Chapter Five

DR. V.T. PATIL AND HIS WORK IN CO-OPERATIVE MOVEMENT
CHAPTER FIVE

Dr. V. T. Patil's Contribution to the Field Of Co-Operative Movement in Kolhapur

Co-Operative Movement is a modern idea introduced & developed in the Field of man's economic activity for the collective economic development of individuals. We can find it all over the world as widely spread movement. It is found all over the world & has been accepted by both the capitalistic & non-capitalistic countries. The co-operative movement is now the most essential part of the economic development and progress of India. The co-operative movement originated in Western Europe in the middle of 19th century. Robert Owen, the pioneer of the co-operative movement is recognized all over the world as the Father of Co-operative Movement. However, the customers shop established by the Weavers in England is also considered to be the origin of the Co-operative movement in England.

The first co-operative society was established in England in 1901. Then the same movement spread to Denmark, France and Switzerland. Both the economic and political fields were already affected by the Industrial Revolution of Europe. The factory workers in those bad days were treated as the part of machine. There was no method in the distribution of work. The labourers were paid very low wages. As a result the poor workers were always sunk deep in debts. There was constant exploitation of the workers by the employers. In a few years, however, the working class woke up from its deep slumber and determined to solve their own problems on
the strength of unity and co-operation. Thus the 'Raild's Customers Shop' was the first outcome of the workers' struggle with life which gave them a new direction of progressive happy life.2

Beginning of the Movement in India: The Co-operative Movement in India has its birth in poverty and exploitation as it happened all over the world. The restlessness amongst poor farmers owing to the great famine of 1876 burst out into a riot in the districts of Poona and Ahmednagar. In 1879 the Deccan Agriculture Relief Act was passed but it could not bring the desired effect. The Government, therefore, began to issue loans to farmers under the Land Reforms Act and Loan Issuing Act in 1883-84. However, these loans were not enough to meet their needs. In this connection Sir Raymond West wrote an article in the times of India in 1887 and suggested the need of co-operative movement to solve the financial problems.

In 1893 the Government of India sent Fredrick Nicholson abroad to study the banking systems in Europe. In his report he suggested the need for starting the co-operative societies on the 'Raifason pattern' which he found in Germany. Then in 1901 again Lord Curzon appointed a planning Commission to study the problems of farmers in India. The Commission too recommended establishing the co-operative societies or Banks for the betterment of farmers to supply them the necessary seeds, the tools and instruments, fertilizers, etc. Then the Government appointed another Commission under the Chairmanship of Sir Edward Law to study and comment on the report of the Planning commission. Accordingly, the Act of Indian Credit Society based on the recommendations of Sir Edwards Law Commission was passed in 1904.
and thus the Co-operative Movement in India could get its first legal sanction. However, the movement could not flourish as it was expected owing to the foreign power and the Governmental laziness and negligence.3

The British Government looked at the movement simply as the temporary means to meet the restlessness of the farmers. The Co-operative Movement was not then considered very seriously, as if it had only the limited function of issuing loans. There was still the exploitation of poor farmers on a large scale by the money-lenders. The Act of Indian Credit Society of 1904 also could not become popular owing to its loopholes and short-comings. In 1912, therefore, the amended Co-operative Societies Act was passed and thus the Co-operative Movement entered into its second phase. Now the purchase and sale organizations, Central, provincial Banks. Home Supply Societies could get social recognition. In 1914 one more commission was appointed under Malegaon as the Chairman and it made a number of good suggestions as to the progress and development of the Co-operative Movement in future, one of which was mainly about the three-layer structure of the movement. In 1919 according to the Monteford Reforms the portfolio of Co-operation was transferred to the Provincial Government and the State Government was allowed to have a separate Act for Co-operative Societies in Maharashtra in 1925. According to this Act there was no more the old classification of rural and urban Co-operative Societies. Now they were classified as the Limited and Unlimited Co-operative Societies.

The Royal Commission of Agriculture appointed in 1928 also made a number of valuable suggestions about co-operation. Shri Bhanasali and Mehta
Commission stressed that the farmer's social position or his status must be taken into account instead of only consideration of his ownership of land or other legalities in the matter of issuing loans. Since then the thought of giving the Co-operative Movement an impetus based on systematic planning and control came forward.  

Co-Operative Movement in Kolhapur District: Kolhapur is a pioneering district in Co-Operative movement. Co-Operative movement took roots quite in early decades of 20th Century. A small bank like institution called 'Bhishi' was working in Kolhapur for over hundred years. Under the Bhishi System people used to deposit their money with responsible person & the lone was extended to the needy from this Bhishi fund charging some interest. This way the capital in Bhishi increased by way of interest on the lone & by the shares periodically deposited by the members of the Bhishi.

Normally accumulated money was distributed equally among the members & this was done once in a year of Dasara day. Something of this kind called 'Musti - fund' was raised by the villagers in the villages & its functioning was lik Bhishi fund. These institutions worked as a sort of small banks. These had neither any constitution, nor any written laws. Their functioning was based on the co-operative nature of its members. There were neither quarrels nor conflicts nor any fraud in the account nor any corruption. In these funds, the functioning was free from many bad practices. The first political agent Major Graham has poured all his praises in his report of 1854 on the functioning of these bank like institutions.

The following notification will indicate how even chh. Shahus time the co-operative movement was gaining ground.

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“This is a very important Government, Legislative Department, Notification No. 6, dated the 28th May 1913 (Published in the Kolhapur State Gazette, dated the 31st May 1913) announcing the application of the Co-Operative Societies Act, 1912 (i.e. Act II of 1912) together with the Rules and orders, already passed or to be passed there under, to the Kolhapur State proper with effect from the 1st June 1913.”

(1) Under this Act any society, Credit or otherwise, may be registered which has as its object the promotion of the economic interests of its members in accordance with the Co-operative principles.

(2) A federal society like the central bank could be registered

(3) Unless otherwise directed by state Government

(a) the liability of central societies shall be limited and

(b) the liability of rural credit societies shall be unlimited.

