanced agricultural technological information is available to the farmers by striking the key boan. The project is undertaken with the support of Central and State Government and implemented with the help of National informatics center (NIC) C-DAC and Shri. Warana Vibhag Shikshan Mandal.

2.1.13 Warana Co-operative Bank:

Today all economic transations in Warana are through Warana co-operative of the valley, the bank took its birth in 1966. It is creating the banking mind in the rural population. The bank is playing a pivotal role in the over all development of Warana and the rural mass. It is a providing loans at a subsidized rate for all farmers, weaker sections and the needy. The efficiency of the bank is reflected on the latest statistical information like Rs.50 crores loan has been lended. The bank is aiming still high in the days to come. The bank even accepts the N.R.I. deposits. Probably this is a unique bank whose branches are spreading from rural head office to city branches. The bank has many branches in cities like Kolhapur, Sangli, Ichalkaranji, Jayasingpur etc. All the efforts are now on to open a branch at Mumbai (Washi).

2.1.14 Warana Bazar - Shri Warana Vibhag Sahakari Grahak Mandal Ltd.:

Warana Bazar is a part of life of all warranties. To cater to the daily needs of the people a consumer service project was undertaken in 1978. This resulted in the blossoming of Warana Bazar. Today this Warana Bazar has become a part of the life of all warranties. It supplies all the agricultural goods, equipment, fertilizers to the farmers and it supplies all the essential commodities like crockery, textile medicine etc.

to the consumers. Over the years many different department sections have been added to this Bazar. To reach the rural interior, 30 branches are working at different places along with two departmental store. The annual sales of the Bazar is more than 33 crores. This has made Warana Bazar the country's fifth largest co-operative bazar and the largest one amongst rural co-operatives. Warana Bazar is arranging every year the training programme in marketing and salesmanship to train the youth around the area. This training programme is sponsored by Shivaji University, Kolhapur.

2.1.15 Medical services - Mahatma Gandhi Hospital Pargaon:

Rural population should not be deprived of medical facilities. The medical aid should be available nearby during the emergencies. This dream of Late Tatyasaheb Kore came into reality when he started a 30 bed hospital for the sugar factory workers. His one more grand leap resulted in the establishment of Mahatma Gandhi Medical Hospital with latest facilities in 1992. It is a 200 beds hospital which is equipped with modern medical technologies along with expert doctors. Periodical medical camps are being organized by the experts free of cost for the benefit of rural masses.

2.1.16 WAGPCOS - Shri Warana Agricultural Goods Processing Co-operative Society Ltd.:

Warana goes global through its Goods processing co-operative society Ltd. The dream of Late Vialasrao Kore is producing the export oriented pulps and purees of Mango, Banana, Guava, Papaya and Chilli etc. To meet the International quality standards, the plant and machinery required for processing and pulping are purchased from M/s. Cherry

Burrell process equipment USA. The fruits required for the plant are being grown in and around Warana with the help of tissue culture. The overall cost of the project is Rs.45 crores. WAGPCOS is the first project in co-operative sector which is financed by credit Bank Belgium.

2.1.18 Warana Vyayam Mandir:

Warana Vyayam Mandir provides facilities to the body builders and young wrestlers. The training in traditional wrestling and body building is given to the interested youngsters around the village. Well qualified coaches, lodging and boarding facilities for the trainees have resulted into the creation of many "Bhimas" on the land of Warana. All the educational institutes in Warana are giving importance to the physical education and sport. Many prestigious awards have been bagged by the youth of Warana. Warana people have rightly understood the meaning of 'Health is Wealth'.

2.1.19 Savitri Mahila Oudyogik Sahakari Sanstha:

This women co-operative was sponsored by Warana Dairy in 1985 at the instance of the founder - chairman of Warana sugar factory to develop leadership qualities and social awareness among rural women to create employment opportunities for women, to set up small production units and market their products to uplift the rural women and make them self-reliant.

