



A Study of Rural Population Served By the Primary Agricultural Societies in the Nashik District

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Abstract:

Primary Agricultural Credit Societies (PACS) play a crucial role in supporting the agricultural sector and rural communities. Primary agricultural societies hold immense importance in the development and sustenance of human civilization. PACS provide much-needed financial assistance to farmers who often lack access to formal banking institutions. By offering affordable credit, they enable farmers to invest in seeds, fertilizers, machinery, and other inputs necessary for agricultural production. PACS promote financial inclusion by reaching out to rural communities where traditional banks may be inaccessible. They provide banking services such as savings accounts, loans, and insurance tailored to the needs of farmers and rural residents, thereby bringing them into the formal financial system. For this study, secondary data have been used. Simple statistical techniques are applied. The impact and importance of PACS are observed in the study region. The settlements which having PACS are growing faster than other settlements. The study reveals that impact and importance on the growth, size and development of rural settlements is observed in Nashik district.

Keywords- *PACS, Rural Settlements, Financial Assistance, Agricultural Production.*

Introduction:

Primary Agricultural Credit Societies (PACS) occupy a predominant position in the co-operative credit structure and form its base. It is organized at the grassroots level of a village or a group of small villages. It is this basic unit that deals directly with the rural (agricultural) borrowers, disburse loans, and collects repayments of loans given. It serves as the final link between the ultimate borrowers

on the one hand and the higher financing agencies, (namely, the SCBS, and the RBI/NABARD). PACS often encourage and finance sustainable agricultural practices that prioritize environmental conservation and long-term viability. By offering incentives and guidance, they help farmers adopt techniques such as organic farming, agroforestry, and water conservation, thereby promoting environmental sustainability. The availability of credit

from PACS stimulates economic activity in rural areas by providing farmers with the capital they need to invest in their farms, purchase equipment, and expand their businesses.

Study area:

For the present study, Nashik district has been selected as study area. It bears certain distinctive characteristics. It is peculiar region with distinct physical setting and socioeconomic conditions. It is situated in the north – western part of Maharashtra State and covers some upper part of Godavari basin and Girana basin. It lies between 19°33' to 20°53' north latitude and 73°15' to 75°16' east longitude (Nashik Gazetteer 1983). It covers parts of Survey of India degree sheets 46H, 46L 47E, and 47I. It occupies the small portion of leeward side of Western Ghats region. This is a better developed and more populous part of Maharashtra state excluding its tribal belt. Nashik district has an area of 15530 Sq. km with 1922 rural settlements.

Objectives:

The main objectives of the present study are:

- 1) To study the number of rural populations served by the primary agricultural societies in Nashik district.
- 2) To identify the PACS Served Rural Population % percentage and area covered by rural settlement.
- 3) To examine the impact of PACS on the growth, size, distribution and

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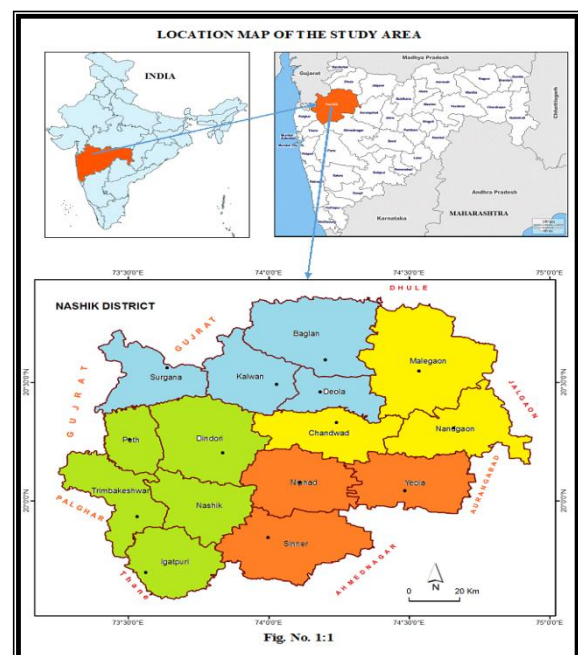
spatial development of rural settlements in study area.