(4) No member can have more than one-fifth of the total share capital or hold shares exceeding Rs. 1,000 in such a society.

(5) A society has a charge upon the shares, deposits etc., of a member with the society in respect of any debt due from such a member.

(6) The societies are granted exemption from compulsory registration and the state Government may grant exemption from the payment of income-tax, stamp duties, registration fees etc.

(7) One-fourth of the net profits of a society must be carried to its reserve fund.

(8) Requirements of an annual audit are retained, as are numerous other provisions of
Subject to the prior claim of the government, a society has a prior claim to enforce any debt against a member. The new Act helped to give a fresh impetus to the growth of the co-operative movement in India.

In non-developed and poor countries co-operative movement plays an important role. Chhatrapati Shahu had well understood the importance of this movement. He wanted his people to establish co-operative in his state. In this regard he had stated –

By coming together the people should establish and run the cooperative industries, Cooperative institutions and cooperative markets. For this purpose the Kolhapur State will give all necessary help. Chhatrapati Shahu also felt that,

If the cooperative institutions of common people come into being there would be economic progress which could be helpful for getting the social and political rights.

Chhatrapati Shahu enforced the Act of 1912 in his state in 1913. In this context Shri B.V. Jadhav in his note on “The Co-operative Movement in the Kolhapur state” wrote – “The new Act II of 1912 was introduced mutatis mutandis from 1st June 1913”.

After the enactment of the Co-operative Societies Act of 1912, the Co-operative societies started emerging in Kolhapur state under the guidance and
supervision of Shri Bhaskarrao Jadhav. Within a short span of time a network of cooperative societies spread all over Kolhapur state. The Kolhapur Urban Co-operative Society was the first one to be established as per provisions of the Act of 1912. Shri Bhaskarrao Jadhav had taken initiative in its establishment. Although he was working as the superintendent of Kolhapur city Municipality during this period, he endeavoured to do constructive work in the co-operative field also. As an administrator of Kolhapur Municipality he had observed miserable conditions of the scavengers, the sweepers and the weaker sections of the society. These men used to borrow loans from the pathans who charged exorbitant interest rates. The pathan moneylenders' rate of interest used to be 200 percent. As they used to collect their dues on the day of payment of monthly salary the poor Municipal workers could not improve their poverty-stricken life. Their very life had been strangulated and they had become dumb chattels. Shri. Bhaskarrao Jadhav wanted to relieve his Municipal worker and the other poor people in Kolhapur state from the oppressive Pathans. So he brought the miserable conditions of the weaker sections to the notice of the Chhatrapati. Chhatrapati Shahu started the department of Co-operation in his state. Mamlatdar of karveer petha Shri. Dhondo Krishnaji Marathe was appointed as the Registrar of the Co-operation Department. He was the first Registrar of the Co-operation Department in Kolhapur state.11

In his drive to introduce important socio-economic movements in the State in a phased manner, His Highness Shahu Chhatrapati revived the Satya Shodhak Movement in the socio-religious field in 1911 and then purposefully introduced the
Co-operative Movement of great potentiality and far-reaching significance in the economic field in the year 1912 by taking a bold step in applying the co-operative societies Acts passed by the Government of the Kolhapur State including its all Feudatory Estates. ¹²

Accordingly by the Legislative Department Notification No. 4 issued on the 4th July 1912, His Highness Shahu Chhatrapati sanctioned the introduction, mutatis mutandis, of the Co-operative Credit Societies Act (Act X of 1904) with subsequent amendments into the Kolhapur State, including its Feudatory Jahagirs, with effect from the 15th July 1912. ¹³

Further, on the 28th May 1913 His Highness Shahu Chhatrapati superseded the Legislative Department notification No. 4 of the 4th July 1912 and in its place sanctioned the introduction, mutatis mutandis, of The Co-operative Societies Act, 1912 (Act II of 1912) of the Government of India into the Kolhapur State Proper, together with the Rules and Orders already passed or to be hereafter passed thereunder, from the 1st June 1913. ¹⁴

Later, on the 18th July 1913 His Highness Shahu Chhatrapati by a special Legislative Department Notification extended the application, mutatis-mutandis, of the Co-operative Societies Act of 1912, together with all the rules passed there under, to the Feudatory Jahagirs under Kolhapur State also. ¹⁵

Naturally, this revolutionary measure adopted with great foresight by His Highness Shahu Chhatrapati for the benefit of the common masses and especially of the agriculturists, created a deep impression on the workers and leaders in the
economic field of Kolhapur State and they immediately came forward to take advantage of the beneficial facilities thoughtfully provided by the new co-operative societies Act of 1912. As a result under the leadership of Bhaskarao Jadhav the Kolhapur Urban co-operative Society Ltd was established and it was registered on the 30th Sept. 1913 and it became the first registered Co-operative society in Kolhapur.16

As the workers of Kolhapur began to take lead in organizing various kinds of Co-operative societies, certain practical difficulties like the high cost of Stamp and Registration fees charged by the State were keenly felt as impediments to the spread of Co-operative movement in the state. Hence, with a view to overcome this difficulty a special Government Ordinance was issued on the 2nd December 1913. This Ordinance declared that the documents of the Co-operative Societies, which are to be registered under the provisions of the Co-operative Societies Act of 1912, should be registered without charging Stamp and Registration fees for the same by the sub-Registrar of Co-operative Societies.17

In this way, with great hopes and aspirations the Co-operative Movement introduced by His Highness Shahu Chhatrapati in the Kolhapur State soon took deep roots and ultimately became a major form of beneficial economic activity to such an extent that Kolhapur region in course of time earned the rare distinction of a path-setter in the ever growing co-operative field in India.18

After Shahu his son Rajarm who succeeded him also took keen interest in promoting the co-operative movement. He himself was an expert in agricullurc. He had studied in Alahabad Agriculture College in Alahabad. He tried to encourage the
sugar cane growing in Kolhapur area so that the quality of gure will also increase and it will have wider market even outside Kolhapur.

About the Development of Agriculture in Kolhapur State Chhatrapati Rajarm in his speech on 3rd April 1929 said, “agriculture is the broad foundation on which our economic life is based.”

