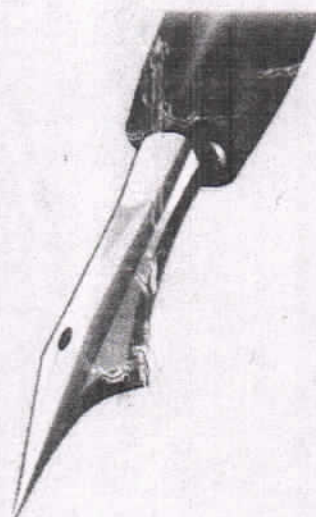
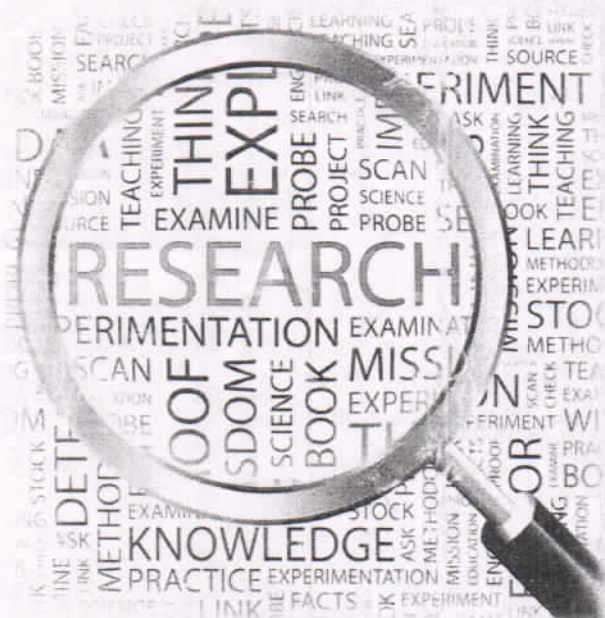


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## A Study Of Evaluation of General Information of consumers Co-operative stores in Kolhapur Districts

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### Abstract

*The first-ever CCS in the study area was established in the year 1939, when Kolhapur was a Princely State. After Independence, Kolhapur State was recognized as first as a District in the erstwhile Bombay State and then in the State of Maharashtra. The consumer cooperative movement in the district gathered momentum only after 1963. Thereafter, a network of CCSs came up all over the district. Today, the cooperative movement in Kolhapur District has reached the lowest strata of the society and has covered weaker section also. The vertical and horizontal linkage of the cooperative movement in this way signifies the importance of its role. The movement has played a significant role in the economic development of the district.*

**Key Words:** Consumers, Co-operative, Stores.

### Introduction

The cooperative movement in the Western Maharashtra, in general, and in Kolhapur District, in particular, is the motherland of certain principles of cooperation. The cooperative movement in India started in 1904 with the passing of the Cooperative Credit Societies Act. However, the origin of cooperative movement in Kolhapur district dates back to 1842. Some traditional forms of cooperation were in existence in Kolhapur District. Today, the cooperative movement in Kolhapur District has reached the lowest strata of the society and has covered weaker section also. The vertical and horizontal linkage of the cooperative movement in this way signifies the importance of its role. The movement has played a significant role in the economic development of the district. The first consumer cooperative society named Shetkar Sahakari Sangh was established on 23<sup>rd</sup> October, 1939, by Late Tatyasaheb Mohite. With this, a consumer cooperative movement began in the district.

### Objectives of the Study

1. To study the general information of consumers co-operative stores in Kolhapur Districts.
2. To analyse taluka wise consumers co-operative stores in Kolhapur Districts.
3. To identify location and area of operation of consumers co-operative stores in Kolhapur Districts.

### Methodology

The paper is related to performance evaluation of consumer co-operative stores in Kolhapur district there are 300 ccs are registered in Kolhapur District out of these only 50 ccs stores are selected for the sample. The percentage of selected ccs societies is 17.00 percent. The primary data has been collected through questionnaires and personal discussion has been cancelled with officer of the selected ccs. The secondary data has been collected through questionnaires and personal discussion has been conducted with officer of the selected ccss. The secondary data has been collected through the Annual Report of selected ccss. The study examined the period of five years i.e forum 2007-2008 to 2011-2012.

**Limitation of the paper**

- 1.) The paper is limited to Kolhapur District only.
- 2.) The paper covers only study of 50 consumer co-operatives stores.
- 3.) The paper cover only general aspect of the consumer co-operative stores.

