

CHAPTER - V

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RURAL DEVELOPMENT ORIENTED SCHEMES

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RURAL DEVELOPMENT ORIENTED SCHEMES

This chapter deals the progress of rural development oriented schemes being managed by the factory. There are various schemes such as 1) Krishna Co-operative Bank 2) Krishna Co-operative Krishi Udyog 3) Krishna Co-operative Employees society. 4) Education institution 5) Health Institution. The factory has started these programmes in view to provides basic infrastructural facilities in the rural area. People in this area are enjoying the fruits of these projects. In fact these projects have been contributing to the overall development of rural area. Now we shall examine the progress of each of these scheme as below :

5.1 KRISHNA CO-OPERTATIVE BANK LTD. RETHARE BK.

The Krishna Co-operative Bank is set up at Rethare Bk. where sugar factory is located. Bank is being administered on the basis of co-operative principles.

Krishna Co-operative Bank was established in 1971 under the registration number S.A.T/BNK/26 dated 29-5-1971. It got license from the RBI by ACD/MH/24P dated 19-11-1971. The area of operation was initially limited. But now it has been expanded through the expansion of branches, located in Satara, Sangli, Kolhapur and Pune districts.

Especially bank was established with an object of provides financial assistance to farmers residing in the operation of area of the factory and facilitating the weaker sections of the society. The bank assists for purchasing cows and poultry birds, small scale industry, agricultural implements, trade, transportation, education, building house, tyre bullock car, land, marriage purpose etc. The assistance of bank may not only having strong criteria because as per requirement of person it provides loan facilities because each and every person is member of Krishna Co-operative Society and so that there is no problem of recovery of certain loans.

Its another object is to develop standard of living of the farmers by solving their financial problems. Initially Krishna co-operative bank had its head office at Shivanagar now it has been transferred to Karad in 2000. Moreover bank has 15 branches at Shivanagar, Islampur, Karad (Shaniwar Peth), Kale, Wing, Wathar, Rethare Bk. Rethare Harnaxha, Malkapur, Satara, Shirale, Sangliwadi, Kolhapur and Talmavale etc.

Table No. 5.1

PROGRESS OF KRISHNA CO-OPERATIVE BANK LTD. RETHARE BK.

(Rs. In lakh)

Sr. No	Items	1975-76	1990-81	1985-86	1990-91	1995-96	1999-2000
1	Membership	NA	1823	2097	10900	12683	15729
2	Authorised Capital	10.00	10.00	10.00	50.00	75.00	75.00
3	Paid up capital	3.00	3.47	4.55	38.74	52.37	74.48
4	Working capital	257.83	765.04	1498.33	1877.33	2558.68	5265.36
5	Deposits	225.23	623.43	1055.85	1073.78	1840.59	4391.00
6	Loan	49.47	190.43	567.61	967.81	1445.66	2726.83
7	Investment	-	2.73	83.75	594.10	0.21	1196.30
8	Profit	-	38.59	71.16	30.15	213.80	259.48

Source : Annual report of Krishna Co-operative bank i.e. 1975-76 to 1999-2000.

Table 5.1 showed that initially track had authorised capital to the extent of 10 lakh in 1975-76 which raised to 50 lakh in 1990-91 and further increased to Rs.75 lakh in 1999-2000. The membership was 1823 in 1980-81 it raised to 10900 in 1990-91 and further increased to 15729 in 1999-2000. Paid capital was Rs.3lakh in 1975-76 further raised Rs.38.74 lakh in 1990-91 and Rs.74.48 lakh in 1999-2000. The position of working capital showed that it was Rs.257.83lakh in 1975-76, further raised to Rs.1877.33 lakh in 1990-91 and again increased to Rs.5265.36lakh in 1999-2000. So far as deposit mobilisation is concerned the bank has made significant progress during 1975-76 to 1999-2000. There was 225.23 lakh deposits in bank during 1975-76 which increased Rs.1073.78 lakh in 1990-91 and increased to 4391.00 lakh in 1999-2000. In increasing trend in deposit mobilisation of bank is a reflection of the overall improvement in economic condition of the sugar cane produces. They have developed the habit of saving which is prerequisite for sound financial condition of bank. Moreover it could be observed from the table 5.1 that loan disbursed by bank has increased significantly. It was Rs.49.47 lakh in 19975-76 which increased to Rs.967.81 lakh in 1990-91 and further increased to Rs.2726.83 lakh in 1999-2000. Moreover bank has made an investment over a period of time it was just Rs.2.73 lakh in 1980-81, again raised to Rs. 594.10 lakh in 1990-91 and further increased to Rs.1196.30 lakh in 1999-2000 . Moreover the efficiency of any bank depends upon the level of profit. In profit is considered as effective measure to determine the efficiency of Bank. In this respect bank has been making progress over a period of time. The data from the