As a part of his progressive outlook on agriculture & Co-operation he amalgamated Co-operation department into agriculture department. The agriculture & Co-operative department in 1926 when Shri. S.R. Mohite was the agriculture inspector were together. But in 1928 the Co-operative department was made independed & it was entrusted to the home minister Shri A.B. Acharekar of Kolhapur State and the Bombay government laws on Co-operative movement passed in 1925 were implemented in Kolhapur in 1928.19

In 1927 there were 32 Co-operative societies in Kolhapur but in those days there were very few Societies which were functioning well. But from 1930 onwards the Co-operative movement began growing on proper line. In 1941 there were 375 Co-operative Societies all over the district. The number of members & the capital in the society went on increasing enormously. 20

Dr. V. T. Patil’s Contribution to the Co-Operative Movement:

Kolhapur Urban Co-operative Bank: The Kolhapur Urban Co-operative bank was founded in 1913 with a view to help the poor workers of the Kolhapur Municipality. Initially this bank was known as Urban Co-operative Society. It is in 1930 this was named as Kolhapur ‘Urban Co-operative Bank’. In 1934
Kakaji when he was the Practicing Lawyer was also the chairman of Kolhapur Municipality & the Urban bank. He had also to pay visits to Kolhapur Darbar to make himself available to Rajaram Maharaj for discussion & consultation. Kakaji therefore was very much overworked. Therefore, he freed himself from the bank work next year in 1935. 21

Shetakari Sahakari Sangh Limited Kolhapur: During the period from 1930 to 40 there was big depression in America & Western Europe and this had its effect on Asiatic Countries in trade and Agriculture. Agriculture goods had no demand and the big businessmen & middle men added further to the misery of peasants’ class. It is in this period the movement started in Kolhapur. The Praja Parishad also sided the cause of Peasants to solve the problem of disposing the agricultural products of peasants. There began a move of establishing the organization to purchase & sale the agriculture commodities of peasants. 22

To counter acts the Praja Parishad’s move to merge Kolhapur State 14 Bombay State, some people coming together formed the Karveer Ilakha Rayat Sanha. Dr. V. T. Patil was key figure in this organization. The first conference of Rayat Sabha was organized in Kadamwadi a village near Kolhapur. In this meeting many social, political, religious resolution were passed. But one resolution was very very important and it was on the establish of perchase and sale of agriculture goods. Dr. Patil himself moved this resolution the resolution was as follows, “In order to give fair deal to the agriculture commodities to the peasants we should establish an organization of purchase & sale. When Dr. Patil moved this resolution, it was enanimously accepted
The leading men in the Rayat Sabha worked very actively to bring this resolution into reality. They founded Setakari Sahakari Kharedi – Vikri Sangh Ltd. Shahupuri Kolhapur on 23rd Oct. 1939. Shri Bhaskarrao Jadhav & Dr. P. C. Patil whole heartedly blessed newly formed organization.

The office of the sale & purchase committee was opened in a small rented room at Shahupuri in Kolhapur. Then work of the collection of share capital was entrusted to shri P. A. Rane and to Shri. M.S. Todkar but unfortunately these two were much less known traders in Kolhapur. Both were Govt. Servants & had very little time in moving about villages for share capitals work. Kakaji had two vehicles of his own. He handed over one vehicle along with its driver to shri. Rane & Todkar, who used this vehicle for two years.

The committee was suffering from the shortage of fund in running the shop of purchase & sale. Kakaji at that time was the president of karveer Ilakha panchayat he extended the financial help to the committee & also kept a big amount as deposit with the sale & purchase committee. But even then this committee was not making satisfactory progress. One day Shri. Rane came to Kakaji & suggested that Shri. Tatya sahib Mohite of yalgud is well experienced in the business transactions. The purchase & sale committee will be immensely benefited if he is made the managing director of purchase committee. Shri. Tatyasaheb Mohite was appointed as the managing director for two years & Sangh made a tremendous progress under his leadership. The sangh assumed his name & became popular as Tatya saheb Mohite Sahakari Sangh.

The first meeting of the Sangh took place on 15th November 1939. It was
attended by 25 members out of 36. The total budget of the Sangh was of Rs. 3000 and expenditure was of Rs. 2940. In this Rs. 60 was shown as surplus. The Sabha passed seven resolutions in all and according to one resolution an executive committee of 8 members under the chairmanship of Shri. P.A. Rane was formed. According to another resolution a board of control of 3 members – Shri. V.T. Patil Shri. D.S.Mane and Shri. S.B.Hawal was formed. The first meeting of board of control was held on 1941 and in this meeting 6 servants and 5 other workers who will work for the propagation of the importance of the sangh to the masses were appointed. They received Rs. 10 per month. The aim of the Sangh in this was that the Sangh should secure maximum amount of agriculture goods and products from the farmers. 

During this period freedom movement was gaining momentum in the Bombay presidency and other parts of the country. Due to all this, in Kolhapur state, the movement of Praja Parishad (People’s Conference) was at its height. The farming community at this time was more anxious about the sale of their produce than anything else. Therefore, to remove the farmers from the clutches of agents and brokers an attempt was made in the direction of establishing a ‘Buying and selling sangh’. A decision of such establishment was taken by Bhaskarrao Jadhav, P. A. Rane, M. M. Todkar, D. R. Bhosale, V. T. Patil, Mamasheb Minachekar, Bapusaheb Rajadnya, G. G. Jadhav etc. who were the renowned social workers of Kolhapur. Thus originated the establishment of shetkari sahakari Kharedi Wikri sangh Ltd. Shahuputi on 23rd October, 1939. The first ‘Sahakari Buying and selling shop’ was opened in the building of Khanvilkar in shahupuri Market area with the blessings of Kshatra
Jagatguru Maharaj. The management was assigned to M.S. Todkar. In the meantime, the title of the sangh was changed to 'shetkari sahakari sangh Ltd.' and this very name was brought in practice on records legally.