Database:

Required data have been collected from the secondary sources. Tehsil wise data of primary agricultural societies PACS and data concerned with rural settlements have been obtained from Nashik district census handbook, 2011 and google earth and GIS software.

Methodology:

The data collected for the present investigation are tabulated and analyzed. Primary Agricultural Credit Societies (PACS), rural settlements according to population size have been calculated. These data have been represented with the help of choropleth method.



Result and Discussion:

Primary Agricultural Credit Societies (PACS) occupy a predominant position in the co-operative credit structure and form its base. It is organized at the grassroots level of a village or a group of small villages. It is this basic unit that deals directly with the rural (agricultural) borrowers, disburse loans, and collects

repayments of loans given. It serves as the final link between the ultimate borrowers on the one hand and the higher financing agencies, (namely, the SCBS, and the RBI/NABARD).

Table I:1 indicates the number of rural populations served by the primary agricultural societies in the study region.

Table No. I: 1 Rural Population Served by PACS

Name of Tehsils	Rural Population Served	Percentage
Surgana	95641	56.41
Kalwan	159916	76.55
Deola	142361	98.50
Satana	315887	93.81
Malegaon	352865	95.85
Nandgaon	170274	91.95
Chandwad	198226	94.17
Dindori	289553	91.72
Peth	63973	53.38
Tryambkeshwar	122842	78.56
Nashik	169968	96.60
Igatpuri	183324	92.73
Sinnar	267182	95.05
Niphad	413444	98.71
Yevla	200962	90.80
District	3146418	89.65

