CHAPTER - II

HISTORY AND DEVELOPMENT OF U.C.C. SOCIETIES

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2.1 Introduction

Progress and development of human being in all spheres, social, economical, religious and political is marked by the sense of thinking, working and living together. Therefore, it is said that, "Man is a social animal" [1] Co-operation is something more than a series of activities organised on co-operative lines. Basically, its purpose is to evolve a scheme of co-operative community organisation which touches upon all aspects of life within the rural and urban economy. These organisations are playing major role in the economic progress of weaker sections of the society. Today co-operation has been applied in a wide range of activities such as production, distribution, supply, marketing, housing, banking and insurance. Besides there are several consumers co-operatives who protect the interest of the consumers.

The purpose of this chapter is to study the history and development of U.C.C. societies in India and in Maharashtra in general and the history and development of these societies in Satara District and in Wai Taluka in particular. For this purpose, the topic is divided into the following parts -

1. History and Development of U.C.C. Societies in the world.
2. History and Development of U.C.C. Societies in India.
3. History and Development of U.C.C. Societies in Maharashtra
4. History and Development of U.C.C. Societies in Satara District
5. History and Development of U.C.C. Societies in Wai Taluka.

2.2 History and Development of U.C.C. Societies in the World

The Co-operative credit movement was started in Germany in the middle of 19th century. At that time the economic condition of Germany was extremely deplorable. Herr Franz Schulze (1809-1885) took the initiative and started introducing various measures of relief. Schulze adopted the near measure for giving relief to the people who were living in the urban areas. He had seen the miserable condition of the people with his own legal eyes. In 1849, he organized a friendly society for relief in sickness. In 1850, he formed the first credit association. Two years latter, in 1852 he formed a society at Dielitzsch which was based on co-operative principles. He obtained secured capital through the sale of shares. He published a book in 1856 which contained the principles of co-operative banking as formulated by him. The number of banks were started by him. In 1859, he organised a congress of these banks. He was also responsible for securing from Prussia the first co-operative law in 1867, which latter on was made applicable to the entire country in 1896. [2] According to this law all co-operative societies were to be organised.

Schulze insisted that a man joined a society must take up at least one share at a high figure. These associations were known also as "People's Bank" which undertook all activities of urban banking and commanded naturally more capital.

In brief, the urban co-operative credit movement was started in Germany and then it spread all over the world.

2.3 History and Development of U.C.C. Societies in India

The co-operative movement was started in India to ameliorate the conditions of the rural masses. However, it was soon realised that co-operation offers a solution to the difficulties encountered not only by the agriculturists but also by the townsman in respect of credit as well as other aspects of his business and life.

The urban co-op credit movement originated in Germany when Herman Schultz startrd such societies for the benefit of artisans in the cities in Italy, the credit of starting such societies goes to Luigi Luzzatti. Encouraged by the success of the urban credit institutions in these countries, the social workers in India began to think in terms of co-operation as a mean of bringing succour to the middle classes as early as the close of the 19th century.

The first U.C.C. Society saw the light of the day in 1889 when a mutual aid society was registered in the princely state of Baroda. The promoter, Mr. Vithal Lakshman Kavthekar, drew inspiration from successful urban co-operative credit institutions in the European continent. Then on 5th February, 1889 he established 'The Anyonya Sahakari Mandali' in Baroda with his colleagues.

When the Indian Government recognised the importance of co-operative credit, a separate Co-operative

Credit Societies Act was passed in 1904 to facilitate credit institutions. In Madras, the first such society was registered in October 1904 at Canjeevaram. The Betegiri Co-operative Credit Society in Dharwar District was the first such society to be registered in Bombay in October 1905. Then in Mysore, the Bangalore City Co-operative Credit Society was registered in December, 1905. However, little attention was paid to the development of urban credit movement until the Maclagan Committee drew attention to its potential.

The failure of the Swadeshi Joint Stock Banks in the country at the time created an opportunity for co-operative banking to mobilise the savings of persons of modest means and helping those whom financial distress caused by high living cost and unemployment had driven into the clutches of money lenders [3] .

The inter-war period did not affect the urban credit movement as adversely as it affected the agricultural credit movement. This might be due to the fact that during the dpression the fall in urban incomes was not as steep as the fall in the rural incomes. Another contributing factor to the stability of the movement in the urban areas was the comparatively high standard of the managerial efficiency available in urban areas which urban co-operatives could afford on account of their larger resources.

Progress During Second World War

The conditions arising out of the Second World War

provided a great stimulus to the urban credit movement. It attracted larger membership and deposit on account of the rise in money-incomes. During the war period urban credit societies had surplus resources, most of which they had to invest in Government securities. Some of these institutions were also used during war time to distribute foodstuff and other essential articles at controlled prices. The progress of U.C.C. societies was on the whole quite satisfactory as can be seen from Table 2.1.

Table 2.1.

U.C.C.Societies in India During Second War

(Amount in lakh rupees)

Year	No. of Societies	Members (in lakhs)	Owned Capital	Deposits	Working Capital	Loans & Advances
1938-39	6,731	13.14	828.52	1,525.73	2366.37	1441.66
1945-46	7,185	16.39	1,169.22	2,662.80	3832.02	2051.32

(Source - Mukhi H.R. Co-op. in India)

It can be observed that while the number and membership of societies had increased only to a small extent, the financial operations of these societies had made considerable progress. The Deposits of these societies have increased by 74.6 percent during this period.

Progress after Independence

A good progress was made by these societies even after independence. Indian Government accepted the policy of

socialist democracy from the beginning. It was decided that the economic development should be achieved through planning. Therefore, Five Years Plans were designed for the overall progress of the economy. The following table shows progress of U.C.C. Societies in the various plans.

Table 2.2

Progress of U.C.C. Societies from the First Plan

(Amount in Crore Rupees)

Year	Number of Societies	Members in lakhs	Share Capital	Deposits	Working Capital	Loans & Advances
1950-51	7,810	21.78	12.12	35.05	56.78	47.39
1960-61	11,995	45.73	329.70	95.05	150.11	120.37
1965-66	13,449	64.84	57.98	176.88	274.70	246.70
1973-74	17,536	123.32	135.27	477.20	787.15	781.40
1976-77	20,242	128.08	181.79	718.73	1182.53	910.33
1981-82	22,755	92.81	275.89	409.00	1102.00	770.00

Source - (Mukhi H.R. Co-op. in India)

2.3.1 History of Employees Co-op. Credit Societies in India

As stated earlier, the word 'U.C.C. Societies' is used to denote all types of urban and rural non-agricultural co-operative credit societies. From the historical point of view, other urban co-op. credit societies were started from

1889 and the Employees Co-op. credit societies were established from 1911.