The chief activities of the co-operative are manufacturing plastic containers for packing shrikhand. They also runs a power laundry unit which washes the uniforms and garments of the employees working in

various co-operative. It also operates a flour mill and has some new projects on hand.

2.1.19 Children's Orchestra – Bal-vadya Vrinda:

Vedas proclaim that the world is created by music. But those who listen to Warana children's orchestra, say that music is created by children's of Warana. A magnificent and amazing performance by school children in the orchestra can make anybody spell bound. These children's can fill the life into the dead musical instrument. The feathery touch of the children's will make the instrument to sing. It is really an experience to sit and listen to these children's. They make anyone to forget his own existence.

The children's orchestra has performed in the presence of Hon'ble presidents, prime Ministers and the Ambassadors of various countries like Sibenik, yugoslavia, Mauritius, South Africa etc. and the children's have spread the fragrance of Warana throughout the world.

Warana mahila co-operative Udyog Samuha is another area where Warana co-operative model is successful. Warana Mahila Udyog Samuha consists of : Warana Graha Udyog Lijjat Papad Kendra, Warana Bhagini Mandal and Warana Mahila Sahakari Path Sanstha. The presents study deals with Warana Mahila co-operative Udyog Samuha, there fore details of all institutions included in Warana Mahila Udyog Samuha is as below.

2.2 Shri Warana Mahila Graha Udyog Lijjat Papad Kendra,

Warananagar:

After the establishment of Shri. Warana Sahakari Sakhar Karkhana, Hon. Late Tatyasaheb Kore visited to Shri Mahila Graha Udyog Lijjat Papad Institution at Mumbai and provide a golden opportunity to the house wives of the labours who are working in Sakhar Karkhana, Warananagar. The one branch of 'Lijjat Papad' was started in 1974 at Warananagar and same year production of Lijjat papad was started. In the initial stage of this udyog at Waranangar few women came form Mumbai and gave a proper knowledge of Lijjat papad regarding the production of same type. In the early stage, most of the women are assumed that rolling of papad is a poor work. So far the Hon. Savitribai Kore (Akka) her self started the rolling of papads. Though the psychology of women is changed and number of women are increased. Who were rolling the papads. The working process of this kendra is like as, at the 5.00 am working is going on every early in the morning flour is to get dirtied, thrashed and weighted it after this operation dough to their homes and prepare papads. The packing of the papads, preparation of dough is done before the 5.00 to 9.00 am. Each member of this unit (women worker) can earn about Rs. 50 to 200/- per day. The rolling cost of papads is Rs. 17/- per kg. dough. Beside this wages in a year at the time of Diwali Bonus are provided. All working women are taking care of their domestic duties and make their economical development. In this Warana unit, women of nearly 5 to 6 villages are participated and doing the work of rolling papads.

To the scope of this unit is expanded, tremendous, increase in sale ultimately benefits are increased for the smooth functioning of this unit. Some units have a bus for the easy transportation of women workers from surrounding villages, without any charges the women

workers are complete their journey. Shri Warana Mahila Gruha Udyog Lijjat Papad Kendra. Warananagar has there own big building for the proper functioning of this unit. The hugh building was divided into many sectors.

The following statistical data indicating the last four years purchase, sale & Benefit (in Rs.) of Shri Warana Mahila Udyog Lijjat Papad Kendra

Table No.2.1

Development of Shri Warana Mahila Udyog Lijjat Papad Kendra

Year	Purchase (Rs.)	Sale (Rs.)	Profit (Rs.)
2002-03	5374327	11900719	490380
2003-04	6287413	14628933	-523197
2004-05	8134720	16926820	-580194
2005-06	11452912	22606792	266022

Source: Accounts section of Shri Warana Mahila Udyog Lijjat Papad Kendra.

The above table No. 2.1 reveals that purchase of Warana Mahila Udyog Lijjat Papad Kendra was Rs. 53743237 or it has increased to Rs.11452912 in the year 2005-2006.

