

CHAPTER II

Brief Profile of the Co-operative Movement in Maharashtra, Kolhapur and Bachani Village

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CHAPTER II

Brief Profile of the Cooperative Movement in Maharashtra, Kolhapur and Bachani Village

2.1 Cooperative Movement in Maharashtra

Prior to independence and after independence more so since the inception of planning, Maharashtra State has always been in the forefront of the development of the cooperative movement in India. Before independence cooperative banking structure was well developed in the then Bombay Presidency under the British Government Rule. The era of planned development saw the diversified growth of cooperatives in Maharashtra. The agri based industrialisation policy and the State Government's policy to encourage, cooperatives led to this quick diversified growth of cooperatives with liberal state aid and assistance. The cooperative Sugar factories became the centre for the process of rural transformation and change and with their establishment soon other cooperative processing units too developed. The operation flood I & II programmes also established a wide spread network of dairy cooperatives, thus transforming the rural economy of Maharashtra. In the urban areas too the cooperatives in Maharashtra have well developed and diversified. Urban banking, housing, Salary Earner's cooperatives, industrial and laborer cooperatives, consumer cooperatives etc. all are found to have developed. A well established local cooperative leadership with sound vision of area development and commitment to rural change played a vital role in the success of the Cooperative Enterprises in Maharashtra.

Total primary agricultural credit societies in Maharashtra were 21,400 in 1961 and in 1971 they aggregated 19,565 and stood at 20,104 in 1997. (See Table No.2.1) The number of societies shows a decline because the societies which were defund have been deregistered. Non-agricultural credit societies however have shown a rise. They increased from 16,30 in 1961 to 11,291 in 1991 and were 17,568 in 1997. Cooperative Marketing Societies in Maharashtra have risen from 344 in 1961 to 1044 in 1991 and the declined to 985 in 1997.

Cooperative Processing Societies have registered a growth from 4306 in 1961 to 28,954 in 1991 and further to 36,191 in 1997. Other cooperative enterprises mainly Consumer Cooperative, Housing Cooperative have risen from 3846 in 1961 to 62,823 in 1996 and were 61,903 in 1997. Total cooperative societies in Maharashtra have risen from 31,565 in 1961 to 1,39,089 in 1996 and were 1,36,785 in 1997. Thus we can conclude and say that in the era of planned economic development, the cooperative movement in Maharashtra depicts well diversified growth.

Present Position

Table No. 2.2 gives the details of the present position of the cooperatives in the State. From the above table we can see that the number of societies show a decline, as defund societies have been derecognised. Total membership has grown from 358 lakhs to 365 lakhs. Paid Up Share Capital has also increased from 3783 lakhs to 3851 lakhs in 1996 to 1997. Deposits which represents by and large rural savings have gone up from 23,915 lakhs to 28,921 lakhs from 1996 to 1997. However number of societies making profits has slightly declined in 1997 as compared to 1996. Loss making societies which were 514 in 1996 have increased to 724 in 1997.

Table No. 2.1
Cooperatives in Maharashtra

Sr.No.	Type of Co-operative Societies	Number as on					
		30 th June			31 st March		
		1961	1981	1991	1996	1997	
1	Appex and Central Agricultural and Non-agricultural Credit Institutions	39	31 (-20.5)	34 (9.67)	34 (0.0)	34 (0.0)	
2	Primary agricultural Credit Societies	21,400	18,577 (-13.19)	19,565 (5.31)	20,137 (2.84)	20,104 (-0.16)	
3	Non-agricultural Credit Societies	1630	5,417 (232.33)	11,2991 (108.43)	17,671 (56.50)	17,568 (-0.58)	
4	Processing Societies (Sugar factories, Rice Mills etc.)	4,306	14,327 (232.72)	28,954 (102.09)	37,380 (29.10)	36,191 (-3.18)	
5	Social Services and Other Co-operative Societies (Consumer Stores, Housing etc.)	3,846	21,915 (469.81)	43,845 (100.06)	62,823 (43.28)	61,903 (-1.46)	
	Total	31,565	60,747 (92.45)	1,04,620 (72.2)	1,39,089 (32.94)	1,36,785*	-(1.65)

Source : Decrease due to deregistration of delunct societies during 1996-97
Economic Survey of Maharashtra 1997-98

Table No. 2.2

Cooperatives in Maharashtra : Present Position

Sr. No.	Item	31 st March		Percentage increase (+)/decrease in 1996-97 over 1995-96
		1996	1997	
1	Number of Societies	1,39,089	1,36,785	(-) 1.7
2	Number of Members (in lakh)	358	365	(+) 2.0
3	Paid up Share Capital	3,783	3,851	(+) 1.8
4	Deposits	23,915	28,921	(+) 20.9
5	Working Capital	50,439	55,210	(+) 9.5
6	Advances (Net)	14,027	16,474	(+) 17.4
7	Number of Societies in Profit	72,976	71,971	(-) 1.4
8	Profit	701	695	(-) 0.8
9	Number of Societies in Loss	53,821	52,710	(-) 2.1
10	Loss	514	724	(+) 40.8@
11	Number of Societies with No Profit No Loss	12,292	12,104	(-)1.5

@ Due to implementation of N.P.A. (Non-Performing Assets) policy by DCCBs there is considerable increase in loss.