In the beginning for the accomplishment of trust of the farmers, the sangh issued loans to the farmers on condition of bringing their goods to the sangh within a month's period. This being the Co-operative institute, the contemporary traders and capitalists tried their best to demoralize and disturb the functioning of the sangh, but it was all in vain. However, the institute had opened with a meagre capital and had to face many difficulties, but the founders tried their utmost limits to develop the sangh.

THE INITIAL CAPITAL: The functioning of the Sangh was begun with the collection of Rs. 2,000/- by selling shares at Rs. 25/- per share. During 1939 to 1943 the share capital of Rs. 11,000/- was collected. The workers of the Sangh put their efforts in collecting these shares and deposits. Also, the loans and cash credit facilities were obtained from the banks. The Kolhapur Urban Co-operative Bank sanctioned the cash credit of Rs. 5,000/- yet out of this scarce capital, the farmers in need were given loans of about Rs. 500/-. This certainly was a worth recording thing.

OBJECTIVES OF THE SANGH: In the beginning, from 1939 to 1943, the objective of the sangh were limited. The main purpose behind the establishment of the sangh was to liberate the farmers from the harassment of capitalists, brokers and agents and arrange for marketing of their goods at proper rates. From 1943 to 1947, the work of the sangh went on growing gradually, but it did not develop to the expectations. However, after 1947, the sangh functioned exceedingly well. Hence, people were
attracted towards it and they relied mostly on the sangh only, for fulfillment of their
necessities. The period since 1948 onwards was therefore, recognized as the period of
progress and development and the expansion of the sangh. On 24\textsuperscript{th} September, 1948,
Maharaja of Kolhapur, Shrimant Shahaji Raje took the membership of the sangh.
Helping the farmers to get proper value for their produce, making available to them the
agricultural instruments at the proper prices and providing goods necessary for life to
farmers and other customers on the least profit was the principal of the sangh. 'The
least profit for the more and more services' was the motto of the sangh.\footnote{9}

In the growth and development of Shetkari Sangh in its trading field,
Tatyasaheb Mohite's contribution remains unforgettable. In 1949, the election for the
post of managing director was held and Tatyasaheb Mohite was elected by getting
majority of votes. In 1949, the state of Kolhapur was merged into the state of Bombay
and Kolhapur State was formed an independent district. Arvind Bam. was appointed as
the first District collector of Kolhapur. Arvind Bam. considering the work done by the
sangh and the honesty and sincerity of the director and Tatyasaheb Mohite of the
sangh, assigned the responsibility of distributing the controlled goods such as sugar,
grains, iron (steel) and cement, to the sangh with faith. As well, the department of
agriculture of state Government assigned the distribution of fertilizers and its transport
and the agency of the distribution of the cloth produced at the Shahu Mill to the
sangh. This helped the sangh to root itself in the filed of co-operative system by
working for the benefit of the farmers.

Tatyasaheb Mohite toured the foreign countries like England, Ireland,
Denmark, Holland, France and Italy, with the purpose of studying their latest systems in marketing. After his return to Kolhapur, he attempted at expanding and developing the sangh and its work. In his 17 years period, a lot of improvements were introduced. The sangh certainly developed itself, though it had to face a lot of difficulties, such as competition in the business, numerous financial difficulties, loss and profit in the business, etc. Yet, the sangh continued treading its path by facing all these crises very courageously under the able leadership of Tatyasaheb Mohite. He died in 1959. After his death, his colleagues, the skilled and experienced officers and workers carried on the progress continuously. Therefore, the Shetkari Sahakari Sangh stood itself as a great mountain in the field of commercial activity of Kolhapur.

SHETARI SAHAKARI SANGH AND ITS WORK IN THE FIELD OF TRADE: The sangh opened its mercantile agencies and selling shops in Kolhapur city and in other villages of the district. The sangh primarily dealt in jaggery. Chemical fertilizers, diesel, food-grains, medicine, cloth, cement, utensils, etc. In 1939-40, the sangh had its 17 branches and the number of members was 144 while the share capital was Rs.4,564/-. The working capital amounted to Rs. 25,522-. In the later period, it went on increasing. In 1983-84, the share capital reached Rs. 82,575/- while the working capital mounted high up to Rs.8,47,87,267/-. The following table make it clear.
### SHETAKARI SAHAKARI SANGH LTD. KOLHAPUR

**Progress Report**

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<th>Year</th>
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<th>Institution</th>
<th>B Class</th>
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<td>12.00</td>
<td></td>
</tr>
<tr>
<td>1990</td>
<td>1,69,32,525</td>
<td>16,75,15,162</td>
<td>13,34,786</td>
<td>12.00</td>
<td></td>
</tr>
</tbody>
</table>

Source: Annual reports of Shetakari Sahakari Sangh for the relevant years

In the beginning the Sangh was established with the seven members. But soon in the same year the number grew to 230 and the total capitals through the share was Rs. 4564. Today this Sangh Co-operation is one of the leading organizations in Asia.
The Kolhapur Maratha Co-Operative Bank Ltd. Kolhapur:- (1933) - Kakaji was the chairman of district school board from 1932 to 1939. Shri D.R. Bhosale was his education officer of his school board. Shri D.R. Bhosale was a senior social worker. He began his career as police officer in British territory. Though he was a police officer he was much interested in social work Maharaj persuaded him to resign & work in Kolhapur state in education department. Thus he was made the education officer. Though Kaka was the Chairman of the school board he respected him Shri. Bhosale prepared the plan for Kolhapur in which he suggested the Maratha Co-Operation bank for Kolhapur. This plan was approval by kaka & he started working for it immediately. The bank was registered on 13th Oct 1933.

When he submitted the application to the sub registrar the application was signed by the following members (1) Shrimant Kshatra Jagadgury Sadashiv Laxmanrao Patil (2) Shri Dattoba Ramchanarg Bhosale (3) Shri R.K. Shirodkar (4) Shri V.G. Chavan (5) Shri Shripatrao Laxmanrao Shinde (6) Shri Vishvanath Tukaram Patil (Kakaji) (7) Shri G.K. Patil (8) Shri Amrutrao Dattajirao Venkhare (9) Shri Pandurang Balwantrao Patil (10) Shri N.G. Shinde (11) Shri Narayanrao Anandrao Pawar (12) Shri Balasaheb Narayan Bhosale (Tirawadekar) And (13) Shri Ramrao Govindrao Shinde.