table showed that bank had profit to the extent of Rs.38.59 lakh in 1980-81 which increased to Rs.213.80 lakh in 1995-96 and Rs.259.48 in 1999-2000. Thus the overall progress of Krishna Co-operative Bank was quite satisfactory in all respect over a period of time under consideration.

5.2 KRISHNA CO-OPERATIVE KRISHI UDYOG SANGH LTD RETHARE BK.

Krishna Sahakari Krishi Sangh Ltd. Rethare, Bk. was established in 02-9-1969 by register number SAT/PRD/(1)-29-1969. This society is known as co-operative agro-industrial society. This society is famous in rural area because all kind of industrial equipments which are essential in agriculture are provided by this society.

The society manufactures tyre bullock carts and tractor trailers. It repairs tractors, agricultural implements and electronic motor. In the year 1982-83 this society provided nearly 5000 bullock carts to 30sugar factories in Maharashtra. The society has a dealership of PVC Pipes, cement and tractors. Society is having its own petrol pump which provides petrol, diesel, and other essential things which required by vehicles.

Table 5.2 gives the progress of Krishna Sahakari Krishi Udyog Sangh during 1985-86 to 1989-90. The share of increased from 2.27 lakh in 198586 to Rs.2.48 lakh in 1989-90. While the position of reserve fund showed that, it was 15.32 lakh in 1985-86 which increased to 17.74 lakh in 1989-90. The fixed assets increased from Rs.19.82 lakh to Rs.20., 63 lakh in 1989-90. The data on sale transaction of the products showed that this unit did not

make much satisfactory progress during 1985-86 to 1989-90. Sale of the products was Rs.216.40 lakh in 1985-86 which reduced to Rs.192 lakh in 1986-87 and further reduced to Rs.127.92 lakh in 1989-90. As result, the profit of this unit did increased much. It was Rs.19.62 lakh in 1985-86 which increased to Rs.22.82 lakh in 1986.87 and then reduced to Rs.16.21 lakh in 1989-90. Investment was Rs.3.82 lakh in 1985-86 and raised to 4.15 lakh in 1987-88 and reduced to Rs.1.53 lakh in 1989-90. Thus overall position indicated that this unit did not make much satisfactory progress during 1985-86 to 1989-90.

Table No. 5.2

PROGRESS OF KRISHNA CO-OPERATIVE KRISHI UDYOG

(Rs. in lakh)

Sr. No.	Items	1985-86	1986-87	1987-88	1988-89	1989-90
1	Share capital	2.27	2.25	2.25	2.48	2.48
2	Reserve fund & other fund	15.32	16.66	16.50	16.26	17.74
3	Fixed assets	19.82	22.62	22.00	19.75	20.63
4	Sale of the products	216.40	192.00	156.65	141.93	127.92
5	Profit	19.62	22.82	20.88	17.42	16.21
6	Investment	3.82	3.97	4.15	3.15	1.53

Source: Annual report of Krishna Co-operative Krishi Udyog Sangh 1989-90.