In case of sale of Papad Kendra it was Rs. 11900719 in the year 2002-2003 it has increased to Rs. 22606792 in the year 2005-2006.

We have calculated profit of Papad Kendra. It is clear that in the year 2002-2003 profit of papad Kendra was Rs. 490380. But in the year 2003-2004 profit was Rs. 523197 and Rs. 580194 in the year 2004-2005 it is because of burden on building construction cost on Papad Kendra.

In the initial stage papads are prepared of only 20 kg. but today the production ability is reached up to 1500 kg now more than 400 women workers are working and today's capital investment is about 30 lakh.

The president of this unit Smt. Shobhatai Kore was elected as a director of Shri Mahila Graha Udyog Lijjat Papad, Mumbai she is of the one members of advisory committee of same institution.

The Shri Warana Mahila Gruha Udyog Lijjat Papad was a "Ideal Mahila Sahakari Sanstha" in Kolhapur district for their outstanding work. This unit was awarded by the "District Udyog Puraskar."

The women who are rolling the papads have got their wages daily. The wages of yesterday's papads are paid on second day when the women came for submitting the papads. The women are completing their daily needs from their wages. At the same time some amount of that wages is deposited in Shri Warana Mahila Shakari Patsanstha

The dough is prepared, weighed and handed over to women workers who roll the papads. The preparation is fixed as per the weight to dough and number of papads. As per the preparation decreased the cost of that material is subtract from total wages and remaining wages are handled to women workers. Because of this system size, shape and weight of papads are equal of different women who are rolling the papads.

As per the demand of outside papads are prepared as per particular size & shape.

2.3 Shri Warana Bhagini Mandal, Warananagar:

The founder of Warana Vividh Udyog and Shikshan Samuha. Hon. Late Tatyasaheb Kore had been assumed that 1/2 part of our society is occupied by the women and that women should take part in the social, Economical development of society. As per his assumption this unit was established in 1975. Hon. Smt. Shobhatai Vilasrao Kore is the president of this unit. Under her strict observation working process is going on.

2.3.1 Aim and Objectives:

The prime aim of this unit was to make four side development of women and children as well as make them independent.

- 1) To initiate action for domestic cultural, educational intellectual, health, social and financial development of women and their children and extend a helping hand in all.
- 2) To develop the liking for social service among women and simultaneously develop inherent qualities of leadership.
- 3) To provide training facilities of machine repairs book binding, tailoring, knitting, cookery, drawing music etc.
- 4) To set up and Manage Departmental stores of consumer goods at reasonable prices and do the business transaction.
- 5) To organize exhibitions from time to time and competitions of various products and their active participation.

- 6) To initiate cultural and social activities with mutual co-operation in order to develop the unity among women and to help desolate women to become self reliant.

2.3.2 Productions:

The Warana Bhagini Mandal have been producing newly snack items such as frasana, shevpapadi, kharidal, Lal watana, Rajigra Ladu, Churmure ladu, Nachani papad, Potato Chips, Chivada masala, Chakali masala, Matan Masala etc.

Ultimately at the time of Makar Sankranti Tilgul and in the period of Diwali Bundiche ladu, Chiwada, Chakali, Anaras flour etc. items are produced.

Around the Warana campus all institutions and co-operative societies when arranged the general meetings at that time snacks (Chiwada, Barfi, Pedhe etc.) are supplied in the form of packet. Similarly the different institutions, private persons their home functions this unit supply the pohe, uppit, shira, Idali, chatani, Batatte wada, Dahiwada, Thalipit, Udidwad, Misal, Bhadang etc. Beside the above all items the Warana Bhagini Mandal shall provide the services of lunch up to 500 to 1000 peoples in the manner of order.

The Warana Bhagini Mandal also run the 'Readymade cloth section from 1996. Under this section the work of sewing are provided to women. As per the order these women are sewing the parkar, petikot, Bandy, school uniform, labour uniform etc. For the preparation of these material fiber, batten, Hucks, color etc. are provided to them to their houses. In the sewing process all high quality material is used.