The first General meeting of this bank was held on 28th Oct 1933 in the Maratha boarding house. The following members attended the meeting:

(1) Shrimant Kshatra Jagadgury Sadashivirao Laxmanrao Patil
(2) P.B. Patil
Out of these nine members four were practising lawyers. Shri D.R. Bhosale, Shri V.T. Patil (Kakaji) Shrimant Kshatra Jagadguru Maharaj and Mamasheb Minchekar were the leading figures in the starting of the bank. The bank which made a moderate beginning in 1933 has grown today into a giant group of bank in Kolhapur. There are 16 branches spread all over all the district of Kolhapur. Today its membership has grown from 14th to 42930. While opening the bank its share Capital was only Rs. 13000. Today it has grown to Rs. 85 Crores. Though the name of the bank is Maratha bank its membership is open to all irrespective of caste & creed. Even the caste name is not mentioned in the form of membership.

D.R. Bhosale & V.T. Patil, the eminent social workers of Kolhapur decided to establish a Co-operative bank at Kolhapur and accordingly the new bank was established in 1933, under the name of ‘The Kolhapur Maratha Co-operative Bank Ltd. Kolhapur’. This bank contributed significantly to the industry and commerce of Kolhapur city. This bank provided initial capital to Y.P. Powar for establishment of the famous pacco Industry. Similarly, it helped Shamrao Utkur for developing his
workshops. During the period, from 1950 to 1990, this bank established many branches at several places in Kolhapur city. The branch of the bank was started in Rajarampuri on 23 March, 1971. Second branch was opened in Kasaba Bawada area on 15 January, 1972. Third branch was opened at Dabhokar corner in New Shahupuri area on 20th November, 1973. The fourth branch of the bank was opened in the Shukrawar peth on 12th June, 1974. Another branch was started in Ruikar colony on 25th August, 1983 and the sixth branch was established in Mangalwar Peth on 20th November 1983. Another branch was opened at the Rankala Tower on 30th May, 1985. Thus during the short period from 1971-85 this bank started seven branches in different parts of the city which clearly was an indication of the growing business of the bank.

This bank extended loans to the weaker sections of the society such as small industrialists, traders etc. It gave loans for purchasing cows, she buffaloes for dairy-farms, to vegetable vendors, peddlers etc. The bank gave loans to educated but unemployed youth for starting dairy farms and for purchasing trucks, matadors, rickshaws, etc. Loans were given to some brilliant students for higher education. The bank fulfilled its social obligation on several occasions. It gave financial help to the people who suffered during the earthquake at Koyna in 1964. It gave donations to Kolhapur municipality for construction of the stadium and other public facilities.
The following table shows the progress of the bank from 1950-85.3

<table>
<thead>
<tr>
<th>Year</th>
<th>No of members</th>
<th>Share capital</th>
<th>Current capital</th>
<th>Deposits</th>
<th>Loans</th>
<th>Profit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1950-51</td>
<td>2.592</td>
<td>93.840</td>
<td>6.61.761</td>
<td>4.55.862</td>
<td>5.48.062</td>
<td>9.913</td>
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<tr>
<td>1960-61</td>
<td>2.874</td>
<td>1.22.555</td>
<td>6.77.235</td>
<td>3.84.491</td>
<td>4.47.428</td>
<td>19.169</td>
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<td>1984-85</td>
<td>17.221</td>
<td>30.41.840</td>
<td>91.34.47.847</td>
<td>7.95.16.971</td>
<td>5.07.90.407</td>
<td>9.58.560</td>
</tr>
</tbody>
</table>

The Chairman Of Agricultural Produce Market Committee: - From 1901 onwards, the Shahupuri Market developed exceedingly rapidly. For a long time, the then government of Kolhapur state had no control over the market committee. The state government appointed a Trade Enquiry Committee under the Chairmanship of Late Raobahadur Dr. P. C. Patil. This Committee suggested that the Government should bring in control to some extent over the Shahupuri peth, which was the need of the time. The Committee also suggested that there should be control over the buying and selling of agricultural produce and the measuring instruments also should be inspected from time to time in the state.38

Accordingly, the control in this regard was brought in by the government since 1941 on marketing of ‘jaggery and groundnut.’ The Act regulation measuring instruments passed by Bombay Government (1942) was implemented in Kolhapur state. By this Act, one chief inspector and two sub inspectors were appointed who
started inspecting the markets in Kolhapur time to time. As well, Bombay Provincial Act of Agricultural produce Marketing (1939) was also applied to the marketing of jaggery and groundnut since 1945. Thus, 'Agricultural Produce Market Committee, Kolhapur' (Krishi Utpann Bazar Samiti, Kolhapur) came into existence.

'The Agricultural Produce Market Committee' in the beginning was working in Shahupuri itself. But, gradually, the marketing in Shahupuri increased beyond limit which created shortage of space in Shahupuri; hence, the above organization was moved to 125 acres of land in the vicinity of Ruikar Colony in December 1958. Here, many modern arrangements for storage of agricultural goods were provided. The basin of the Panchaganga, the Warana, the Dudhaganga being very fertile, sugarcane was produced on large scale there. The jaggery made out of this sugarcane was brought to the Shahu Market Yard for sale Karveer, Radhanagari, Bhudargad, Shahuwadi, Panhala, talukas, and 43 villages from Kagal taluka comprised the jurisdiction of this Market Yard. Besides these, Hatkanangale, Shiroli, Gaganbavada, in Kolhapur District and Chikkodi, Nipani, Mangoli, the places from North Karnataka sent the jaggery to this yard, because the jaggery got good price here. Though, jaggery and groundnut were special products brought here, rice, jawar, wheat, bajara, legumes, turmeric, tobacco, onions, cotton and cattle like goats, sheep, bullock etc. also were marketed. Kolhapur had maintained trade relations with various regions of Maharashtra as well as, with Rajasthan, Gujarat, Karnataka, Madhya Pradesh too and jaggery was sent there. Groundnut and oil was primarily sent to Konkan. Tobacco was sent to Nipani, Jayasimgur, Sangli, Pune and Nasik. Kolhapur was famous for a
species of ‘Khillari’ bullock. The cows and bullocks were sent from this Yard to Karnataka and places of Maharashtra such as Ratnagiri, Sangali, Satara, Karad, Barshi, Baramati, Aurangabad, Osmanabad and else where.  