Source : As on Table No. 2.1

Kolhapur District in Maharashtra is one of the foremost in the development and diversification of cooperatives. In the days of the late Chh. Shahu Maharaj, the farmers in the district did have farm cultivation on the basis of 'Phad' a sort of cooperative joint farming. Prior to independence we find the cooperative Credit Societies active in the rural and semi rural areas in the district. After independence however the cooperatives in the district received impetus for growth and diversification. Cooperative Sugar Factories, Cooperative Marketing Societies, Urban Cooperative Banks, Cooperative Spinning Mills, Housing Cooperatives, Salary Earner's Cooperative Credit Societies, Industrial Cooperatives, Cooperative Dairy Societies, Consumer Cooperatives both in urban and rural areas shown good progress and performance in the district. This district is unique in Maharashtra in the sense that in the district - one finds a well developed and diversified network of cooperatives working and these diversified societies show good performance and progress. Furthermore what is noticed is that the Cooperative Sugar Factories are the nerve centre around which the cooperative movement has diversified. This type of development, speaks highly of the vision and dynamic leadership of the local cooperative leaders working in the district. Late Ratnappa Kumbhar, Late Tatyasaheb Kore, Late Dattajirao Kadam, Late D.C. Narke, Baba Nesrikar, S.K. Patil, Kallappa Awade, S.R. Patil etc. are the able stalwarts who has shaped and nurtured the growth of cooperative in this district.

Today the district has a well developed and diversified network of cooperative enterprises working which have in the real sense brought about

Table No. 2.3

Profile of Cooperative Societies in Kolhapur District

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Sr. No	Type of Society	Number of Societies		Membership	
		1995-96	1996-97	1995-96	1996-97
1	District Central Cooperative Bank	01	01	6,877	7,083
2	Farmer's Service Cooperatives	1,258	1,305	5.89 lakhs	5.88 lakhs
3	Urban Cooperative Banks	57	60	4,35 lakhs	5/33 lakhs
4	Salary Earner's Cooperative Societies	241	254	0.82 lakh	0.93 lakh
5	Urban Cooperative Credit Societies	1,659	1,750	9.11 lakhs	9.65 lakhs
6	Cooperative Marketing Societies	40	45	0.37 lakh	0.39 lakh
7	Cooperative Processing Societies	22	25	0.23 lakh	0.31 lakh
8	Cooperative Water Supply Societies	518	530	0.79 lakh	0.81 lakh
9	Cooperative Milk Societies	2,045	2,235	2,74 lakhs	2,85 lakh
10	Cooperative Consumer Societies				
	a) Whole Sale	12	12	0.40 lakh	0.42 lakh
	b) Retail	246	222	1.28 lakh	1.16 lakh
11	Fisherman's Cooperative Societies	22	22	NA	NA
12	Cooperative Housing Societies	561	591	0.23	0.30
13	Cooperative Labour Societies	79	79	0.06	0.06
14	Cooperative Industrial Estates	15	16	0.08	0.08
15	Women Cooperative Societies	235	110	0.56	0.08
16	Cooperative Sugar Factories	16	17	1.81 lakh	1.92 lakh
17	Cooperative Spinning Mills	38	40	0.46 lakh	NA

Source : Annual Report , 1996-97
Kolhapur District Co-operative Board Ltd. , Kolhapur

rural transformation and change and in the process led to socio-economic cultural and educational upliftment of the rural section in this district.

In 1995-96 there were increased to 1305 in 1996-97 in Kolhapur District. As seen in Table No. 2.3 Total Urban Cooperative Banks have risen from 57 to 60 in Kolhapur district and total membership of there has risen from 4.35 lakhs to 5.33 lakhs. Salary Earner's Cooperative Credit Societies were 241 with total membership of 0.82 lakhs in 1995-96 and these have gone upto 254 in 1996 and their membership has also increased. Growth in number of societies as well as membership has also occurred in case of cooperative marketing societies. In 1996-97 there were 25 cooperative Lift Irrigation Societies increased from 518 in 1995-96 to 530 in 1996-97 and membership increased from 0.79 lakh in 1995-96 to 0.81 lakhs in 1996-97. Number of cooperative Milk Societies registered a growth from 2045 in 1995-96 to 2235 in 1996-97 and total membership of these also increased from 2.74 lakhs in 1995-96 to 2.85 lakhs in 1996-97.