**Analysis finding and discussion**

In Kolhapur District Most of the selected consumer co-operative stores are formed in Taluka and District place for the purpose of the general information of ccss. I have taken the 50 consumer co-operative stores for the purpose of General Performance Evaluation five key factors are identified and collected data is analyzed accordingly. These five key factors are as under

1. Year established
  2. Location
  3. Taluka
  4. Type of consumer co-operative stores
  5. Area of operation
- 1) **Year of Establishment**

**Table 1****Number of CCSs in Kolhapur District according to Year of Establishment**

Sr.No.	Year of Establishment	Number	Percentage
1.	Upto-1965	5	10.00
2.	1966-1975	2	4.00
3.	1976-1985	7	14.00
4.	1986-1995	28	56.00
5.	1996 onwards	8	16.00
Total		50	100.00

*Source: Primary Data compiled***Table shows that:**

The selected CCSs have been classified upto the year 1965 of establishment.

1. One-tenth of the total CCSs were establish upto the year 1965;
2. The rate of establishment of CCSs during the period 1966-1975 is the lowest;
3. The highest rate of establishment of the CCSs, i.e. 56% was recorded between 1986 and 1995;
4. Out of that CCSs, 72% CCSs were establish after 1985 and 28% CCSs were establish before 1985;
5. Thus, the rate of establishment of the CCSs is not uniform in Kolhapur District.

**2) Location****Table 2**



**Number of CCSs in Kolhapur District according to Location**

Sr.No.	Location	Number	Percentage
1.	Urban	23	46.00
2.	Semi-Urban	7	14.00
3.	Rural	20	40.00
	Total	50	100.00

*Source: Primary Data compiled***Table 2. Reveals that:**

1. 46% CCSs are located at urban level in Kolhapur District;
2. 14% CCSs are located at semi-urban level;
3. Out of the total CCSs, 60% CCS are located at urban and semi-urban levels and 40% CCSs are located at the rural level;
4. At the rural level, the number of CCSs located more at semi-urban level but less at urban level;
5. The sudden boost in the establishment of these CCSs after 1986 in the study area is attribute probably to the changes in the Government policies as regards the promotion of the CCSs.

**3) Taluka**

In relation to the number of talukas, Kolhapur district is divided into 12 talukas and this classifications considered in the present study.

**Table 3****Number of CCSs in Kolhapur District according to Talukas**

Sr.No	Taluka	Number	Percentage
1.	Ajara	2	4
2.	Bhudargad	3	6
3.	Chandgad	2	4
4.	Gadhinglaj	2	4
5.	GaganBawada	1	2
6.	Hatkanangale	17	34
7.	Kagal	3	6
8.	Panhala	2	4
9.	Radhanagari	4	8
10.	Shahuwadi	1	2
11.	Shirol	3	6
12.	Karveer	10	20
	Total	50	100.00

**Table.3 Point out that**

1. There is a taluka-wise imbalance in the statement of CCSs in Kolhapur district;

2. The number of CCSs establish in Ajara, Chandigad, Gadhinglaj and Panhalatalukas is equal, i.e. 2, whereas the CCSs establish in Bhudargad, Kagal and Shiroltalukas are equal in number, i.e. 3;
3. One-third of the CCSs are establish in Hatkanangaletaluka and one-fifth of the CCSs are establish in Karveertaluka;
4. Right from the beginning of the cooperative movement in Kolhapur district, the CCSs in GaganBawada and Shahuwaditalukas have remained one in number;
5. In Radhanagaritaluka, the number of CCSs is more than other talukas, but less than that of Hatkanangale and Karveertalukas, i.e. it stands at the third position among all the talukas;
6. It is thus evident that Hatkanangaletaluka has the largest population of the functional CCSs in the district.

#### 4) Type of Consumer Cooperative Stores

There are 50 CCSs grouped into three categories on the basis of the nature of working and functions of the CCSs.

**Table 4**  
Number of CCSs in Kolhapur District according to Type of Consumer Stores

Sr.No.	Type of CCS	Number	Percentage
1.	Wholesale CCSs	7	14.00
2.	Departmental CCSs	13	26.00
3.	Primary CCSs	30	60.00
Total		50	100.00

*Source: Primary Data compiled*

#### Table 4 displays that

1. Seven CCSs are establish by the wholesale consumer cooperative stores;
  2. Thirteen CCSs are formed and functioning departmental consumer cooperative stores;
  3. Thirty CCSs are establish by the primary consumer cooperative stores;
- Hence, 60% CCSs are primary CCSs and 40% CCSs are wholesale and departmental CCSs in the district.