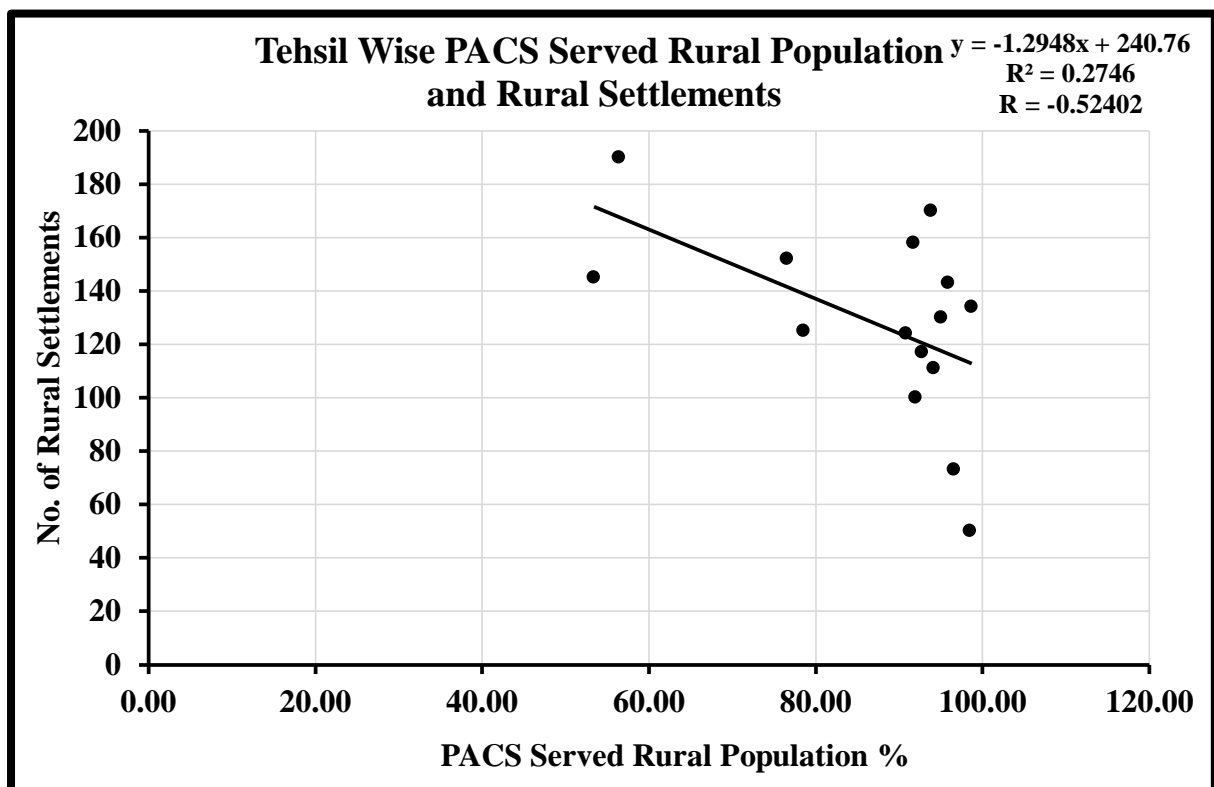
Source: District Census Handbook, 2011

About 90 percent of the rural population is served by the PACS in the study region. It is also noticed that tribal tehsils namely, Peth (53.38%), Surgana (56.41%), Kalwan (76.55%), and Tryambkeshwar (78.56%)

served less population by PACS as compared to remaining tehsils of the district. Those tehsils are agriculturally prosperous and developed, they show a higher proportion of rural population

served by PACS i. e. more than 90 percent. Niphad, Deola, Malegaon, Nashik, and Sinnar tehsils are exhibit a very high proportion (i.e. above 90%) of the rural population is being served by PACS in the study region. The product-moment coefficient of correlation is $r = -0.52402$. The scatter diagram shows the negative correlation between the rural population served by PACS and the number of rural settlements in the study region. The trend of the regression line also supports this fact. The calculated 't' value is 2.2185, while the corresponding table value for 13

d.f. (15-2) of 5% level of significance is 2.16 which is less than 't' value. The calculated 't' value is significant as compared to the table value. And hence the alternative hypothesis that there exists a correlation between the rural population served by PACS and the number of rural settlements is accepted. But this relationship is negative. It means the number of rural settlements decreases with the increasing rural population served by PACS in the study region.



Graph No. I: 1

In the study region, Surgana and Peth are the tehsils having less population served by agricultural credit societies. This is the first group which is showing below 75 percent population is being served by

these credit societies. This group covers the 1416.73 sq. km. area and context with rural settlements only 17.43 percent rural settlements are in this group and the size of rural settlements is very small. These

tehsils are mainly dominated by tribal population therefore the development is less. The second group indicates 1761.48 sq. km. area and 75 to 85 percent population is served by agricultural credit societies. In this group Kalwan and Tryambkeshwar tehsils having 76.55 and 78.56 percent rural population respectively. The percentage of rural settlements is 14.41.

The third group of the percentage of the rural population is being served by agricultural credit societies is 85 to 95 which is the largest group and which covers the 6756.04 sq. km. area. In this group, Satana, Nandgaon, Chandwad, Dindori, Igatpuri, and Yeola tehsils having 93.81, 91.95, 94.17, 91.72, 92.73 and 90.80 percent rural population is served by agricultural credit societies. This is the

largest group in these in all groups having the largest proportion of the population and rural settlements are 40.59 percent which is also the largest percentage. The last group showing above 95 percent of the rural population is being served by agricultural credit societies which cover the 5326.02 sq. km. area. In this group, Deola, Malegaon, Nashik, Sinnar, and Niphad are the tehsils which are having 98.50, 95.85, 96.60, 95.05, and 98.71 percent rural population respectively served by these agricultural societies. The rural settlements are 27.57 percent which shows the second large group of the rural settlements. The development in these tehsils is more because of the availability of more agricultural societies. The size of the rural settlement is also very large in comparison to other tehsils.