Kakaji was the government nominee on the Kolhapur Agriculture marketing committee in 1947. Shri D. D. Patil Takalikar was the Chairman of the market committee. In the opinion of many members the his functioning was very much objectionable in market committee on one occasion he began the meeting much earlier than the time given. Many members complained that they did not receive the agenda. Shri. V.T. Patil was at Ghataprabha. The members like Bapuanna Mandape, Shri Murarji Karsandas, Shri. Dadoba pawar (Sasane) etc. Personally went to Ghataprabha & brought Kakaji to attend the matting. Many members were agaiest the Chairman. There was no discussion and the meeting ended without much transaction. After some election of the chairman took place & Shri Kakaji got elected as the chairman. Thus he remained as chairman of the committee almost for 9 years from 1947-57.  

The first important decision that Kaka took was the adoption of the system of open deal in purchase & sale and not behind any curton. The many apposed this reform & almost for two weeks market transaction remained closed. For some days Shri Tatyasaheb Mohite & his Shetaki Sangh did not enter the market of the open deal. But Kakaji in his own way stuck the open deal system. The traders slowly gave up resistance. The Kolhapur Market became famous in course of time for just deal. Kolhapur market earned the name as ideal market in the country and was due to Kaka’s forthrightness.  

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The space in shahupuri market was insufficient. The guar was kept in open. Maskitoes, flys dust used to gater on gur & the area adjucement used to suffer from unhigeninc condition. The regency council of Kolhapur Suggested to the market committee that it should have a protected market Kakaji gave his thought to the idea as the chairman & the selected the area of present market yard which run in 150 acres. He made serious efforts to aquire this land. He prepared datailed plan for the development of the market yard & got it aproved by the committee. The traders in Kolhapur apposed very strongly against the sifting of the market from the heart of the city (Shahupuri) to a distant place. But Kakaji in his own tactful way broke the backbone of the opposition. Thus shahu Market Yard of today is in a way the memorial of his leadership. 45

Bandista Market Yard (Fortified Market): After acquiring the land of about 150 acres in the eastern outskirt of Kolhapur on the old Kolhapur pune National Highway, the question of fortifying the whole area came to the forefront. The regency council suggestion was that Market Yard should be fully fortified by raising a compound wall around it. The estimated cost was collected by imposing an additional tax on the guar that was sent from this mark yard to other markets in the state. But Kolhapur priacely state was merged in the Bombay province and Rs. 12 Lakhs that were colleted naturally became the Art of Bombay state treasury. The Bombay government refused the money for which it was yearmarked. After some efforts by kaka & Kolhapur Collector Dr. Shaikh government agreed to give Rs. 5 Lakhs. Kakaji made enormous efforts for getting Rs. 5 Lakhs released. He constanty moved
between the Director at Pune and the government secretariat at Bombay and finally got Rs. 5 Lakh released. He returned to Kolhapur by his own car from Bombay on March 31st in the morning. The constant traveling to Pune & back to Bombay & from Bombay to Kolhapur was strenuous job but he underwent all that strain.

The all market yard administration must shift to the newly acquired market yard area and for this purpose committees office building was constructed first. Its foundation stone was laid by Shri Morarji Desai the Chief minister of Bombay on 12/4/1955. Thus the work of Market Yard's office & compound by fortification was the work of Kaka & he had the lion's share in it. Thus Kolhapur Agriculture produce market committee established itself as the principal institution dealing in wholesale marketing in the city as well as important trade centers in the south Maharashtra where turnover of crores of rupees takes place.

Dudhaganga -Vedganga Co-Operative sugar factory Ltd. Bidri District-Kolhapur -1957:- At this time shri Bhausaheb Hire was the revenue minister of Bombay presidency & kaka had thick friendship with him Bhausaheb Hire in his Kolhapur tour visited many places in Kolhapur District and appealed sugar cane growing farmers that they should follow the principal of Co-operation & help in building Co-operative sugar factories for their benefit as well as for the modernization of village India. He gave the example of Pravara Co-operative sugar factory & called it as new temple of Vithoba. After this inspiring events the workers in Bhudargad, Radhanagari & Kagal Taluka began working to establish a new sugar factory in these area. In the beginning (1) shri. Dinkarrao N. Nalawade of village...
Madilage was made the chief promoter to start the sugar factory shri Nalawade for two years did not do any thing. Neither did he collect shares nor did he do anything in that direction. Farmers how were tired with him. Ultimately they approached Kaka in Kolhapur Kaka was known to the farmers of that area due to Mouni Vidhyapeeth. The public workers like shri Shivajirao Khorate of Sarwade, Shri. Yashawant Patil of Mangoli, Shri Bapu Gopal Desai of Mhadave and Shri C.R. Patil. Shri Bapuso Adgonda Patil and shri Bapusaheb Sakharam Patil Walvekar of Radhanagri Taluka met him at Kolhapur and persuaded him to take the leadership for the proposed factory.48

Kaka in the beginning refused to take lead in this by telling them that the that “This suggestion was already made to him by Bhausaheb Hire when he was on the Kolhaur tour but he then refused to take this additional responsibilities when he had the work of two important educational institution Mouni Vidhyapeeth at Gargoti an Tararani Vidhyapeeth at Kolhapur but the workers of Bhudargad, Radhanagari & kagal Taluka did not yield to his refusal. There contention was that no doubt he had rendered a signal service to the backward hill area as by bringing education to the doors of children of poor people. Definitely the people of that area do greatfully remember him. But education alone will not solve the problem of economic backwardness of that area. The people are suffering by & large under the grinding party due to the hills & valleys and irregularity of rains. The agriculture was the only source of living in this area. Therefore, they urged him that men like him should not shirk the responsibility like this Kaka ultimately was moved as he was the man