#### 5) Area of Operation

In the present context, the area of operation of a CCS is taken to mean the consumer services provided by it in a specified geographical area only.

**Table 5**  
Number of CCSs in Kolhapur District according to Area of Operation

Sr.No.	Area of Operations	Number	Percentage
1.	One Village or City	46	92.00
2.	Two or more Villages or Cities	1	2.00
3.	One Taluka 1	2.00	
4.	Two or more Talukas	1	2.00
5.	Two Districts	1	2.00
Total		50	100.00

*Source : Primary Data compiled.*

**Table 5 indicates that:**

- 1) The area of operation of on overwhelming majority of CCSs, i.e. 92%, is limited to only one village or city and, therefore, these CCSs have a limited scope for further development;
- 2) Two percent each CCSs have to serve two or more villages/cities, one taluka, two or more talukas and even two districts, due to the wide scope of area of operation and these stores have more scope for development, as compared to other stores;
- 3) There is only one CCS in Kolhapur district that works in two districts (Kolhapur and Sangli) simultaneously, so it has the widest scope for further development.

#### **CROSS - SECTION ANALYSIS**

Cross-section analysis of the data in relation to the year of establishment, location, talukas, type of customer stores and area of operation is given in the following paragraphs.

#### **6) Year of Establishment and Location**

**Table 6**

**Classification of CCSs according to Year of Establishment as related to Location**

Sr.No	Year of Establishment	Location			Total
		Urban	Semi - urban	Rural	
1.	Upto 1965	5 (100.00)	NIL	NIL	5 (100.00)
2.	1966 - 1975	2 (100.00)	NIL	NIL	2 (100.00)
3.	1976 - 1985	3 (42.86)	3 (42.86)	1 (14.28)	7 (100.00)
4.	1985 - 1995	12 (42.86)	3 (10.71)	13 (46.43)	28 (100.00)
5.	1996 onwards	1 (12.50)	1 (12.50)	6 (75.00)	8 (100.00)
	<b>Total</b>	23 (46.00)	7 (14.00)	20 (40.00)	50 (100.00)

Note : i) figures in round brackets indicate percentages to horizontal total

*Source : Primary Data compiled*

1. Upto the year 1965, five CCSs were established and located at the urban level;
2. During the period 1966-1975, all the CSSs, i.e. 2 were established and located at the urban level, i.e. one wholesale and one primary CCSs are working in that particular areas;
3. Most of the CCss, i.e. 60%, are located at urban and semi- urban levels, and 40% CCSs are located at rural level;
4. The rate of establishment of CCSs at the semo-urban level is comparatively less than that of the urban and rural levels;
5. It is seen that the rate of the establishment of the CCSs is very low in Kolhapur district after the year 1996;



6. Prior to 1985, no CCS has been located at semi-urban and rural areas due to the restrictions imposed by the Government;
7. Hence, the distribution of the CCSs according to the year of establishment as related to location is uneven.

#### 7) Year of Establishment and Area of Operation

The area of operation of CCSs has a legal restriction on their activities in relation to expansion and development

**Table 7**  
**Classification of CCSs according to Year of Establishment**  
**as related to Area of Operation.**

Sr. Year of No. Estt.	Area of Operation					Total
	One Village/ a city	Two Villages/ Cities	One Taluka	Two more Talukas	Two Districts	
1. Up to 1965	4 (80.00)	NIL	NIL	1 (200.00)	NIL	5 (100.00)
2. 1966-1975	1 (50.00)	1 (50.00)	NIL	NIL	NIL	2 (100.00)
3. 1976-1985	6 (85.71)	NIL	NIL	NIL	1 (14.29)	7 (100.00)
4. 1986-1995	27 (94.3)	NIL	1 (3.57)	NIL	NIL	28 (100.00)
5. 1996 onwards	8 (100.00)	NIL	NIL	NIL	NIL	8 (100.00)
Total	46 (92.00)	1 (2.00)	1 (2.00)	1 (2.00)	1 (2.00)	50 (100.00)

*Source: Primary Data compiled*

**Table 7** classifies the CCSs according to the year of establishment as related to the area of operation and shows that:

- 1) Upto the year 1965, out the total 5 CCSs, there were 4 CCSs having one village /city and 1 CCS with two or more talukas as their area of operation;
- 2) During the period 1966-1975, 2 CCSs were established in Kolhapur district; of which, 50% CCSs had one village/city and 50% CCS had two village/cities as their area of operation;

- 3) In the period 1976-1985, 7 CCSs were established; of which 85.71% CCSs were having one village/city as area of operation;
- 4) In the period 1986-1995, the highest number of 28 CCSs were established; of which, 27 were established at one village/city as their area of operation;
- 5) After the year 1996 onwards, all the CCSs established were having one village/city as their area of operation;
- 6) Out of 50 CCSs, only 1 CCSs has two districts as its area of operation;
- 7) Out of total CCSs, an overwhelming majority of 92% CCSs had one village/city as their area of operations. Out of the remaining 8% CCSs, each one had two villages/cities, one taluka, two or more talukas and two districts, respectively, as their area of operation;
- 8) It may thus be inferred that majority of the CCSs tend to choose just one village/city as their area of operation.

### 8) Location and Area of Operation

### Table 8

### Classification of CCSs according to Location as related to Area of Operation

Sr. No. Location	Area of Operation					Total
	One Village/ a city	Two Villages/ Cities	One Taluka	Two more Talukas	Two Districts	
1. Urban	22 (95.65) [47.83]	NIL	1 (4.35)	NIL	NIL	23 (100.00) [46.00]
2. Semi-urban	4 (57.16) [8.70]	1 (14.28) [100.0]	NIL	1 (14.28) [100.0]	1 (14.28) [100.0]	7 (100.00) [14.00]
3. Rural	20 (100.00) [43.47]	NIL	NIL	NIL	NIL	20 (100.00) [40.00]
<b>Total</b>	<b>46</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>50</b>
		<b>(2.00)</b>	<b>(2.00)</b>	<b>(2.00)</b>	<b>(2.00)</b>	<b>(100.00)</b>
		<b>[100.00]</b>	<b>[100.00]</b>	<b>[100.00]</b>	<b>[100.00]</b>	<b>[100.00]</b>

**Source: Primary Data compiled**

**Table 8 shows that:**

1. The CCSs located at the urban level have one village or city, one taluka their area of operation;

2. The CCSs located at the semi-urban level have one village or city, two villages or cities, two or more talukas, two districts as their area of operation;
3. The CCSs located at the rural level have one type of area of operation, viz. one village or city;
4. Only one CCSs has one taluka as area of operation and is located at the urban level;
5. Only one CCSs each has two villages/cities, two or more talukas, two districts are located at the semi-urban level;
6. Obviously, the CCSs with just one village/city as the area of operate dominate in the selected CCSs.

### Conclusion

1. The first-ever CCS in the study area was established in the year 1939, when Kolhapur was a Princely State. After Independence, Kolhapur State was recognized as first as a District in the erstwhile Bombay State and then in the State of Maharashtra. The consumer cooperative movement in the district gathered momentum only after 1963. Thereafter, a network of CCSs came up all over the district.
2. There are 12 revenue talukas in Kolhapur district and the CCSs have recorded their presence in every taluka, but majority of the CCSs are located in Hatkanangale and Karveertalukas. On the other hand, there is only one each CCS in Shahuwadi and GaganBawadatalukas. This is attributable to the lack of sound cooperative leadership in these two talukas. On the whole, a taluka-wise imbalance in the establishment of the CCSs was observed in the district.
3. In Kolhapur district, the primary CCSs far outnumber the wholesale CCSs, which is in keeping with the hierarchy structure prescribed for the customer cooperatives. It is also notable that after the year 195, not a single wholesale CCS has been constituted in the district, mainly because of the Government's restriction and the competition from private traders.
4. All the wholesale CCSs are located only in urban and semi-urban areas. On the other hand, majority of the primary CCSs in the district are located in the rural areas.
5. Also, most of the CCSs in the district have only one village or town as their area of operations. However, one CCS located in Panhalataluka has two districts (Sangli and Kolhapur) as its area of operation.
6. Out of the total CCSs in the district, only 4% CCSs were establish during the period 1966-1975 and 56% CCSs were establish during the period 1986-1995.
7. It is also observed that Gadhinglaj, Hatkanangale, Panhala, Shirol and Karveertaluka have wholesale CCSs; there are no departmental CCSs in Chandgad, Gadhinglaj,, GaganBawada and Shahuwaditalukas, while there are no primary CCSs in Panhalataluka.

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