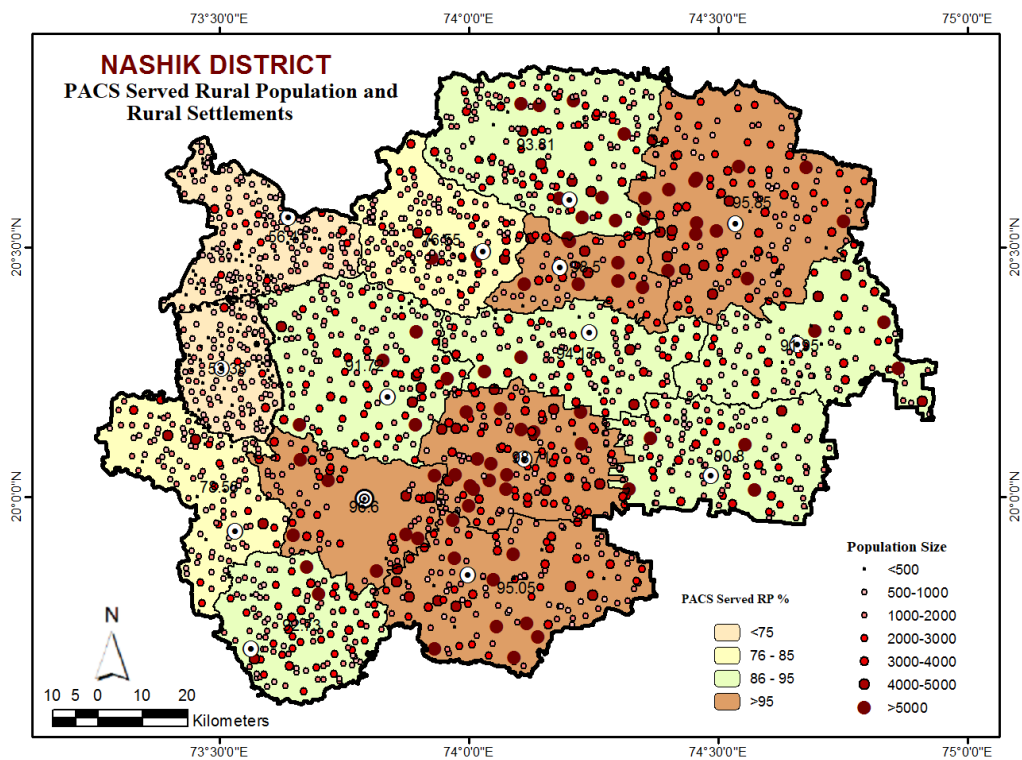


Fig. No. 1: 1

Table No. I: 2: PACS Served Rural Population %, Area Covered, Rural Settlements

Sr. No.	PACS Served Rural Population	Tehsils	Rural Settlements	Percentage
01	Below 75 %	Surgana, Peth	335	17.43
02	75 to 85 %	Kalwan, Tryambkeshwar	277	14.41
03	85 to 95 %	Satana, Nandgaon, Chandwad, Dindori, Igatpuri, Yevla	780	40.59
04	Above 95 %	Deola, Malegaon, Nashik, Sinnar, Niphad	530	27.57
		Total	1922	100

Source: Compiled by the researcher

Table I:2 reveals that rural population and rural settlements served by Primary Agricultural Credit Societies in the study region. The Surgana and Peth tehsils are backward tehsils which have below 75 percent rural population served by PACS. The PACS of these tehsils served rural settlements which account for 17.43 percent of the total rural settlements. The Kalwan and Tryambkeshwar tehsils are also comparatively backward which have 75 to 85 percent rural population is served by PACS. These PACS render their services to about 277 rural settlements which account for 14.41 percent of the total. These tehsils namely, Surgana, Peth, Kalwan, and Tryambkeshwar are collectively served about one-third rural settlements of the study region.