5.3 KRISHNA CO-OPERATIVE EMPLOYEES SERVICE (SHIVANAGAR) RETHARE BK.

Krishna Employees Service co-operative Society was established in 23-09-1961 by register No. 29483. The every regular or permanent worker of Krishna co-operative factories a member of Krishna Employees Co-operative Service Society. It is commonly known as Employees society.

The nature of this society is like consumer stores. This society is the part of Krishna co-operative factory. By this society daily transaction of goods and services are sold. There is separate department of marketing of every commodity. This society is having several independent department such grain, cloth department, stationary department, house equipment, eggs department, wholesales sugar marketing department, godown department, tyre department, ration shop, milk department, floor mill etc. All these departments provide various facilities to members.

Every member of this society purchases goods and services on his credit card and amount gets deducted from the monthly salary. For this purpose finance department of Krishna factory and employee's society are having co-ordination. As result problem of payment does not arise.

The society also provides financial assistance to its member as per requirement. Loan is generally given to purchase consumable goods such as motor cycle, T. V., Refrigerator, housing loan.

Table No. 5.3
PROGRESS OF KRISHNA EMPLOYEES SERVICE CO-OPERATIVE SOCIETY

(Rs. in lakh)

Sr. No.	Items	1990-91	1991-92	1992-93	1993-94	1994-95	1996-97
1	Paid up capital	66.67	81.91	96.53	115.74	125.15	138.58
2	Membership	3175	3201	32053	3293	3377	3268
3	Short term loan	22.18	32.77	41.49	100.43	53.33	36.60
4	Medium term loan	37.68	68.10	81.64	59.17	0.57	4.41
5	Grains provision	88.00	127.20	136.07	126.48	119.25	97.66
6	Sale of sugar	5.32	10.87	1.78	65.89	5.59	1.92
7	House equipment	5.13	7.80	9.27	10.68	11.24	11.93
8	Stationary	7.66	9.80	13.94	13.01	12.05	11.36
9	Cloth	29.43	3.64	45.28	44.85	47.05	43.41
10	Tyres	3.75	4.88	7.21	24.16	1.79	00.99
11	Income from floor mill (Rs.000)	20.89	37.68	47.79	63.06	57.24	49.01
12	Profit	16.95	18.31	20.75	23.64	15.20	-

Source : Annual report of society i.e. 1996-97

Table 5.3 gives data on the progress of Krishna Employees Service Co-operative society during 1990-91 to 1996-97. It could be observed that membership of the society has increased from 3175 in 1990-91 to 3293 in 1993-94 and 3377 in 1994-95 and reduced to 3268 in 1996-97. While the position of the paid up capital showed that it was Rs.66.67 lakh in 1990-91 which increased to 81.91 lakh in 1991-92 and further increased to 115.74 lakh in 1993-94 and 138.58 lakh in 1996-97. Moreover the society has made remarkable progress in the disbursement of short term loan as well

as medium term loan during 1990-91 to 1996-97. The short term loan given by society was Rs.22.18 lakh in 1990-91 which increased to 32.77 lakh in 1991-92, then further increased to Rs.36.60 lakh in 1996-97. While the disbursement of medium term loan showed that it was Rs.37.68 lakh in 1990-91 raised to 81.64 lakh in 1992-93 and then reduced to 4.41 lakh in 1996-97. The sale of grain and provision was 88 lakh in 1990-91 raised to 127.20 lakh in 1991-92 further raised to 136.07 lakh in 1992-93, then reduced to 97.66 lakh in 1996-97. The value transaction of sugar shows that the sale of sugar was 5.32 lakh in 1990-91 which increased to 10.87 lakh in 1991-92 and 1.92 lakh in 1996-97. The sale of stationary was Rs.7.66 lakh in 1990-91 and 9.80 lakh in 1991-92 and Rs.11.36 lakh in 1996-97. While sale of tyres was Rs.3.75 lakh in 1990-91 and 4.88 lakh in 1991-92 and 00.99 lakh in 1996-97. Income from floor mill has shows increasing trend during 1990-91 to 1996-97. It was Rs.20.89 thousand in 1990-91, which increased to 37.68 thousand in 1991-92 and 47.79 thousand in 1992-93, and 49.01 thousand in 1996-97. Moreover, society has profit of 16.95 lakh in 1990-91 which raised to 18.31 lakh in 1991-92 and 20.75 lakh in 1992-93 and Rs.15.20 lakh in 1994-95. Society gives 10.0% dividend to the members annually. Thus overall position of the society indicates that the society has been making satisfactory progress over the period of time under consideration.