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basically good at heart & felt for the miserable living of the people. He naturally accepted the leadership to work for the proposed factory.49

At a village sarwade in Radhanagri Taluka the big farmers of all the three talukas Kagal, Bhudargad and Radhanagri called a meeting and appointed Kakaji as a chief promoter of proposed sugar factory even Shri. Dinkarrao Nalawade whole heartelly supported Kakaji taking over & openly said that ,” He was unable to do anything for the proposed factory but Kaka will definitely succeed in establishing the factory immediately Kaka took important workers from all the three talukas with him & visited most of the villages in these three talukas. He conducted several public meetings and explained the importance of sugar factory to the farmers. Removed their misunderstanding if any & told them how sugar factories have changed the economic condition in Maharashtra. Thus slowly a favourable condition was created & share capital began pouring in particularly.50

Some how the problems were posed from the government side & getting finale permission went on prolonging. The delay started creating disappointment among the farmers. In a general meeting held at Bidri Shri. Dattu Patil of sarwade strongly pleaded for the liquidation of proposed factory. Kakaji quietly listened the argument of Shri. Dattu Patil and told him, that for major establishment of sugar factory we are bound to encounter the problems but the problems should not disappoint us we must have patience when we have embarked an ambitious plan, like establishing sugar factory. Inspite of all problems we will succeed in establishing the factory shri Dattu Patil then said. If this is the determination of Patil saheb then we will
wait for another three years. Patil saheb then assured that we will definitely establish factory in this area. In this meeting the members expressed the full confidence in the leadership of kaka and dispersed wishing him well in this task.51

Kakaji then began visiting very often to Bombay to get the clearance for the factory Bhausaheb Hire the revenue minister gave him all possible help from government side. During this time Shri. Y.B.Chavan was the Chief Minister of Bombay state. For the foundation stone of factory he invited Shri Bhausaheb Hire. He laid the foundation stone & in his speech he said," If Shri V.T.Patil is going to remain as Director of this factory he personally will prepare to work on the board of director under the leadership of Shri V.T.Patil . (Kakaji) 52

In was decided that the machinery of the factory should be purchased from the Walchand Nagar Industry. They agreement was made at pune. The details of machinery cost etc were worked out in this work by V.T.Patil himself and district collector Dr. Shaikh ,the chief engineer of lalchand Industries Shri. Mukharji & his asst. engineer Shri. Puranik. All sat together for 10 hours and reached the agreement on the factory machinery. Tired of constant siting other members use to go out for relaxation for some time but Kaka was the lone member who sat continually for 10 hours.53

But the tragic part was that the names suggested for the Director Board and sent to the Government for approval was withheld by Government Balasaheb Bharde was the Co-Operation Minister. Bhausaheb Hire openly criticized him in Nagpur Assembly session. Then Shri Chavan the Chief Minister announced that here after govt. will not appoint any board of directors of the co-operative suger factory.
Board will be constituted by the elected members. According to this new rule the election for the board took place. Kakaji moved in the three talukas for election propaganda. Inspite of propaganda against him, he won the election with big margin of votes. Five members from Kaka’s panel, five member from his apposition group & one member from the independents, Shri. Hindurao Patil joined Kakaji’s apposition group & he was made the chairman of Bidri factory.

Kakaji after the foundation of sugar factory did not remain there. Shri. Dinkarrao Nalawade appealed in the lower court & got Kakaji’s membership cancelled. But Kakaji went in appeal to the revenue tribunal & won the case. One Shri. Khorate who whole heartedly supported Kakaji in establishing the factory & Kakaji also trusted him well. But he went against Kakaji thinking that Kakaji must not continue up to the Boiler kindling. Therefore, he began his tactical moves again Kakaji. Tired of these tactices Kakaji himself resigned & withdraw from Bidri factory.

Though Shivajirao Khorate worked against Kakaji, Kakaji knew the meritorious aspect of Shivajirao Khorate. He was very sincere worker & well wisher of the farmers like him. He was also sincere in working to see that the sugar factory is materialised & therefore, in propagating the idea of sugar factory among the farmers, Collecting the shares from the farmers & in governmental matters with regard to the factory, in all this he assisted very sincerely Kakaji but some how after karkhana was established may be for political purpose he went against Kaka. But Kaka did not
remember this aspect of Shri Khorate. He arranged a big reception function in Mouni Vidhyapeeth at Gargati for honouring Shri Shivajirao Khorate. People were very happy for this friendly gesture of Shri. Kaka.  

Another reason why Kaka favoured Shri. Khorate was that the work of constructing the Kalamawadi dam on the river Dudhganga. Kaka also gave helping hand to him in this movement & met Shri. Bhausaheb Hire for starting the dam work. Bhaushheb Hire in his tour in Kolhapur district had already assured that there will be a dam on the Dudhganga River at Kalamawadi. The work was not immediately started but their efforts did not go in vain. Today a dam 28th T.M.C with hydroelectric power project is watering under irrigation scheme the southern part of Kolhapur District of Maharashtra & Northern part of Belgaum district of Karnataka.

Thus Kaka had made an outstanding contribution to the educational, economical & cultural progress of Kagal, Radhanagri & Bhudargad Talukas of Kolhapur District.