The table adequately reveals the extent of growth, as well as the diversified nature of the cooperatives in the district are developed in rural as well as urban areas, profound development is seen in Processing Societies, Marketing Societies as well as Consumer Cooperatives.

2.3 Cooperative Water Supply Societies in Kolhapur District

Cooperative Water Supply Societies or what can also be called as cooperative Lift Irrigation Schemes are well developed in this district. They are mainly located in the banks of river Panchganga and its tributaries. There are cooperative lift irrigation societies, private lift irrigation schemes as well as cooperative sugar factory sponsored cooperative lift irrigation schemes.

Table No. 2.4

Profile of Cooperative Water Supply Societies in Kolhapur District

(Rs. In Thousand)

Sr. No	Item	1995-96	1996-97
1	No. of Societies	518	530
2	Membership	79,529	81,375
3	Share Capital	33,150	33,857
4	Reserve and Other Funds	65,314	83,380
5	Loans	25,4499	26,0352
6	Command Area (Hectares)	22,547	23,280
7	Actual Area Irrigated (Acres)	10,4431	10,9885
8	Working Capital	83,1109	83,1535

Source : As on Table No.2.3

in the district. With the growth and development of cooperative water supply societies - one finds that land under perennial irrigation increased in the district and this led to increased sugarcane cultivation in the district. All the cooperative sugar factories in the district also encouraged the development of lift irrigation societies, so that they could get assured increased sugarcane supply so that their factory capacity increase could be sustained. With the development of cooperative water supply societies in the villages, one finds a change in the cropping pattern with a shift from Cereal, Foodgrain and Pulses production to sugarcane cultivation. Thus sugarcane became a 12 month standing crop in this district.

Total number of cooperative water supply societies in Kolhapur district increased from 518 in 1995-96 to 530 in 1996-97 with a growth in membership from 79,529 thousand to 81,375 thousand by 1996-97. Command Area increased from 22,547 hectares to 23,280 hectares in 1996-97. Actual area irrigated increased from 1,44,431 acres in 1995-96 to 1,09,885 acres in 1996-97. Thus the growth of cooperative water supply societies is impressive in this district

2.4 A Brief Profile of Bachani Village

I) Geographical Location

Bachani village, located in Karveer Taluka of Kolhapur is approximately 20 Kms South West of Kolhapur City on the bank of the river Tulshi, a tributary of Panchaganga river. The village comes in the Western part of Kolhapur District located in the Sahayadri range. Total land under cultivation in this village is 1200 acres of which 956 acres is irrigated and 244 acres non irrigated dry land farming dependant on rains. The village

gets its drinking water from Tulashi river. Irrigation water for the farm is provided by the Shri Kedarling Bhairavanath Co-operative Lift Irrigation Society Ltd., Bachani which draws water from both, Tulashi and Bhogawati Rivers, which are major tributaries of Panchanganga river, the life line of Kolhapur District.

II) Population

Total population of Bachani Village in 3245 according to 1991 Census of which 1795 are males and 1550 females. Total households in the village number 717 of which 80 percent are joint families and 20 percent are unit families. Marathas, Bhramins, Sutar and other casts are the main Hindu Castes in the village.

III) Human Resources and Educational Facilities in the Village

Of the total households in the village, 70 percent are dependant on land and agriculture for their livelihood and 20 percent of households undertake other farms related occupations for their survival. The village has a primary school with twelve classrooms and the High school is located at village Sadoli at a distance of 2 Kms. from Bachani. For Higher Secondary and Graduate studies, a Arts, Science and Commerce College the Bhogawati Mahavidyalaya is located at Kurukali, and is run by the Shri Bhogawati Co-operative Sugar Factory .

III) Health Facilities

The village has one private dispensary. The Primary Health Centre is 2 km away from the village where one Medical officer and other staff provide necessary medical aid and primary medical facilities are available.

IV) Roads

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The village is linked to Kolhapur city by a good tar road. Big vehicles can easily ply in the village. The Kolhapur Ratnagiri State Highway is just 2 kms away from the village.

V) Mode of Transportation

KMT buses ply at regular intervals from Kolhapur to Bachani. Nine private jeeps are available in the village for transport facility. There is a Post Office and 95 two wheelers in the village. 95 households have telephone connections.