2.3.3 Selling system:

A material which is produced by the Warana Bhagini mandal are supplied for sealing to Warana Bazar. The economical benefits are taken by sewing women. Under this section nearly 25 women are working.

Table No.2.2

The development of Shri Warana Bhagini Mandal

Year	No. of Members	Purchase (Rs.)	Sell (Rs.)	Benefit (Rs.)	Growth Rate of Benefit
2002-03	713	24,49,077	47,82,491	11,87,140	--
2003-04	725	31,46,136	57,71,222	26,33,170	121.80%
2004-05	750	32,47,833	58,84,783	22,46,784	- 14.67%

Source: Account section of Shri Warana Bhagini Mandal.

It is clear from above table No. 2.2 that in the year 2002-2003 member of Shri Warana Bhagini Mandal were 713. It has increased up to 750 in the year 2004-2005.

In respect of purchase of Shri Warana Bhagini Mandal in the year 202-2003 it purchase of Rs. 2449077 it increased up to Rs. 3247833 in the year 2004-2005. In the same year sale of Shri Bhagini Mandal increase from Rs. 4782491 up to Rs. 58847830.

It is clear that in the year 2002-2003 the Benefit was Rs. 1187140 it increased to Rs. 2246786 in the year 2004-2005.

Annual growth rate benefit of Shri Warana Bagini Mandal was 121.80% in the year 2003-04. Where as it declined up to -14.67% in the year 2004-05.

2.3.4 Cultural functions:

For the well development of women of Warana and its surrounding area, Hon. Shobhatai Kore established "Cultural Mandal". Different programmes are organized by this Mandal for women competition of Eloquences, essay writing, slide show and the lectures. Which are helpful to women variety show at that time of 'Navaratra Utsav' dance competition of gay decoration, different items & Udyog Education, a camps for women leadership, Governmental camps for the unorganized women, funy games, physical lectures, women physical checking etc. programmes are implemented. Those women who are interest in singing for them the 'Bhagini Mandal' is established. The other places calling the Bahjani Mandal for functions. This Mandal participates in different competitions at different places. Those women who are interested in sport, therefore the facility of Badminton is made available. The members of Warana Bhagini Mandal articipated in the competition of 'Handsrit especially Magazine."

2.3.5 Special Tours:

Under the cultural programmes the Bhagini Mandal arrange the short & long tours. At least one or two tours are arranged in a year. Every time the places of visits are changed.

2.4 Shri Warana Mahila Sahakari Patsanstha Ltd. Warananagar:

The distinguishing characteristics of the patsansta is all the members are women. In this patsansta all women members have come from workers families of the Warana Udyog and Shikshan Sanstha. If

any members want a loan as per procedure she become a member first and after that loan is sanctioned.

For sanctioning the loan the person must attach the salary certificate of his working institution. Similarly he must to take a sign of head of department on loan form and his remark for the sanctioning the loan. After all that loan is sanctioned on the name of his wife or mother who is the member of pat sanstha. The recovery of loan is made from the monthly payment of that person in a preparation of loan and monthly installments. Due to that loan does not come under the areas. So that the person can complete his loan within prescribed periods and it is beneficial to get both the person and patsanstha.

The board of directors of patsanstha held a meeting twice in a month. In this meeting any resolution passed unanimously, loan proposals and other aspects are discussed.

Shri Warana Mahila Sahakari Patsanstha is related to the shri Warana Mahila Gruha Udyog Lijjat Papad Kendra, Shri Warana Bhagini Mandal. So that all the working women have no need to go other places for the transactions of money. Besides this, other institutions of Warananagar put their deposits in this patsanstha because of attractive interest.

Annual meeting of patsansta is arranged once in a year. In this meeting all the members are called together & discussed all hupence, annual report to be read, questions of members, difficulties of members are solved in this meeting.

