

CHAPTER - VISTUDY OF CREDIT STRUCTURE OF SOME PACCS IN IRRIGATED AND DRY AREA6.1 INTRODUCTION :

This chapter studies the growth and performance of Primary Agricultural Co-operative Credit Societies in Irrigated and Dry Areas in Baramati Taluka in the context of Short-Term and Medium-Term loans Analysis is made in the context of land ownership Recovery, and overdues in the PACCS in the areas under study.

6.2 SOME CASE STUDIES IN IRRIGATED AND DRY AREAS :

Although Agricultural Credit is an important input, Agricultural Development is directly related to production potentials, such as quality of soil, irrigation facilities, method of cultivation and the agro-climatic conditions of the region, consequently the capital and credit structure of Primary Agricultural Credit Societies is influenced by these agroclimatic conditions of the region. Moreover, the poverty of the farming community and the economic behaviour of the farmers as decision makers have also important bearing on the capital and credit structure of the PACCS.

With this view in mind, an effort is made here to study the nature and dimension of capital and credit structure of Primary Agricultural Credit, Societies in irrigated and dry areas of the



Baramati Taluka. The selected Primary Agricultural Credit Societies in Sangvi Village and in Baramati proper are indentified as irrigated belt. And societies in Dhakale and Jalgaon supe village are identified as dry areas.

We can make the hypothesis here, that the capital and credit structure in irrigated areas help in starting the process of modernisation of agriculture and it directly helps for increasing the agricultural output. It accelerates the process of capital formation in the Agricultural Sector. On the other hand the supply of credit though necessary is not a sufficient condition for agricultural development in the dry areas. Therefore, there is limited scope for the supply of agricultural credit in the dry areas.

6.3 PROFILES OF THE SELECTED VILLAGES: AND SELECTED PACCS :

As already mentioned, the Primary Agricultural Credit Societies in the Sangvi Village and in ~~the~~ proper Baramati City come under irrigated belt. Naturally these areas are progressive in Agricultural Development. On the other hand the Dhakale and Jalgaon Supe the two villages come under dry areas which get below average rainfall.

It is necessary to study the profiles of these villages under study in order to know the level of development of these villages with the references to PACCS.

1. SANGVI VILLAGE :

Sangvi village is situated on the Bank of Nira River. The Sangvi village is located at the Southern part of Baramati Taluka. Sangvi village is one of the Agriculturally modernised village in Baramati Taluka. This village is rich with black alluvial soil and assured irrigation facilities. This village is linked with the Baramati and Phaltan Talukas by the State Transport bus services. Shri. Hanuman Sangvi Vividh Karyakari Society Ltd., Sangvi was established on 27th Sept. 1911. Under the leadership of Pandurang Babaji Taware at Sangvi village, Taluka Baramati. Dist. Pune. It is one of the first five Primary Agricultural Co-operative Credit Societies established in 1911 in Baramati Taluka.

At present the Chairmanship of this society is shouldered by Shri. Popat Nerhari Taware. There is one Secretary, one Assistant Secretary and three other employees working in the Society. At present the Secretaryship of this society is shouldered by Shri. Ramchandra D. Gaikwad. The accommodation of this society consists of one office and one godown. This society runs various useful activities viz. Credit supply, Seeds, fertilizers and supply of Agricultural Tools. This society also runs cloth section, rationing, loans on security of Agricultural Produce etc.

According to census of 1981 the total population of this village is 5590 i.e. 2% of total population of the Taluka.

The total area of this village is 1254.6 hectares. Out of the total area 1194 hectares are irrigated. There are 180 wells in Sangvi Village. Out of total irrigated area 272 hect.i.e. 22.78% are under well irrigation, 747.6 hect. i.e. 62.61% are under surface (Canal) irrigation and 174.4 Hect. i.e. 14.60% are under left irrigation. This shows that the area under study is advantageously placed in the Sangvi Village.