VI) Electricity and TV Facilities

All households in the village are electrified and 450 households have TVs in their homes.

VII) Consumption pattern of the Households

The food habits of the people in the village consists of consumption of Rice, Jowar, Maize and pulses. Non-vegetarian intake and intake of vegetables from the farm is also made.

VIII) Fuel Consumption

Electricity is used for domestic and farming purposes. A few farmers also used Diesel engines in farm. Petrol, Diesel and Kerosene is used as fuel. There are 51 Private electric pumps used for irrigation and 48 Tractors also used. The village has 425 Gobar Gas Plants in the village.

IX) Youth Organisation

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There are fifteen Youth Organisation in the village where festivals and other social activities like blood donation camps, health camps, anti-drinking activities are undertaken.

X) Religions Centres

There are three Hindu temples in the village where all people mix up on occasion of festivals.

XI) Panchayat Office

A Panchayat Building of approximately 50,000/- is in the village. In 1997-98, the annual income of the village Panchayat was 1.87 lakhs. However, there is not even one Public toilets in the village. Most of the toilets in the village are Gobar Gas based and private.

2.4 B Co-operative Movement in Bachani Village

The main economic activity of people in Bachani village is agricultural cultivation and allied activities. The farmers however face many problem in their daily existence. Illiteracy, vagaries of the monsoon, mal practices of the privatemone lenders, non-availability of improved varieties of seeds and lack of scientific temperament are the main hurdles faced by the farmes in the village. To overcome these problem the people of Bachani village, developed a good network of cooperative society in their village over a period of time and in the process brought about transformation and rural change in their village. The following are the main cooperative society working in the village.

(i) Shri Kedarling Bhairavnath Vikas (Seva) Society Ltd. 20

To make available institutional source of rural credit, so that the farmers are removed from the clutches of the private money lenders, the villagers established this cooperative society on 27-02-1954. Shri Gopal Krishna Jadhav and Vitthal Hari Jadhav played a major role in establishing this society. From small and simple beginning this cooperative society today has a Membership of 1420 and a share capital of Rs. 2.35 lakhs. The society is classified as Audit, 'A' class in 1997-98. It has a Reserve Fund of Rs. 43,037 and other funds to the extent of Rs. 35,013 in the Audit Year 1997-98. In the same year investments made were upto the extent of Rs. 5.10 lakhs. The cooperative society provides short term and medium term credit to members, Crop Loans and Land Development Loans, in addition to which loans are also provided for Dairy Farming and Purchase of milk animals. Loans are also provided for farm implements and machinery as well as for Purchase of Tractors, Pipelines, Gobar Gas Plants, etc. In 1997-98 loans to the extent of Rs. 6.13 lakhs were provided to members and the society earned a profit of Rs. 22,500 and dividend of 8% was given to members.

For the needs of the members the society also runs a Fair Price Shop wherein even households goods and appliances are sold. A Grinding Mill is also run by the society in the village. This society is the cooperative centre around which the cooperative movement diversified in this village and hence is the centre of spread of cooperative ideology in the village.

(ii) Shri Joytriling Multipurpose (Vikas) Service Society Ltd.

This cooperative society is the second cooperative Multipurpose Service Society established on 8-09-1990 in the village. Shri Dhanaji Vitthal Jadhav and his associates established this cooperative institution to provide farm credit and other facilities to the farmers in the village and develop the spirit of cooperation. In the year of inception the society mobilised share capital worth Rs. 2.39 lakhs and did manage to earn a profit of Rs. 11,629 and paid 2.4% dividend to the share holders.

In 1997-98, the society had a share capital of Rs. 6.12 lakhs, and is classified in Audit Class 'A'. It has a Reserve Fund of Rs. 52,000/- and other Funds worth Rs. 13,513 and Investments worth Rs. 2.48 lakhs.

Cooperative loan worth Rs. 12.35 lakhs were provided to members in 1997-98 as Short term and Medium Loans, Loan for Purchase of Milk animals, Purchase of farm implements and Tractors etc. The society made a profit of Rs. 53,566 in 1997-98 and distributed dividend of 7 percent among the share holders. Thus in a relative shorter span this cooperative society has made good allround progress.

(iii) Shri Jyotirling Cooperative Milk Producers Society Ltd.

The idea of establishing a cooperative Milk Society, to develop dairy farming as an subsidiary occupation for farmers in the village was first initiated by Shri Devappa Mahadeo Jadhav who on 8/9/1971 established this cooperative Milk Society in the village. In the year of inception this cooperative Milk Society has a membership of 104, share capital of Rs. 1,040/- and in that year 7,000 literes of Milk was collected.