Generally, the Employees Co-op. Credit Societies are included in the U.C.C. societies. However from the historical point of view they should be taken separately. The employees get their certain income per month. Many of them have no other source of income rather than this. Therefore, it was suggested that employees credit societies should be established and they should get loans from these societies on the basis of their monthly income, at the time of their need.

The Employees co-operative credit societies were started in India due to the efforts of late Gopal Krishna Deodhar. In 1911, Industrial Mill Workers Co-op. Credit Society was established in Bharoch. In 1912, an employees credit society was started for West India Mill Workers in Bombay due to the efforts of Vithaldas Thakarasi. Also Mr. N.M. Joshi tried much to establish such type of societies.

The need for co-operative credit societies among salaried classes and particularly in the lower income groups can not be over-emphasized. The Pay Commission, 1957-59 and the Staff Welfare Review Committee set up by the Ministry of Home Affairs recognised the need as a real one. If the welfare of the employees is to be really effective, they must be saved from the clutches of unscrupulous creditors by providing alternative honest sources of credit.

Then separate Employees Co-operative Credit Societies have been organised for different categories of

workers on large scale. Even in the same undertaking, there are credit societies for each department or section. Such societies have been organised by the Government, semi-government, private, public co-operative employees etc. They have also been organised by workers in factories, staff in educational societies, employees in hospitals etc. [4]

2.4 History and Development of U.C.C. Societies in Maharashtra

Maharashtra State came into existence on 1st May, 1960. Maharashtra is one of the industrially, economically, socially and culturally developed state in Indian Union. This is equally true in the field of co-operation. Maharashtra has witnessed rapid progress in various sectors, like agriculture and industry. Technological advancement has resulted in greater efficiency and improving life styles. After the reorganisation of the states, 13 Districts which were formerly a part of the old Mumbai State, became a part of the new Maharashtra State and this part came to be known as Western Maharashtra. The other two parts are known as Marathwada and Vidarbha.

Maharashtra State is divided into six administrative divisions. There are 31 Districts and 296 Panchayat Samitis. The Maharashtra State has an area of 3,07,690 sq.kms.

According to 1991 census, the total population of Maharashtra is 78,748,215. As compared, with the 1981 census the percentage of population growth is 25.43.

According to 1991 census, there are 935 females per

13005

1000 males in Maharashtra. Maharashtra State has 12th place in the literacy rate of Indian Union.

Maharashtra is recognised as a land of co-operation as there are various types of so many co-op. societies existed in the State. The great leaders of Maharashtra, late Vasantdada Patil, Vasantrao Naik and Yashwantrao Chavan made great efforts for the spreading of co-operative movement in our society and the co-operative movement became the movement of people.

Before 1960, the region of Maharashtra used to call as 'Bombay Presidency'. Vidarbha and Marathwada was not included in Bombay Presidency but some parts of Gujrat and Karnataka were included in it.

Co-operation in Bombay Presidency or now Maharashtra has been to the pioneering sector of the cooperative movement in India. The first U.C.C. Society named "Anyonya Sahakari Mandali" was established in Baroda city (in Bombay Presidency) on 5th Feb. 1989, under the guidance of Mr. Vithal Laxman Kavathekar in the middle class Maharashtrian family [5]. Twentyone Maharashtrians became the founder members with a subscription of Rs.2/- per month. It was a mutual aid society of subscribing members.

After passing the Co-operative Soceities Act, 1904, the co-operative credit movement in Maharashtra has started with speed. The Betegiri Co-operative Credit Society in Dharwar District was the first such society to be registered in Bombay Presidency in October, 1905.

From the establishment of Maharashtra State on 1st May, 1960, the progress of U.C.C. societies in this state, has been very much impressive due to the proper planning and directions of the scholars in co-operative field and also due to general unselfish workers in this movement.

The following table shows the increase in number of U.C.C. societies in Maharashtra.

Table 2.3

Increase of U.C.C. Societies in Maharashtra

(Members in lakhs)

Sr. No.	Years	1961	1971	1981	1990	1991	1992	1993
1.	No. of Societies	1,631	2,966	5,477	10,407	11,293	12,759	13,653
2.	No.of Members (in lakhs)	10.87	24.38	37.59	85.42	93.02	115.93	122.04

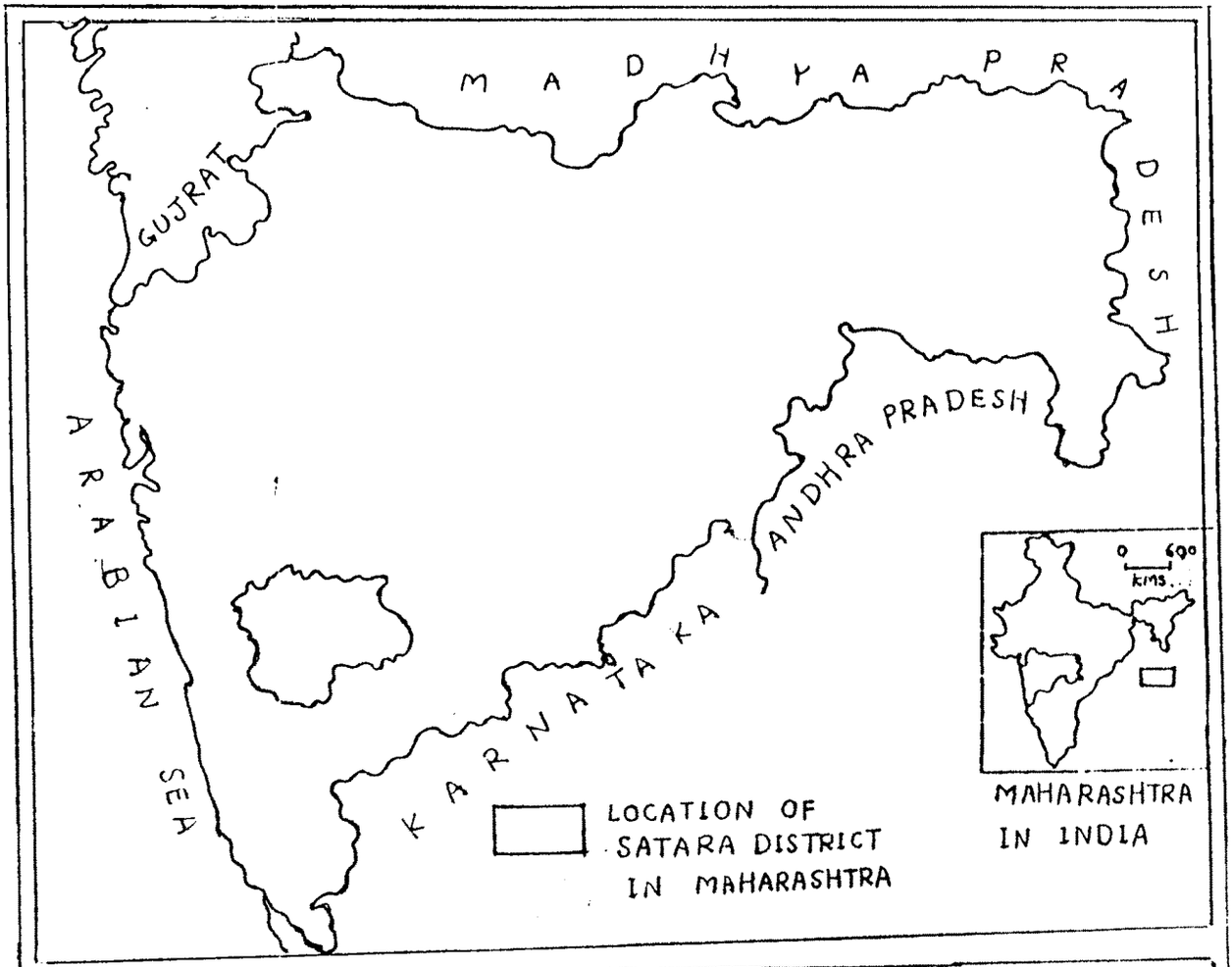
Source - Co-op. Movement at a glance in Maharashtra, 1994.