The permanent workers to this patsanstha have been paid as per the preparation of payments of the Bank workers. Beside that at this time of Diwali Bonus has been given to them.

2.4.1 Establishment:

Shri Warana Sahakari Patsanstha was established at Warananagar in March 27th, 1990.

2.4.2 Objectives:

Women of the Warana campus have adopt the habit of saving money and as per their requirement loan may be available. As per these two objectives Warana patsanstha was established.

2.4.3 Director body:

Hon. Smt. Shobhatai Kore is a president of this patsanstha and 12 other women directors are form the director body.

2.4.5 Members of the Sanstha:

Membership of patsanstha is given to those women who are depositor and borrower of patsanstha. Beside, these members are functioning area of patsanstha.

Table No.2.3

Members of Shri Warana Mahila Shakari Patsanstha

Year	No. of Members	% Growth Rate
2002-03	1871	--
2003-04	1980	5.82%
2004-05	2083	5.20%
2005-06	2172	4.27%

Source : Annual reports of Shri Warana Mahila Sahkari Path Sanstha.

The above table No. 2.3 reveals that the number of members of Shri Warana Mahila Sahakari Patsanstha was 1871 in the year 2002-03 which increased up to 2172 in 2005-06. In short it shows increasing trend in every year.

Annual growth rate of member of Shri Warana Mahila Sahakari Path Sanstha it was 5.82% in the year 2003-04. In the year 2004-05 it declined to 5.20%, further annual growth rate in membership declined up to 4.27% in the year 2005-06.

2.4.6 Paid-up Capital:

It is actual amount of capital that share holder has subscribed. The position of Shri Warana Mahila Sahakari Path Sanstha regarding paid –up capital is show in tth following table.

Table No. 2.4

Paid-up Capital of Shri Warana Mahila Sahakari Patsanstha

Year	Paid-up Capital	% Growth Rate
2002-03	17,67,450	--
2003-04	21,58,310	22.11%
2004-05	27,06,420	25.39%
2005-06	31,48,120	16.32%

Source : Annual reports of Shri Warana Mahila Sahkari Path Sanstha

In the year 2003-04 above paid-up capital was Rs. 17,67,450 it is increased to Rs. 31,48,120 at the end of year 2006.

In respect of annual growth rate paid – up capital it is clear from above table that in the year 2003-04 it was 22.11%. In the year 2004-05 it increased to 25.39%. But in the year 2005-06 growth rate in paid-up capital declined to 16.32%.

2.4.7 Path Sanstha Deposits:

Deposit includes : Saving, Fixed, Recurring, and Shub Laxmi, in Warana Mahila Path Sanstha. Following table show deposit position of Warana Mahila Path Sanstha.

Table No. 2.5

Growth of deposits in Warana Mahila Sahakari Path Sanstha

Year	Deposits	% Growth Rate
2002-03	12,50,67,963	--
2003-04	15,34,09,960	22.66%
2004-05	18,49,91,344	20.58%
2005-06	21,68,77,422	17.23%

Source : Annual reports of Shri Warana Mahila Sahkari Path Sanstha.

Figures in table No.2.5 shows that in the year 2002-03 total deposits of path Sanstha was Rs. 12,50,67,963/- it was Rs. 15,34,09,960/- in the year 2003-04 it increased to Rs. 18,49,91,344- and in the year 2005-06 in increased up to Rs. 21,68,77,422/- .

Annual growth rate in path sansth's deposit was 22.66% in the year 2003-04. It declined to 20.58% in the year 2004-05. Further it declined to 17.23% in the year 2005-06.

2.4.8 Sansthas Loan:

Warana Mahila Path Sanstha loan includes all short term and mid term. Short term is for the period of 3 years, and mid term is for the period of 10 years.

Following table No. 2.6 shows growth in loan distribution Warana Mahila Sakhari Path Sanstha from 2003 to 2006.