Farming is the main occupation of the people of Sangvi village. Sugarcane is the major crop in this village. The other irrigated crops include wheat, maize, paddy, Jawar, Bajra etc. The farmers in Sangvi Village, have been adopting modern agricultural practice, such as package programme HYV PROGRAMME AND other programmes of the agricultural development of Zilla Parishad, The farmers in Sangvi Village are well organized and they have adopted modern approach towards farming.

A number of activities such as dairy, poultry and water supply have been organised on the co-operative basis. Besides there is one Gram Panchayat, One Primary School and one Secondary School in the Sangvi Village.

2. BARAMATI :

Baramati is a Taluka Place. Baramati Taluka is situated on the Eastern side of Pune headquarters. It is surrounded by Phaltan Taluka of Satara District and is separated from Phaltan Taluka by Nira river to the South. There is Indapur Taluka in the East, Purandar Taluka in the West and Daund Taluka in North. Baramati Taluka is leading in many spheres, namely historical culture, economical trade and agriculture main features of Baramati Taluka (See Chapter IV).

Shri. Kashivishveswar Vividh Karykari Sahakari Soccity Ltd., Baramati is working in Baramati City Proper. This society was established on 12.6.1957 with Registration No. 22652 under the leadership of Krushanaji Mahadeo Bhogale. He is the pioneer or Chief Promoter of this society.

Shri. Kashivishveswar Society is one of the for frunt Primary Agricultural Co-operative Credit Societies in Baramati Taluka.

At present the Chairmanship of this society is shouldered by Shri. Bapurao Genba Jagtap (Pandare) and Shri. Kisanrao Shambhaji Chandugade (Vice Phairman) At present the Secretaryship of this society is shouldered by Shri. H.T.Taware .

*personal
mentions
may be avoided*

Shri. V.R.Shinde and A.J.Jarad these are two Assistant Secretary and Five other employees working in this society. The accomodation of this society consist of the one office and one godown. This society runs various useful activities viz. Credit Supply, Seeds, Fertilizers and supply of Agricultural Tools, Besides, these this society runs cloth centre, 'Adat' section etc.

The members of Shri. Kashivishwas are from villages like Baramati, Malad, Gunawadi, Khandaj. Shirawali, Pandare, Kambleswar Medad, Malegaon Budruk, Sangvi and Ghadagewadi.

3. DHAKALE :

Jogeshwari Vividh Karyakari Seva Sahakari Sanstha Ltd., Dhakale is situated in Dhakale Village. Dhakale village is located at the Western part of Baramati Taluka. In the year 1987-88 the total population of this village was 2700 i.e. 1% of total population of Taluka.

The total area of this village is 2465.55 hectars. Out of the total area 2071.10 hect. i.e. 84% is undercultivation. Out of cultivated area 161.78% hect. is under well irrigation and 1909.32 hect. is dry area. Out of cultivable land 93.23% land is dry. There are 171 wells in Dhakale Village. There are no lift and canals irrigation facilities.

The Dhakale Village is nearly 16th KMs. away from the Taluka place of Baramati and eighty five Km away from the Pune District. Recently it is connected to Baramati Taluka by the State Transport bus service. There are one Primary School for secondary education the students generally avail themselves of the facilities at Panadare village which is near the 5 Km. And for college education, the students generally avail themselves of the facilities at Baramati and Someshwar College. This area is often caught by drought conditions, hence this village remains economically backward. Due to lack of irrigation facility, there arise many difficulties in the modernisation of agriculture.

The major cropping pattern in this Dhakale Village is Kharip jawar, Bajra Tur, Onion and some cereals, like Karadi etc. Horticulture is also seen. As this village had not much communication with the Taluka place. There is only one Primary Agricultural Co-operative Credit Society which is known as Jogeshwari Primary Agricultural Co operative Credit Society. Dhakale. This society established on 5th April 1960. With Registration No. 29358. This society was established under the leadership of Jagtap Knoba Hariba at Dhakale village. At present the Chairmanship is shouldered by Shri. Ramchandra Balvantrao Jagtap (Dhakalker) and at present the Secretaryship of this society is shouldered by Shri. Devidas Uttamrao Awasare.