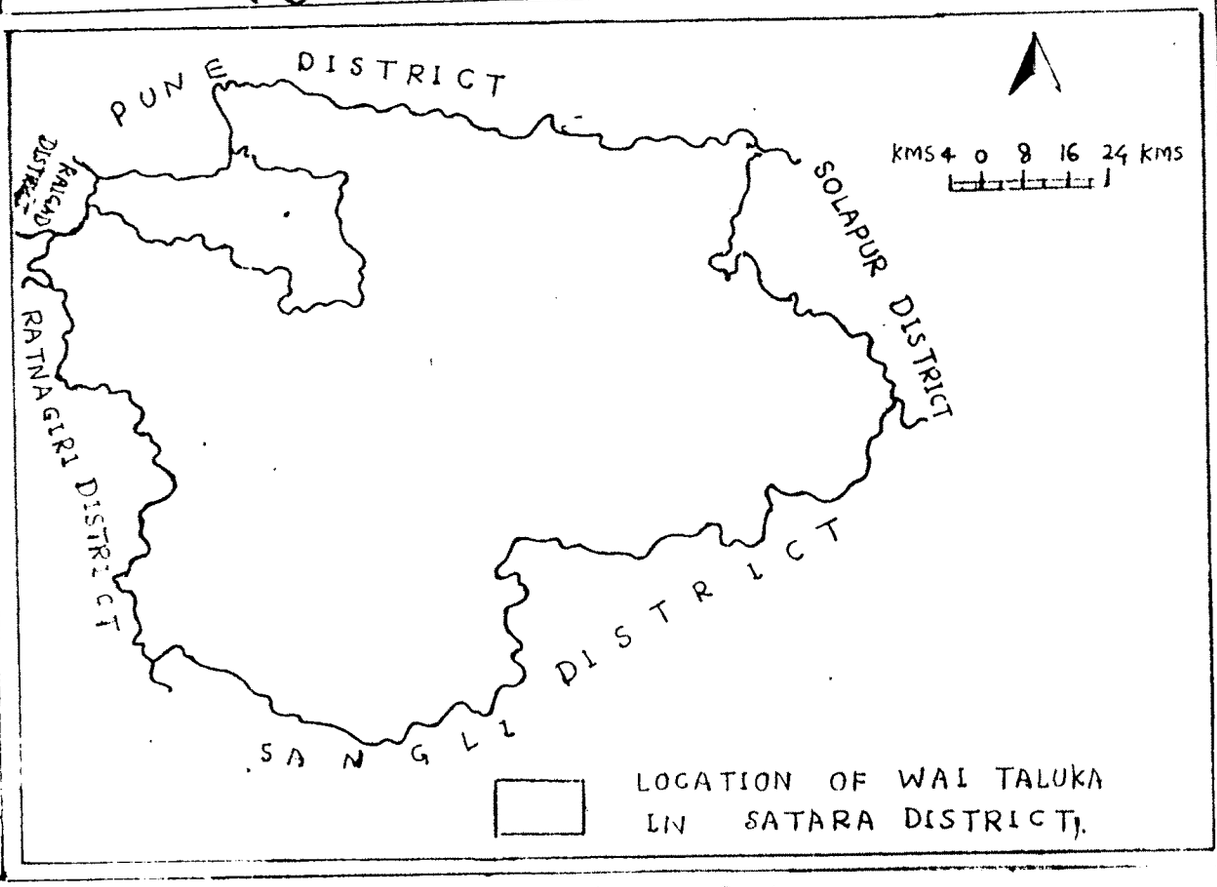
From the table 2.3, it is seen that in 1961 there were 1,631 U.C.C. societies in Maharashtra. After 30 years in 1990 this number increased to 10,407 and after three years the number increased to 13,653. Thus, in last 33 years, the increase in U.C.C. societies is nearly 8.37 times.

Similarly, there is tremendous increase in number of members of these societies. From 10.87 lakhs in 1961, it raised to 122.04 lakh in 1993. This increase is about 1122%.

It is remarkable that in the period 1981-90, there was very high increase in both societies and members.