Table No.2.6

Loan Distributed by Shri Warana Mahila Sahakari Path Sanstha

year	Loan in Rs.	% Growth Rate
2002-03	7,67,97,227	--
2003-04	9,62,19,747	25.29%
2004-05	10,75,76,615	11.80%
2005-06	14,28,18,789	32.76%

Source : Annual reports of Shri Warana Mahila Sahkari Path Sanstha.

The above table shows that in the year 2002.03 path sanstha gave loan of Rs. 76797227. It shows continuously increasing trend. At the end of year 2006, it increased up to Rs.14,28,18,789/-.

Annual growth rate in loan distributed by Shri Warana Mahila Sahakari Path Sanstha was 25.29% in the year 2003-04. It is declined in the year 2004-05 to 11.80% and in the year 2005-06 it increased up to 32.76%.

2.4.9 Investment of Path Sanstha :

Warana Mahila Path Sanstha has given loan to the other institution which are working in Warana Co-operative Complex. Such as Sugar Factory, Warana co-operative Bank, Warana Dudh Sangh etc. This loan is termed as investment made by Warana Mahila Path Sanstha.

Table No.2.7

Investment of Warana Mahila Sahakari Pat sanstha (2003 to 2006)

Year	Investment in Rs.	% Growth Rate
2002-03	5,36,59,462	--
2003-04	5,98,40,984	11.51%
2004-05	7,94,21,418	32.72%
2005-06	7,84,47,688	-1.22%

Source : Annual reports of Shri Warana Mahila Sahkari Path Sanstha.

Table No. 2.7 shows that in the year 2002-03 investment of Warana Sahakari Pat sanstha was Rs.5.36,59,462/- it was increased to Rs. 5,98,40,984/- in the year 2003-04 which increased up to

Rs.7,94,21,418/- in 2004-05 and it increased at Rs. 78447688 in the year 2005-06.

Growth rate in investment of Warana Mahila Sahakari Path Sanstha over the years it is observed that, in the year 2003-04 it was 11.51%. It increased up to 32.72% in the year 2004-05. Then after it declined to -1.22% in the year 2005-06, over last year.

2.4.10 Reserve Fund:

It refers to 25% amount kept in the District Central Co-operative bank out of total profit of sanstha has reserve.

Table No.2.8

Reserve fund of Warana Mahila Sahakari Patsanstha (2003 to 2006)

Year	Reserve Fund in Rs.	% Growth Rate
2002-03	17,52,060	--
2003-04	21,07,760	20.30%
2004-05	25,81,042	22.45%
2005-06	28,74,832	11.38%

Source : Annual reports of Shri Warana Mahila Sahkari Path Sanstha.

It is clear from above table that Reserve fund of Warana Mahila Pat Sanstha was Rs.1752060/- in the year 2002-03. It is continuously increasing as it was Rs. 2874832/- in the year 2005-06.

In case of growth rate in reserve fund over last year, it is clear from above table that growth rate in reserve fund over last year was

20.30% in the year 2003-04. In the year 2004-05 it include increased up to 22.45%. But in the year 2005-06 it shows declining trend i.e. 11.38%.

2.4.11 Working capital:

Warana Mahila Path Sanstha, the value of current assets (Circulating Capital) less current liabilities.

Table No.2.9

Working capital of Warana Mahila Sahakari Patsanstha

Year	Working Capital in Rs.	% Growth Rate
2002-03	14,21,48,109	--
2003-04	16,65,21,727	17.14%
2004-05	20,02,08,933	20.22%
2005-06	23,79,49,312	18.85%

Source : Annual reports of Shri Warana Mahila Sahkari Path Sanstha.

It is clear from above table No. 2.9 that patsanstha working capital in the year 2002-03 was Rs.14,21,48,109 In the year 2003-04 it was Rs.16,65,21,727 and Rs. 20,02,08,933/- in the year 2004-05. It has increased up to Rs.23,79,49,312/- in the year 2005-06.