5.4 EDUCATION INSTITUTIONS

The factory has established education institution named as "The Shetkari Shikshan Prasarak Mandal" in 1962. Shri Yashwantrao Mohite and Shri Jaywantrao Bhosale have made great contribution for the establishment of education institutions in this region. Main objective of these institutions was to provide better quality of education to the children of employees of Krishna co-operative sugar factory. The Shetakari Shikshan Prasarak Mandal has started education institutions of various stages, for instance secondary, higher secondary, degree education.

i) PRIMARY EDUCATION

(1) Chhatrapati Sambhaji Vidyalay (Primary) Shivanagar

Chhatrapati Sambhaji Vidyalay (Primary) was opened in 19-10-1961. Students from factory area and outside come for getting primary education. In the year 1980-81 number of students was 747, and teaching and non teaching staff was 18 and 03 respectively.

ii) Secondary & Higher Secondary Education

1) Chhatrapati Sambhaji Vidyalay Shivanagar

Chhatrapati Sambhaji Vidyalay Shivanagar was established in the year June 1962. This high school was located at Julewadi which is 1.5 km away from factory. This high school is having its own building which is very

attractive and big. Students come from Rethare Bk Gondi, Khubi, Narsingpur, Julewadi, Shere, Shenoli and factory area come to the school.

This high school is having N. C. C., M. C. C, scout-guide, computer course etc. In the year 1980-81 the number of student was 1133 and teaching and non-teaching staff was 44 and 13 respectively including Jr. College of science.

2) Sou. Tarabai Madhavarao Mohite Vidyalay Rathare Bk.

Rethare Bk. located at edge of Krishna River. This high school located at central of this village. This high school was established in the year 1974. Tarabai High school is having N.C.C., Scout-guide etc. This high school always become 100% successful in every sport. In the year 1980-81 number of student was 688 and teaching and non-teaching staff was 24 and 8 respectively. The result of S.S.C. per year of this high-school remained 50%.

iii) J.J. English School, Shivanagar

This high-school was established in the year 1972-73. The medium of this high school is English. Major objective this high school is to provide education in English language. In 1980-81 number of student was 311 and Teaching or non-teaching staff was 12 and 03 respectively. Due to serious problem, this school had to close down in 1989-90.

iv) Degree Education

Factory also started education institution which provide degree education. For this purpose "Shetakari Shikshan Prasarak Mandal" has opened "Krishna Mahavidyalay Rethare Bk (Shivanagar) in 1978. Initially college has only science faculty. But in the year 1993-94 arts faculty was started. This college is having N.C.C. department. This college is also running vocational courses in junior wing i.e. animal science, electrical maintenance. Every year result of H.S.C. examination remained nearly 50 to 60% and result of T.Y. B.Sc. remained maximum per year is 100% and in case of T.Y.B.A. result remained nearly 70 to 80% per year.

Krishna Mahavidyalay is having its own building which is very attractive and big. This college has boys hostel. In the year 1980-81 number of students was 225 and teaching and non-teaching staff was 23 and 16 respectively.

Table No. 5.4

POSITION OF SHETKARI SHIKSHAN PRASARAK MANDAL DURING 1997-98

Sr. No.	Name of High school or college	Teaching staff	Non-Teaching staff	No. of students		
				Male	Female	Total
1	Chhatrapati Sambhaji Vidyalay, Primary (Shivanagar)	14	02	-	-	584
2	Chhatrapati Sambhaji Vidyalay, Shivanagar	41	13	721	614	1335
3	Sou. Tarabai Madhavarao Mohite Vidyalay Rethare Bk.	32	12	557	494	1051
4	Krishna Mahavidyalay Rethare Bk. (Shivanagar)	38	29	672	297	969
	Total	125	56	1950	1405	3939

Source : Record office of certain education institution.