Kakaji spent almost 5-6 years of his valuable time for Kalamawadi project. He was happy to see that after establishing Bidri co-operative sugar factory farmer started getting better rates for the sugar cane & at Bidri sugar cane supply began growing in volume. Kaka thought that since farmers of this part of the district are bringing more & more area of their land under sugar cane cultivation, there should be one more sugar factory in Bhudergad Taluka in the Whishinity of Vedaganga River. And there should be a dam on the Vedganga River.
Vividh Karyakari Society of paid employees of Tararani Vidyapeeth: Dr. V. T. Patil, being the founder member of Tararani Vidyapeeth established cooperative society of employees of Tararani Vidyapeeth in the year 1953 (20-7-1953). The purpose of establishing this society was to solve the financial problems of teaching and non-teaching employees of Tararani Vidyapeeth. Earlier this society was known by the name 'Co-operative Society of employees of Prince Shivaji Education Society.' The first promoter of this society was famous educationist Dr. S. R. Tawade. The name of the society was then changed to 'Vividh Karyakari society of paid employees of Tararani Vidyapeeth'. Today, this society's work is quite progressive and the members are benefited by getting financial help only by paying 10% of interest.

Objectives of the Society:

1. To help members in their economic and self-supporting efforts.
2. To provide loans to the member with a least interest.
3. To work as the agent to purchase need-based purchases and distribution of them.
4. To run the book / stationary shop for the students.

In the beginning, the total members of this society were 71. These members were the teachers of Tarabai Vidyapeeth, Nagojirao Patankar High school and Padamaraje Vidyalay.
The Share capital shown in the above table is totally owned by the members of the society. The credit of this society is that it has not loaned money from any bank. The credit of development of society goes to the members and also to the active members of the board and skillful management. This considerable and progressive development of the co-operative society is due to the great
contribution and guidance of Dr. V.T. Patil the founder and President of Tararani Vidyapeeth and also due to the blessings of late Saroginidevi V Patil alias Kaki. Because of their efforts, today the work of the society is progressing ideally. 62

Shri Vishwanath Co-operative Housing Society Ltd.: In the year, 1962, Shri Vishwanath Co-operative Housing Society was established to enable the employees of Tararani Vidyapeeth to stay nearby Tararani Vidyapeeth. For the employees of Tararani Vidyapeeth only Shri Kakaji put his efforts and successfully acquired the open land. Therefore, this society was named after his name as ‘Shri Vishvanath Co-operative Housing society’. 63

As the founder and the president of Tararani Vidyapeeth, Shri V.T. Patil, at the age of 60, planned to establish one Co-operative Grahanirman Society for the employees of Tararani Vidyapeeth. As there were no funds available for this scheme, he thought over to establish one separate ‘Grahanirman Society’ for teaching and non-teaching employees. To begin with this scheme Kakaji made one contract with Shri Balasaheb Tiravadekar to acquire a big land in the southern side of Tararani Vidyapeeth. In due course of time this land was purchased for this Grahanirman Society. To the west side of this land, there was an open land owned by late raw Bahadur D.M. Bhosale and this land was also purchased from the son of D. M. Bhosale for the same ‘Grahanirman Society’. 64

The 12 (twelve) members of this society built their homes according to the of sanctioned plans with their own estimates and funds. They privately purchased the land which is to the south side of Tararani Vidyapeeth i.e. R.S.NO.1187,1188 E.”
Ward and they built 20 blocks on this lane. The 7 (seven) members built their homes in their plots by taking loans from Maharashtra Co-operative Housing Finance Society in addition to their own contribution. The residential colony of the society has all the facilities and the people staying there live in harmony and peace.

The demand for houses increased in the society. The employees of Tararani Vidyapeeth requested Kakaji to demand new land from the Government for the purpose of construction of homes. Due to this force of the employees and seeing that the employees did not get land for construction of homes, Kakaji tried his level best to get other land from the government. He got land for 8 (eight) plots in Rajarampuri area for construction of flat system homes.

It was for the sake of employee's welfare Kakaji requested the Revenue minister Shri. Balasaheb Desai and demanded one peace of land which was in the possession of Government. The late Shri Balasaheb Desai, then Revenue Minister granted the permission, but it took 10-12 years to acquire that land. By that time the policy of the Government also changed. Its policy was to provide accommodations in multy store buildings for many members to stay in one building. Therefore, The Grahanirman society built such multy store buildings and about 60 families were accommodated in these buildings. They were teaching and non-teaching staff members and some well wishes of Tararani Vidyapeeth.

By establishing Shri Vishvanath co-operative Housing society, Kakaji could provide homes to the employees of Tararani Vidyapeeth. It was his great work and he could do it, because of his continued and consistent efforts. It was not possible
for the employees of Tararani Vidyapeeth to get their own homes in their life time, if Kakaji would not have established this society.

The housing society was established in the year 1962 and in the same year (1962) Kakaji was elected as the member of parliament from Kolhapur parliamentary constituency. Therefore, he could get the Government support to complete the work of Housing Society and many teaching and non-teaching employees of Tararani Vidyapeeth got their own homes.

Shri Mounni Vidyapeeth Vividh Co-operative Credit Society of paid employees: Shri Kakaji established Shri Mounni Vidyapeeth Vividh co-operative credit society of paid employees in the year 1953 to solve the financial problems of the employees. It was established on the lines of credit society which was established in Tararani Vidyapeeth. In the beginning, there were a very few members, but in the year 1968 there were 229 members and running capital was Rs. 178916. Today, the running capital of this credit society is in lakhs of rupees and many needy employees are benefited by this credit society.

Shri Mounni Vidyapeeth co-operative Consumer Store: The Mounni Vidyapeeth Educational Institution is 32 miles away from Kolhapur. There are many employees working in this institution who came from various corners of the state of Maharashtra. Shri Kakaji established Shri Mounni Vidyapeeth Consumer Store in the year 1958 thinking that all employees should get required day to day consumer goods in time for the purpose of education, food, clothes etc. That too in proper rates one Government grain shop is also run by this consumer store. In the year 1968, the running capital of
Sou. Sarojini Vishwanath Patil Co-operative Grahanirman Society: The employees of Mounni Vidyapeeth faced the problem of accommodation of their own. Therefore, they met Kakaji and told their difficulties. So Kakaji made great efforts to solve this problem and he acquired one open land on the way from Gargoti to Gadninglaj. The plots on this open land were distributed to the employees of Mounni Vidyapeeth. Today it is a big colony (Nagar) where these employees are staying in their own Bungalows. The people travelling by the road from Gargoti to Gadninglaj can see this great work of Kakaji.
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