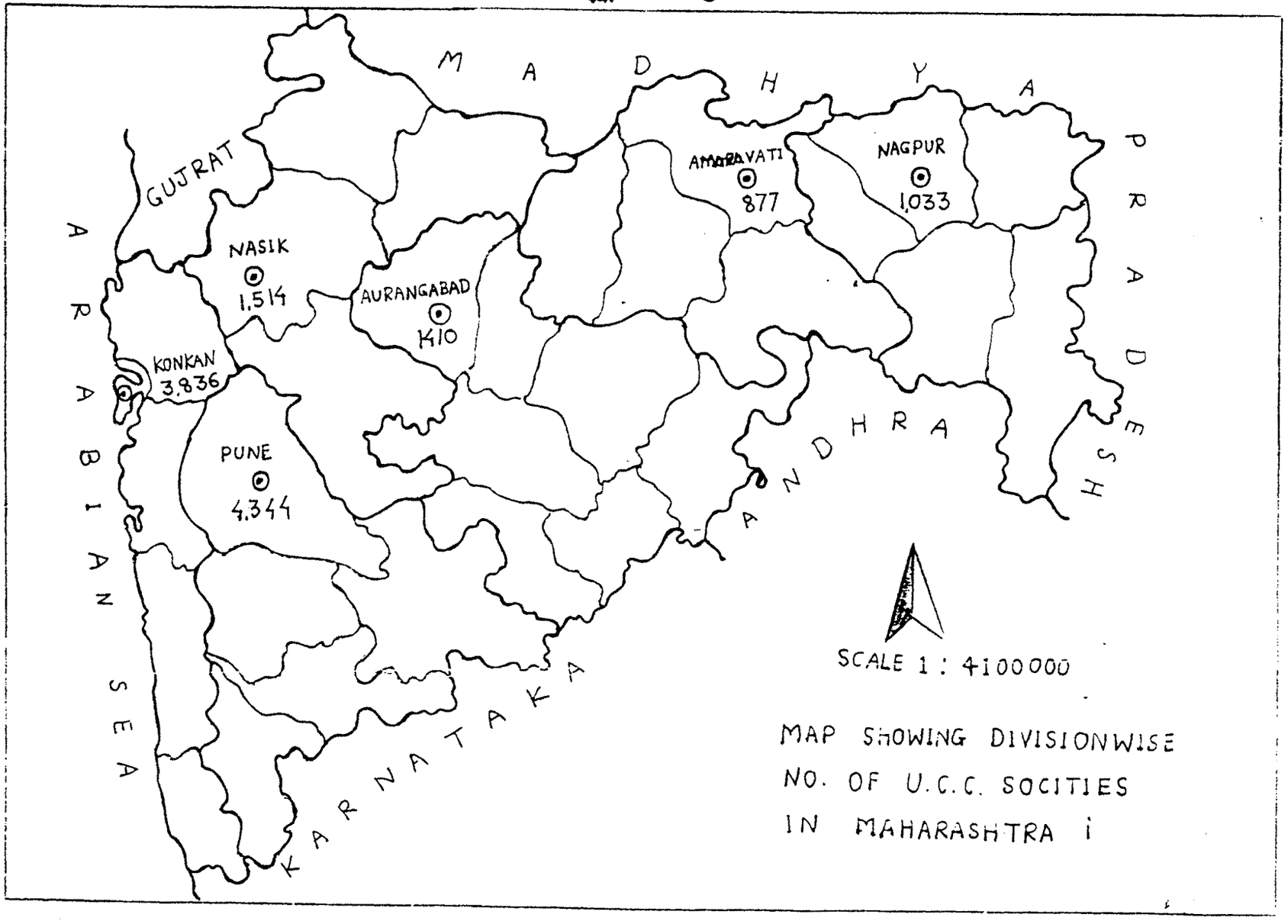
MAP 2·1


MADHYA PRADESH
GUJRAT
ARABIAN SEA
ANDHRA PRADESH
KARNATAKA
0 600 kms.
LOCATION OF SATARA DISTRICT IN MAHARASHTRA
MAHARASHTRA IN INDIA


PUNE DISTRICT
RAIGAD DISTRICT
RATNAGIRI DISTRICT
SOLAPUR DISTRICT
SANGLI DISTRICT
KMS 4 0 8 16 24 KMS
LOCATION OF WAI TALUKA IN SATARA DISTRICT.

MAP 2·2

MAP : 2.3



MAP SHOWING DIVISIONWISE
NO. OF U.C.C. SOCITIES
IN MAHARASHTRA i

Table 2.4

Divisionwise U.C.C. Societies in Maharashtra in 1992-93

Sr. No.	Name of Division	Bombay	Nasik	Pune	Auranga-bad	Amaravati	Nagpur	State Total
1.	Salary Earners C.C. Societies	1927	743	1367	986	669	771	6,463
2.	Other Non-Agri. C.C. Societies	1909	1,026	2977	424	208	262	6,806
	Total	3836	1,769	4344	1410	877	1033	13,269

Source - Co-op. Movement At a Glance in Maha. 1994)

Table 2.4 reveals divisionwise U.C.C. societies in Maharashtra. Western region of Maharashtra is well-known for the co-operation movement. The Districts in this region lies in Pune Division. Hence, the total number of U.C.C. societies in Pune Division is more than any other Division.

The Bombay and Thane District is known for the various types of industries, factories, offices, institutes, organisations, etc. of both public and private sectors. Therefore, the number of salaried persons in these states is higher than any other region of Maharashtra. So, the number of salary earners C.C. Societies are more there.

2.5 History and Development of U.C.C. Societies in Satara District

The Satara District is situated partly in the Krishna river basin and partly in the Bhima river basin. The Tahashilas of Khandala, Phaltan and Man are situated in the Bhima river basin, while the rest of the tahshilas are situated in the upper Krishna basin. The Satara District is surrounded by the Pune District on the North, by the Solapur District on the East, by the Sangli and Kolhapur Districts on the South, and by the Districts of Ratnagiri and Raigad on the West. The satara District has an area of 10492 sq.kms. Out of which the area of 2,288 sq.kms. is located in urban and 8,204 sq.kms. in rural area. Thus it can be termed as mainly a rural district. Mahabaleshwar and Panchgani are important hill stations in the district. The district is

divided into three natural regions -

(a) The hilly area, where there is heavy rainfall and people live hard life in hilly tracks. This is known as the Western Zone, which comprises talukas of Patan, Jaoli, Mahabaleshwar and Wai.

(b) The area of the Krishna river basin which has black alluvial soil and people live comfortable life. This is known as the Central Zones, which consists of the talukas of Karad, Satara and Koregaon.

(c) The third is arid area, where there is very small rain fall, which is situated to the east of the district. It is called the eastern zone which consists of the talukas of Khandala, Phaltan, Man and Khatav.

The total population of Satara District is 24,45,000 as per 1991 census. The percentage of literacy to the total population is 66.67. In Satara District there are 11 talukas, 15 towns and 1152 villages.

2.5.2 History and Development of U.C.C. Societies

The region of western Maharashtra is called as the Co-operative belt. The Satara District lies in Western Maharashtra and it is one of the leading districts in Co-operative movement.

The Co-operative movement in Satara District was started in the first decade of the 20th century. The first co-operative societies registered in the Satara District is 'The Songaon Vividha Karyakari Sahakari Society Ltd.,

Songaon, Taluka Satara'. It was the Agricultural Co-operative credit society. This started the co-operation movement in Satara District.