After the year of inception, this cooperative enterprise in the village made rapid growth and developed dairy farming amongst the farmers to augment their farm incomes. By 1997-98, the members in this cooperative society rose to 188, and share capital increased to Rs. 98,960/- and profit earned went upto Rs. 88,128. Total Milk collected by this society in 1997-98 was 12.25 lakh liters.

(iv) Shri Vasant Dada Patil Cooperative Milk Producers Society

To inculcate the habit of thrift among farmers, develop the sense of mutual aid and help, increase milk production, and to encourage farmers to develop dairy enterprise as a source of additional income, Shri Gopalrao Mahadeo Patil and Shri Raghunath Tukaram Kamble on 12/02/1991, established this cooperative Milk Society with a initial membership of 125 share holders and share capital worth Rs. 1,050/-. In 1993-94, the society built its own building worth Rs.3.75 lakhs and has made good progress in years to follows, thus leading to more development of milk production in the village, which has generated farm incomes to the farmers. In 1997-98, share capital in this cooperative milk society increased to Rs. 2.66 lakhs, Reserve Fund went upto Rs. 1,78 lakhs and other Funds were Rs. 20,342/-. Investments made were Rs. 2.73 lakh and in 1997-98, total Milk collected was 1.58 lakh literes. Profit made by the cooperative milk society in 1997-98 were Rs. 96,690/- and the society gave Rs. 1.04 paise per liter as rebate to the member farmers. The society is classified in Audit 'A' Class. The society has also devised various schemes to encourage farmer members to increase milk production and their efficiency. In 1997-98, seven farmers were awarded prizes and the society gave Five grams of Gold to the highest milk producer in the society.

In a relative shorter span this cooperative Milk Society has done satisfactory work to develop dairy farming in the village.

(v) Smt. Savatribai Phule Cooperative Milk Producers Society Ltd.

This is the third primary cooperative milk society established in the village in 1995 by Shri Prakash K. Jadhav and R.D. Patil in the village. In 1995, total membership was 65, Share Capital Rs. 650/- and in 1995 Total Milk collected by this society was 3500 liters. By 1997-98 the Share Capital of this primary cooperative milk society increased to Rs. 6,350/-, Investment rose to Rs. 24,850/-, Reserve Fund was Rs. 70,723/- and total milk collected was 73,000 liters. The society made profit of Rs. 43,761/-. Thus on a small scale this society has encouraged members to develop dairy farming and has farmulated farm income for the members.

(vi) Shri Shivajirao Deshmukh Cooperative Women's Milk Producers Society Ltd.

Shri K.L. Kalantre made Bachani village famous as a good wrestler of Kolhapur. Apart from his sportmanship, he wanted to improve the overall economic and financial position of the women in Bachani village. Hence with the able support of his wife, he established a Women Milk Producers Primary Cooperative Milk Society in the village on 13/02/1994. In the year of inception this society had 65 members, Share Capital worth Rs. 650/- and Investments worth Rs. 12,300/-. In 1994 total milk collected was 36,833 liters and the society earned profit worth Rs. 32,571/-. The society is making determined efforts to make women in the

village undertake milk production, provides necessary guidance to women's and supplies necessary dairy feeds and veterinary services to the women members. In 1997-98 this women's primary milk society has Share Capital worth Rs. 13,822/-, Reserve Funds of Rs. 8,027/-, Investments worth Rs. 22,800/- and profit earned were Rs. 1,09 lakhs. It was clasified in Audit Class 'B' and the society gave rebate of Rs. 0.50 per liter to its members. Thus the first women's cooperative society in the form of a primary cooperative milk society was also established in this progressive village.

A attempt to establish a Urban Cooperative Credit Society was in 1992, by Shri H.S. Pandekar and his associates, but this cooperative enterpirse did not succeed and was closed subsequently.

The cooperative movement in Bachani village indeed shows diversified growth, thus providing the necessary cooperative institutional frame work in the village for farmers to provide needed farm credit, and credit for the allied purpose to increase farm production. The network of primary cooperative milk societies has encouraged farmers and women's to develop dairy enterpirse and rearing of milk animals to suppliment farm incomes. The cooperative societies have encouraged savings in rural area, and as most of the societies are in Audit Class 'A' they are being well run. However multiple primary cooperative milk societies are a feature of this village, thus indicating political factors in the village on the basis of which these cooperative units are started and run.

To conclude we might say, that Bachani village is a representative village, which shows growth of cooperatives in the district Koljhapur, which has a impressive history of well developed and diversified growth of cooperative enterpirse.