Growth rate in working capital is 17.14% in the year 2003-04. It increased up to 20.22% in the year 2004-05 and then after it is declined to 18.85% in the year 2005-06.

2.4.12 Turnover:

It includes deposits, loans, repayment of loans and investment of pathsansth's other deposits etc.

Table No.2.10

Turnover of Warana Mahila Sahakari Patsanstha

Year	Turnover in Rs.	% Growth Rate
2002-03	53,00,00,000	--
2003-04	55,00,00,000	3.77%
2004-05	62,00,00,000	12.72%
2005-06	75,00,00,000	20.96%

Source : Annual reports of Shri Warana Mahila Sahkari Path Sanstha.

It is clear from above table No.2.10 that, total turnover of Warana Mahila Sahakari Patsanstha was Rs.530000000/- in 2002-03. It has increased in Rs.550000000/- in 2003-04 & Rs. 620000000/- of 2005-06 total turnover is Rs.750000000/- .

About annual growth rate in turnover it is clear that in the year 2003-04 annual growth rate was 3.77% and in the year 2004-05 and in the year 2005-06 it was 12.72% and 20.96% respectively. In short growth rate in turnover shows increasing trend.

2.4.13 Net Profit :

To calculate net profit gross profit being calculated.

Gross profit is calculated by subtracting amount of rate of interest paid by path sanstha to their depositor from amount of interest rate which has received on loans and investment made by path sanstha. And to

calculate net profit amount of administrative expenditure and other funds has substrated from gross profit. Therefore.

Net profit = Gross profit – Administrative Expenditure and other funds

Administrative Expenditure includes : Expenditure of salary, Stationary, Audit Fee, Educational Fee, Gratuity of workers etc.

Other funds includes : It includes building expenditure, doubtful debt fund, dividend equitation fund etc.

Table No.2.11

Net Profit of Warana Mahila Sahakari Patsanstha

Year	Net Profit in Rs.	% Growth Rate
2003-04	17,80,398	--
2004-05	10,29,257	- 42.18%
2005-06	13,59,294	32.06%

Source : Annual reports of Shri Warana Mahila Sahkari Path Sanstha.

It is revealed from the table No. 11 that net profit of Warana Mahila Sahakari Patsanstha was Rs. 1780398. in 2003-04. It has increased in Rs. 1029257. in 2004-05 and Rs.1359294. in 2005-06.

As per above dates at the end of 31st March 2004 profit was Rs.1780398 and 31st march 2006 profit was Rs. 1359294

In respect of annual growth rate in net profit, it is clear from above table that in year 2004-05 growth rate in net profit shows negative trend i.e. – 42.18% where as in a year 2005-06 growth in net profit 32.06% over last year.

Head quarter of Sanstha was at Warananagar but its two branches at Savarde & Mohare. It shows that the sanstha is developing.

2.4.14 Deposit Policies:

1) Recurring deposit, 2) Shubhalabh recurring deposit, 3) Monthly earning deposit, 4) Vaibhav laxmi deposit policy, 5) pension deposit policy

Above all policies are properly functioning and best arrears are given on the deposits like the fixed deposit and other deposits.

2.4.15 Loan Supply:

Shri Warana Mahila Sahakari Patsanstha provide loans to women members for the different purges like Nudel Machine, sewing machine, Book building, cow- Buffalo purchasing, House loan, the higher education of Childs, wedding function of son or daughter etc.

To sum up, the Co-operative movement in western Mahastra is motherland of some co-operative principles 'Warana' is a successful name in respect of operation flood, sugar lobby, education field, banking field. The credit of all successful stories goes to Late Vishwanath Alis Tatyasaheb Kore. He was an architect of Warana.

Warana co-operative model also gave significant scope for the socio-economic development of women in Warana region. Warana Co-operative model has organized Mahila Udyog. It includes Mahila Graha Udyog Mahila Pathsanstha. After studying present development of Warana Mahila Udyog it is clear that Warana Co-operative model also successful in empowerment of women class in Warana region.