Then after 3 years, in Satara city the first Urban Co-operative Credit Society was established. It was 'The Satara Ekvichar Mandal Sahakari Patasanstha Maryadit, Satara'. This is the first U.C.C. society in Satara District registered on 29-6-1910 and its Registrarion No. was 228.

In 1921, 'The Wai Taluka Traders Co-operative Credit Society' was established in Wai city. This is said to be the second U.C.C. Society in Satara District. This Society made a tremendous progress and after 10 years, it was converted in 'Wad Urban Bank in 1931.

'The Gujrathi Urban Co-operative Credit Society' was established in Satara city in 1924. This is the third U.C.C. Society in Satara District.

Then another societies were established in other places in Satara District. But the real growth of U.C.C. Societies in Satara District is in last 20 years.

The Table 2.5 shows the present position of U.C.C. Societies in Satara District in the year 1993 to 1995.

Table 2.5

U.C.C. Societies in Satara District

(Amount in Rs.)

Sr. No.	Particulars (Item)	1992-93	1993-94	1994-95
1.	Total No. of Societies	942	611	685
2.	Total No. of Members	2,68,301	2,97,225	3,22,579
3.	Paid up capital (in thousand Rs.)	20,34,13,000	23,85,32,000	33,91,53,000
4.	Reserve Fund	2,36,32,000	2,90,90,000	5,80,46,000
5.	Other funds	2,60,57,000	3,15,89,000	4,80,93,000
6.	Deposits	38,36,09,000	51,71,72,000	73,83,85,000
7.	External Loans	4,47,34,000	5,24,54,000	5,56,60,000
8.	Loans to Recover	56,22,75,000	71,24,77,000	1,01,57,47,000
9.	Arrears	5,17,06,000	5,53,17,000	8,86,93,000
10.	Profit	3,01,36,000	3,34,73,000	7,34,97,000
11.	Loss	20,86,000	10,43,000	67,47,000

Source - Satara District Co-op. Board, Ltd., Satara.

From table 2.5 it is clear that there is an increase of 143 new societies in two years and the increase in members for the same period is 54,278.

It is remarkable that the amount of loss is quite

less than the amount of profit.

The table 2.6 shows the districtwise U.C.C. societies in Pune Division.

Table 2.6

Districtwise U.C.C.Societies in Pune Division in 1992-93

Sr. No.	Name of District	Satara	Sangli	Sola-pur	Kolha-pur	Pune	Total of Pune Dn.
1.	Salary Earners C.C. Societies	178	153	234	225	577	1,367
2.	Other Non-Agri.C.C. Societies	364	598	353	1,177	485	2,977
	Total	542	751	587	1,402	1,062	4,344

(Source : Co-op. Movement at a Glance in Maha.-1994)

It is clear that in our Satara District the number of U.C.C. societies is less than other districts in Pune Division. From this table we can say that the U.C.C. movement in Satara District has not made much progress as compared to other Districts of Western Maharashtra.

According to Table 2.7, as compared to the number of U.C.C. societies in various talukas, Wai Taluka is on 6th place after Satara, Karad, Phaltan, Khatav and Patan, in both the year 1994-1995. Thus, the number of U.C.C. societies in Wai Taluka is satisfactory as compared to other talukas.

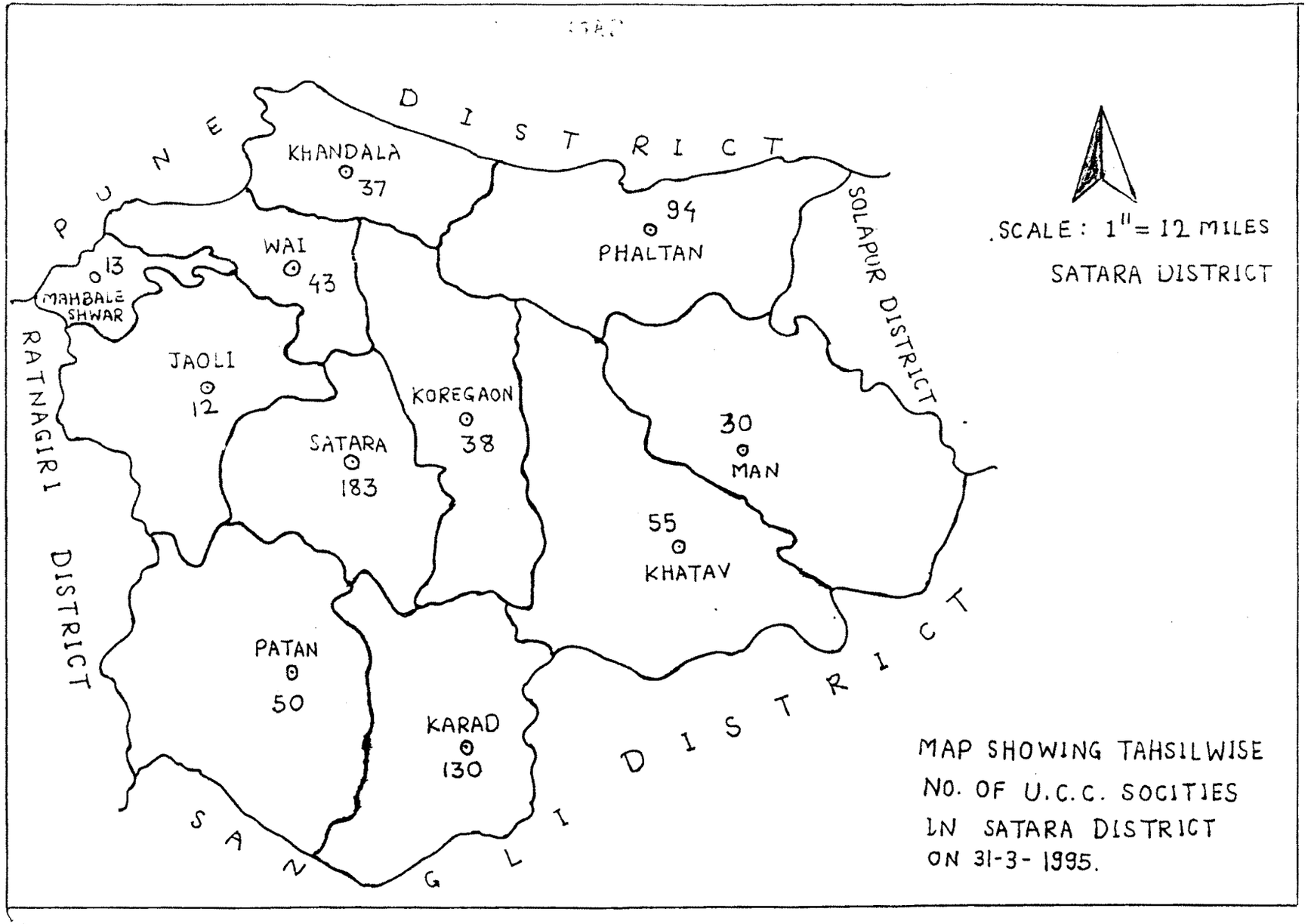
Satara and Karad talukas are having more number of U.C.C. societies while Jawali and Mahabaleshwar talukas are having very less number of these societies.