On the other hand, Satana, Nandgaon, Chandwad, Dindori, Yevla,

and Igatpuri tehsils have 85 to 95 percent rural population is served by PACS. These tehsils are comparatively more progressive than above mentioned backward tehsils. A large number (i. e. 780) of rural settlements that account for about 40.59 percent of the total area served by the PACS. It is also interesting to note that tehsils namely, Nashik, Niphad, Sinnar, Malegaon, Deola are agriculturally prosperous Land cultivated intensively and hence more than 95 percent rural population residing in 530 rural settlements are served by the PACS. It is also revealed from the table that tehsils that have more than 85 percent rural population served by PACS are agriculturally developed except some pockets which have limited irrigation potential. They serve about two-third rural settlements of the study region.

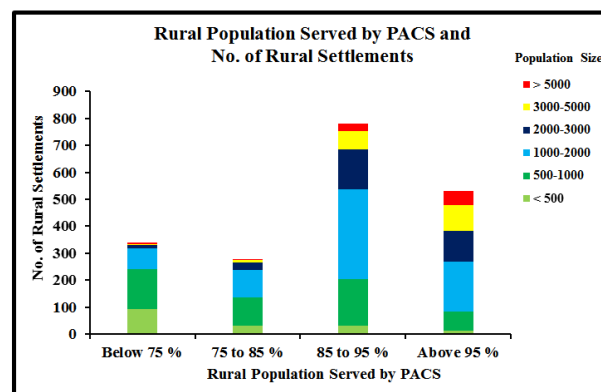
**Table No. I: 3 Rural P Served by PACS and No. of and Rural Settlements
According to Population Size Groups**

Sr. No.	PACS Served Rural Population Group	< 500	500-1000	1000-2000	2000-3000	3000-5000	> 5000	Total
1	Below 75 %	94	146	78	12	04	01	335
2	75 to 85 %	32	103	103	28	08	03	277
3	85 to 95 %	31	172	333	148	69	27	780
4	Above 95 %	13	71	184	114	97	51	530
	Total	170	492	698	302	178	82	1922

Source: Compiled by the Researcher

Table I:3 exhibits a proportion of rural population and number of the rural settlements served by the PACS in the study region. These data have been represented in composite bar graphs (I:2). It is inferred from the graphs that below 75 percent rural population is served by PACS, resided in 335 rural settlements, in which the proportion of tiny and small size settlements is higher than medium to large size rural settlements in the region under study. The second group belongs to 75 to 85 percent rural population served by the PACS. In this group about 277 rural settlements are included of which the proportion of tiny and small size settlements is higher than those of medium to large size settlements. On the other hand, the third and the fourth group have the maximum rural population and their respective rural settlements (i. e. 1318) are served by PACS. In these groups, the proportion of tiny and small size settlements is very less, while the number of medium, large, and very large size of rural settlements is more, as PACS served

by the largely rural population of the study region.



Graph No. I: 2

Conclusion:

Primary Agricultural Credit Societies (PACS) hold a significant position within the agricultural economy, operating at the grassroots level in villages or clusters of small villages. These societies provide essential financial services, particularly crop loans, at reasonable rates to local farmers and facilitate loan repayments after harvest. However, the presence of PACS alone is not sufficient for the development and equitable distribution of rural settlements. In tribal tehsils, the coverage of PACS is

limited, with only 31.84% of rural settlements served. These settlements are often small and dispersed. Conversely, in other regions, PACS serve over 85% of the rural population. These areas are characterized by greater agricultural and economic development compared to tribal tracts. Here, settlements are typically medium to large in size, with compact or semi-compact layouts featuring predominantly linear or rectangular patterns.

In summary, while **PACS play a crucial role in the agricultural economy, their distribution and coverage vary across different regions, impacting the development and structure of rural settlements.**

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