Table 5.4 indicates the position of Shetkari Shikshan Prasarak Mandal during 1997-98. It showed that as compared to position in 1980-81, there is improvement in all aspects such as number of students, staff. There were 3939 students admitted of various stages of education. In primary school 584 students were admitted. While in school 2386 students were admitted and in colleges there were 969 students admitted. Number of teaching staff and non-teaching staff too increased during 1997-98 to 125 and 56 respectively.

5.5 HEALTH INSTITUTIONS

1) Krishna Co-operative Sugar Factory Hospital Rethare Bk. (Shivanagar)

Every industrial unit has a risk at the time of working. So every industrial unit has a responsibility to provide health facilities to labourers. According to labour act this factory has started health center to provide medical facilities to the employees of sugar factory. Though hospital is specially opened for factory employees but it is open to all i.e. members, non-members, sugarcane cutters labourers. As a social commitment every body can avail health facility. Moreover charge of factory very nominal. Medical expenses are deducted from monthly salary of employees of sugar factory.

Krishna co-operative Sugar Factory's hospital has 2 medical officers, one male and another female and other staff is 16. The salary of employees of hospital is paid by sugar factory. This hospital earns profit per year. 40-45 patients are checked per day in season and nearly 20 to 25 patients are checked during off season. By the labour act Krishna Co-operative Sugar Factory takes responsibility of every labour when ever labour meet an accident and provides all medical facilities free of cost. In this way hospital has been playing very important role in providing medical facilities to the employees of the sugar factory.

2) Krishna Hospital and Medical Research Center

Krishna Hospital and medical research center was started in the December, 1982 under the Krishna Charitable Trust. This hospital is located at Malkapur (Karad) near Pune-Bangalore National Highway No.4 which is 2.5 km away from Karad city. Krishna Hospital is having 65 acre area. Inauguration function was held on 25-08-83.

This hospital has following medical facilities and departments

- 1) Medicine, Unit I, II, III
- 2) Surgery Unit I, II, III, IV
- 3) Burns plastic surgery
- 4) Neuro surgery
- 5) Pediatric surgery
- 6) Dentistry
- 7) Dermatology

- 8) E.N.T. (Ear, Nose, Throat)
- 9) Orthopedics
- 10) Ophthalmology
- 11) Radiotherapy
- 12) Blood bank
- 13) Psychiatry
- 14) Pediatrics, Unit I, II
- 15) OB-Gynecology Unit I, II
- 16) Radiology
- 17) Emergency
- 18) Anaesthesiology
- 19) Pathology
- 20) Bio-chemistry
- 21) Microbiology

Source: Dhanvantari, Sept.2000 Krishna Institute of Medical Science, Karad

The O.P.D. of the hospital checks nearly 50 to 60 thousand patients every year and 4 to 5 thousand indoor patients avail medical facilities every year. Though it is rural oriented hospital but it gives all types of medical facilities which are available in urban or metropolitan area. People from Kolhapur and Satara, Solapur, Ratnagiri and sangli district avail medical facilities from the hospital. Moreover Krishna hospital provides health facilities to a members and non members of sugar factory at concessional rate.

3) Krishna Institute of Medical Science

Krishna Institute of medical science college stated in the year 13th August 1984 for providing medical education in this rural area. Initially medical college had maximum students from rural areas. But, now due to government policy it become difficult to get admission to the students belonging to rural area. Moreover medical education is now highly expensive. Therefore rural student cannot afford to get medical education.

4) Nursing School

This school was started in the year 1983-84. This school runs 3 and 4 years courses.

Thus it could be concluded that Krishna Co-operative Sugar Factory has started various rural development oriented schemes in its operational area. These various scheme have made significant impact on the rural area.