Table 2.7

Talukawise Number of Urban Co-op. Credit Societies in Satara District on 31-4-1994 and 31-4-1995

Sr. No.	Name of Taluka	1994 Employees Societies	1994 Urban Societies	1994 Rural Societies	1994 Total	1995 Employees Societies	1995 Urban Societies	1995 Rural Societies	1995 Total
1.	Satara	76	64	32	172	77	69	37	183
2.	Wai	9	14	17	40	9	15	19	43
3.	Khandala	8	-	23	31	9	-	29	37
4.	Koregaon	7	3	20	30	7	2	29	38
5.	Phaltan	25	26	26	77	25	29	40	94
6.	Man	3	5	17	25	3	5	22	30
7.	Khatav	6	-	38	44	7	-	48	55
8.	Karad	34	31	60	125	35	32	63	130
9.	Patan	10	-	36	46	11	-	39	50
10.	Jawali	3	-	8	11	3	-	9	12
11.	Mahabaleshwar	5		3	10	6	4	3	13
	Total	186	145	280	611	191	156	338	685

MAP 2·4



MAP SHOWING TAHSILWISE NO. OF U.C.C. SOCITIES IN SATARA DISTRICT ON 31-3-1995.

2.6 History and Development of U.C.C. Societies in Wai Taluka

2.6.1 Geographical Background of Wai Taluka

Wai Taluka is an ancient and well-known taluka in the Satara District. This region, part of upper Krishna river basin lies between 17o 45' N to 18o 5' N latitudes and 73o 35' E to 74o 5' E longitudes. Territorially, Wai Taluka has District Poona to its North West, taluka Khandala to its North-East, taluka Koregaon to its East, taluka Satara to its South East, taluka Jaoli to its South, taluka Mahabaleshwar to its South-West and district Raigad to its West.

Administratively Wai taluka is divided into 103 villages and Wai is taluka headquarter, market place and educational centre. There are 97 Gram Panchayats in Wai Taluka. Wai taluka located in the north-western part of Satara District. Geographical area of Wai taluka is 59,810.96 hectares of the total area of Satara District.

According to 1991 census, the total population of Wai taluka is 1,66,781 and literacy percentage to total population is about 58.07. Over 60 percent of the population of this taluka is engaged in agricultural sector. [12]

The Wai taluka can be climatically, classified into two zones -

(a) Western Zone - This is the wet and humid climatic area with steep slopes and narrow valleys covered by dense forest. The area receives 145" rainfall.

(b) Eastern Zone - This is a dry climatic zone receiving 25" and less rain fall.

From socio-economic point of view the Wai taluka is rural; the main industry being agriculture, geographically, it is in the basin of river Krishna and the terrain is hilly. Yet the taluka is fairly modernised in terms of amenities like roads, electricity, drinking water, education and primary health. The Dhom Dam built on the river Krishna in 1976 has assured the water supply to the farms and therefore, the agricultural production is comparatively high. Also the M.I.D.C. has started its unit in Wai Taluka. Therefore, the industrial production in this taluka is gradually increasing and the employment opportunities to the youths in this taluka are also increased.

2.6.2 History and Development of U.C.C. Societies

Maharashtra is called as 'Land of Co-operation' in India. Especially the Western region of Maharashtra is famous for the large number of various co-operative societies working in there. Satara district is situated in this western region and Wai is one of the 11 tahsils in Satara District.

The first U.C.C. society started in Wai Taluka in 1921 and it was transferred in Urban Bank in 1931. Then after 40 years, in 1961 another society was established. It was Employees Co-operative Credit Society. From 1961 to 1982 all the 9 employees societies were established and from 1982 no

new employees society has been registered till now. From 1982, another 32 societies were established till 1994. Out of these 32 societies, 2 are women societies, 19 are urban societies and 11 are rural Non-agricultural Co-op. credit societies. Thus, the development of U.C.C. societies in Wai Taluka has been during the last 25 years.

In Wai city the first U.C.C. Society in Wai Taluka named as 'The Wai Taluka Traders Co-operative Credit Society' was established in 1920. However, before that, there was a co-operative society of Namdeo Shimpi Samaj Wai, but it was closed very soon.

After some years so many co-operative credit societies were established in the various villages in Wai Taluka. They were established by late Anandrao Dudhe, late Pundalikrao Haibatrao, late Ganpatrao Pisal, etc. Late Anandrao Dudhe was the Chairman of Wai Taluka Local Board and and member of Satara District Local Board. From 1927 he established 'The Wai Taluka farmers Association'. He performed the basic functions such as to organise the farmers and arrange the co-operative conferences. He also helped to organise farm-exhibition, and to establish superivising unions etc.

In 1931, late Narayanrao Chavan and his colleagues founded 'The Wai Co-operative Credit Society'. Afterwards Mr. dadasaheb Jagtap (Ex M.L.A.) increased the scope of co-operation by starting 'Wai Taluka Kharedi Vikri Society'. Late Dnyanoba Gopala Jamadade started 'The Bhadreshwara Water supply Co-operative Society and thus water supply was started

for farming. Mr. Rambhau Merukar started 'The Village-industries Co-op. Society'. Now-a-days various types of co-operative societies are working in Wai Taluka.

The First Urban Co-op. credit Society in Wai Taluka :

Wai Taluka is the backward region in the field of business and industry. Retail traders and money-lenders were only the old intermediary in the financial transactions. There was not a single institution performing monetary transactions. Therefore, pople had to depend upon the money lenders and Saraphs at the time of their need. The small traders also needed the fiscal help many times. Therefore, there was the need of an institution giving financial help.

In 1921, the co-operative movement was spreading in Maharashtra. At that time late Chunilal Gandhi, late Kondo Keshav Damale, late Dattatray Khanderao Wakade established 'The Wai Taluka Traders Co-operative Credit Society on 3rd June,1921. At that time the society had the capital of only Rs.2041 and the members were only 11 and only one clerk was looking all the transactions.

At first this society was not performing the banking transactions but further in 1931 it started all the banking transactions as per requirement and in 1931 it became 'Wai Urban Co-op. Bank Ltd. At that time its financial position was as follows [6]

Working capital - Rs. 46,995

Share capital - Rs. 11,350

Reserve fund	-	Rs. 4,659
Deposits	-	Rs. 27,766
Members	-	74

Thereafter the bank has made a great progress. Now it has 11 branches in Satara District. It celebrated its Amrit Mahotsava with great honour in 1996.

Then for long years, nearly about 40 year there was not any type of U.C.C. Society in Wai Taluka till 1961.

The Pay Commission of 1957 and the Workers Welfare Revolution Committee suggested to establish the Employees Co-op. Credit Societies as a part of workers welfare.

As a result of these recommendations, Employees Co-operative Credit Societies were established in many places. In Wai taluka the first Employees C.C. Society was established in 1961 and till 1982, another 8 U.C.C. societies were established and all these are of Employees societies. Surprisingly, after 1982 not a single employees society was started in Wai Taluka till 31st March, 1994.

From 1982 to 1994 total 32 U.C.C. Societies were established. Out of them 2 societies are women societies and they are working well, 13 societies are urban i.e. established in Wai city and remaining 17 societies are established in 13 villages in Wai Taluka.

Out of the 2 women societies one is in Wai city and another is in Bhuinj. Not a single U.C.C. society for Backward classes has been registered in Wai Taluka so far.

One rural non-agricultural Co-op. Credit Society has been liquidated in 1992 due to the very high percentage of overdues, unproper recordings of transactions and mal-practices and corruption by the directors.

Thus, out of total 42 U.C.C. Soceities established in Wai Taluka till 31st March 1994, one has been transferred in Urban Bank and one has been liquidated. Therefore, the present study is about the remaining 40 U.C.C. societies. The table 2.8 shows the number of various types of societies in Wai Taluka.

Table 2.8

Classification of U.C.C. Societies in Wai Taluka

Present Societies		Number
1.	Employees	9
2.	Urban	13
3.	Rural	16
4.	Women	2
	Not present	
1.	Transferred into Urban Bank	1
2.	Liquidated Society	1
	Total	42

Source - (Assitt. Registrar of Co-op. Societies Office, Wai)

The table shows that out of total 42 societies, 2 societies are not present and 40 societies are running. Not a single U.C.C. Society for Backward Class has been registered in Wai Taluka so far.

The study has made of these running 40 U.C.C. societies in Wai Taluka. As stated earlier, the present study is mainly based on the field investigation of data related to the year 1993-94 only.

Table 2.9

Various Types of Co-operative Societies in Wai Taluka on 31-5-1996.

Sr.No.	Type of Societies	Number
1.	Vividha Karyakari Seva Sanstha	67
2.	Water Supply Societies	47
3.	Other Urban and Rural Credit Societies	42
4.	Employees Credit Societies	10
5.	Housing Societies	30
6.	Industrial Societies	20
7.	Labourers Societies	20
8.	consumer Stores	6
9.	Marketing Societies	3
10.	Urban Banks	2
11.	Process Societies	1
12.	Forest-Workers Society	1
13.	Other Societies	7
	Total :	256

(Source : A.R. Office, Wai)

From the table 2.9, it is clear that the Primary Agri. Societies are more in numbers, then water supply societies comes second while the U.C.C. Societies are third having 52 total societies. The other societies include Inspectionary Societies, Transport Societies, Sugarcane Cutting & Transport Societies, etc.

As stated earlier, the reference period for the study is 1993-94. Therefore, Researcher has taken 42 societies (out of 52 societies) for study which has registered before 31-3-1994.

It is seen from Table 2.10 that the real growth of U.C.C. Societies is of about last 25 years. Out of these 53 societies, one is transferred into Bank and another has been liquidated. Remaining 51 societies are working. Out of these 51 societies, 10 societies are of salary earners societies and another 41 societies are other Non-Agricultural Credit Societies.

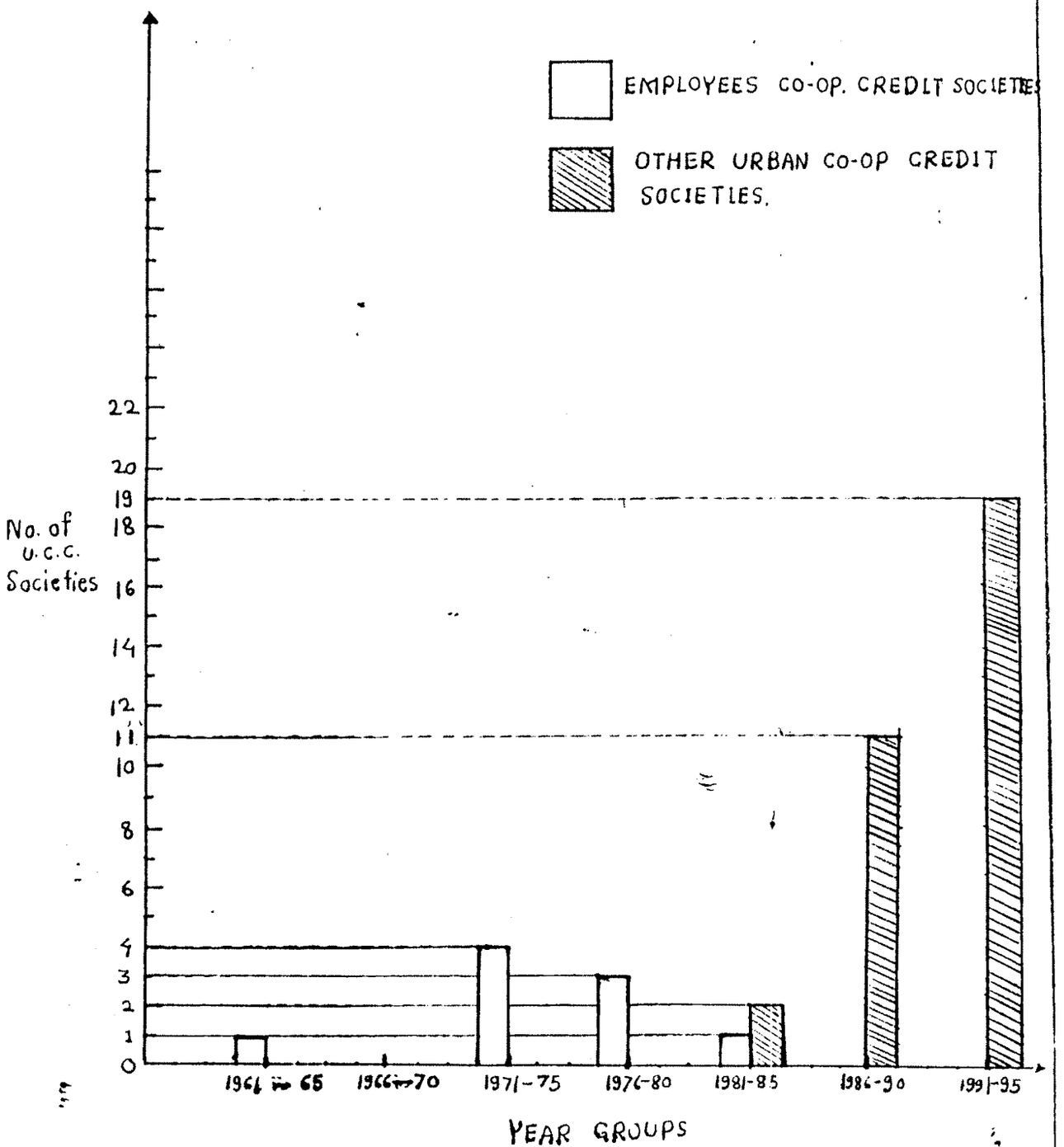
Table 2.10

Yearwise Establishment of Urban Co-operative Credit Societies in Wai Taluka

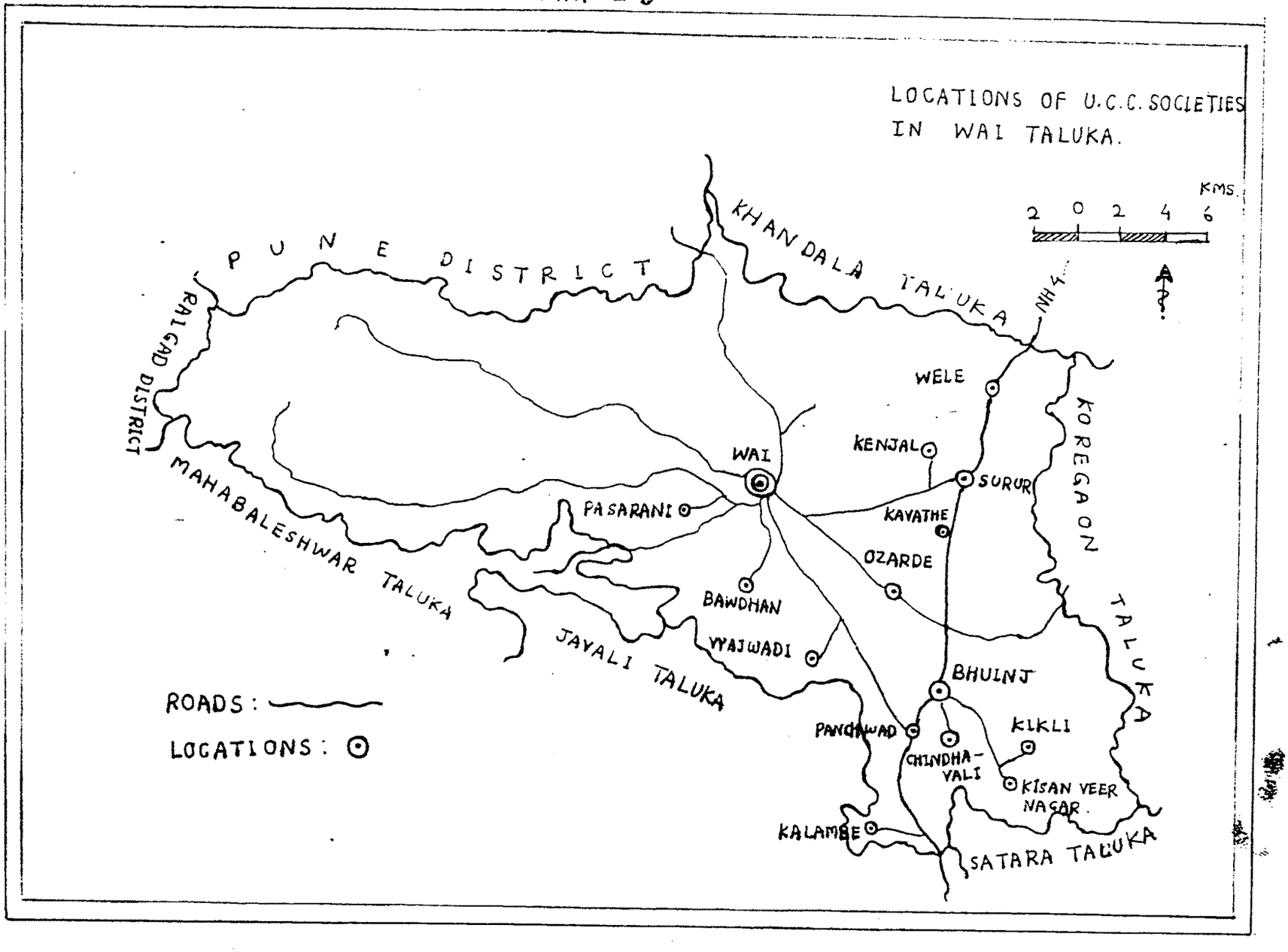
Sr.No.	Year	No.of Societies established
1.	1929-30	1
2.	1961-62	1
3.	1972-73	2
4.	1975-76	3
5.	1976-77	1
6.	1977-78	1
7.	1981-82	1
8.	1982-83	1
9.	1983-84	1
10.	1988-89	8
11.	1989-90	3
12.	1990-91	1
13.	1991-92	6
14.	1992-93	8
15.	1993-94	4
16.	1994-95	3
17.	1995-96	8
	Total	53

GRAPH 2'6

SHOWING NUMBER OF U.C.C. SOCIETIES IN WAI TALUKA ESTABLISHED IN DIFFERENT YEAR-GROUPS.



MAP 2.5


LOCATIONS OF U.C.C. SOCIETIES
IN WAI TALUKA.
KMS.
2 0 2 4 6
PUNE DISTRICT
KHANDALA TALUKA
NH4
RAIGAD DISTRICT
MAHABALESHWAR TALUKA
JAVALI TALUKA
KOREGAON TALUKA
SATARA TALUKA
WELE
KENJAL
SURUR
WAI
PASARANI
KAVATHE
OZARDE
BAWDHAN
VYAJWADI
BHUINJ
PANCHWAD
CHINDHA-VALI
KIKLI
KISAN VEER NAGAR
KALAMBE
ROADS :
LOCATIONS :

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