The farmers are backward and they have very low level of standard of living. The majority is/under employed. There is little scope for dairy development and some scope for sheep farming.

4. JALGAON SUPE :

This village Jalgaon Supe of Baramati Taluka is situated near the Karha river. It is nearly 17th Km. away from the taluka place(Baramati) and nearly seventy five Km from the district place (Pune) . It is connected to Baramati and Pune by the State Transport bus. There is one Primary and One Secondary School. This village is at a long distance from the Taluka and district place and this area is often caught by draught conditions, hence this village is remaining economically backward. Due to lack of irrigation facilities there arise many difficulties in the development of Agriculture. During the year 1981, the total population of the village Jalgaon Supe was 3780. Out of this population the number of cultivators was 482. Farming is the main occupation in this village. The total area of this village is 1520.30 hect. out of the total area 1428.30 hect. are under cultivation out of cultivated area 307.20 hect. are under well irrigation and 1120.10 hect. are dry area. There were 109 wells in Jalgaon Supe village. There is no source of canal irrigation and lift irrigation. The cropping pattern is mainly Kharip jawar, Bajra. Some cereals like Kardi, Onion, Suryaful.

Horticulture also is seen.

The economic conditions of the family in this area are very poor. There is hardly any economic organisation except primary agricultural Co-operative Credit Society. Jalgaon Supe Society was established on 16.6.1950. With Registration No. 8407, under the leadership of Vinayak Moreshawar Prabhune. At present the Chairmanship of this society is shouldered by Shri. Vittal Dadasaheb Khomane and at present the secretaryship of this society is shouldered by Shri. Dasharath Shankarrao Sonalkar.

6.4 GROWTH PERFORMANCE OF TWO PACCS IN IRRIGATED AREA :

The requisite finances reach the ultimate debtor members through the Primary Agricultural Co-operative Credit Societies. The successful working of such Primary Agricultural Co-operative Credit Societies will contributed to the development of agriculture in such areas and thereby to the entire rural areas. It will be worth while to study the growth performance of Shri. Hanuman Vividh Karykari Sahakari Society, Ltd. (Sangvi) and Shri. Kashivishveshwar Vividh Karyakari Sahakari Society, Ltd., (Baramati City) this two PACCS selected from the irrigated areas in Baramati Taluka.

TABLE NO.6.1

GROWTH PERFORMANCE OF TWO PACCS IN IRRIGATED AREAS : SHRI. NANUMAN SANGVI PRIMARY AGRICULTURAL

CO OPERATIVE CREDIT SOCIETY, SANGVI TALUKA BARAMATI

Items/ Years	(Rs. in (Amount in Rs.))									
	1980-1981	1981-1982	1982-1983	1983-1984	1984-1985	1985-1986	1986-1987	1987-1988		
No. of Members	420	440	452	452	449	474	472	460		
	(100)	(104.76)	(107.61)	(107.61)	(106.90)	(112.85)	(112.38)	(109.32)		
Share Capital	397340	427590	464100	497065	519040	519400	548780	544665		
	(100)	(107.61)	(116.80)	(125.09)	(130.62)	(130.71)	(138.11)	(137.06)		
Reserve Funds	153985	133633	186970	291280	205208	208663	211161	211161		
	(100)	(122.75)	(121.42)	(189.16)	(133.26)	(135.50)	(137.13)	(137.13)		
Other Funds	53213	53491	53826	175225	53726	70722	72555	74388		
	(100)	(100.52)	(101.15)	(329.85)	(100.96)	(132.90)	(136.34)	(39.79)		
Loans Advances	444077	527994	652339	597970	460608	551804	494001	436277		
	(100)	(118.90)	(146.90)	(143.65)	(103.72)	(124.26)	(111.24)	(99.24)		
Total	222572	471458	528953	324708	580819	580413	511848	558419		

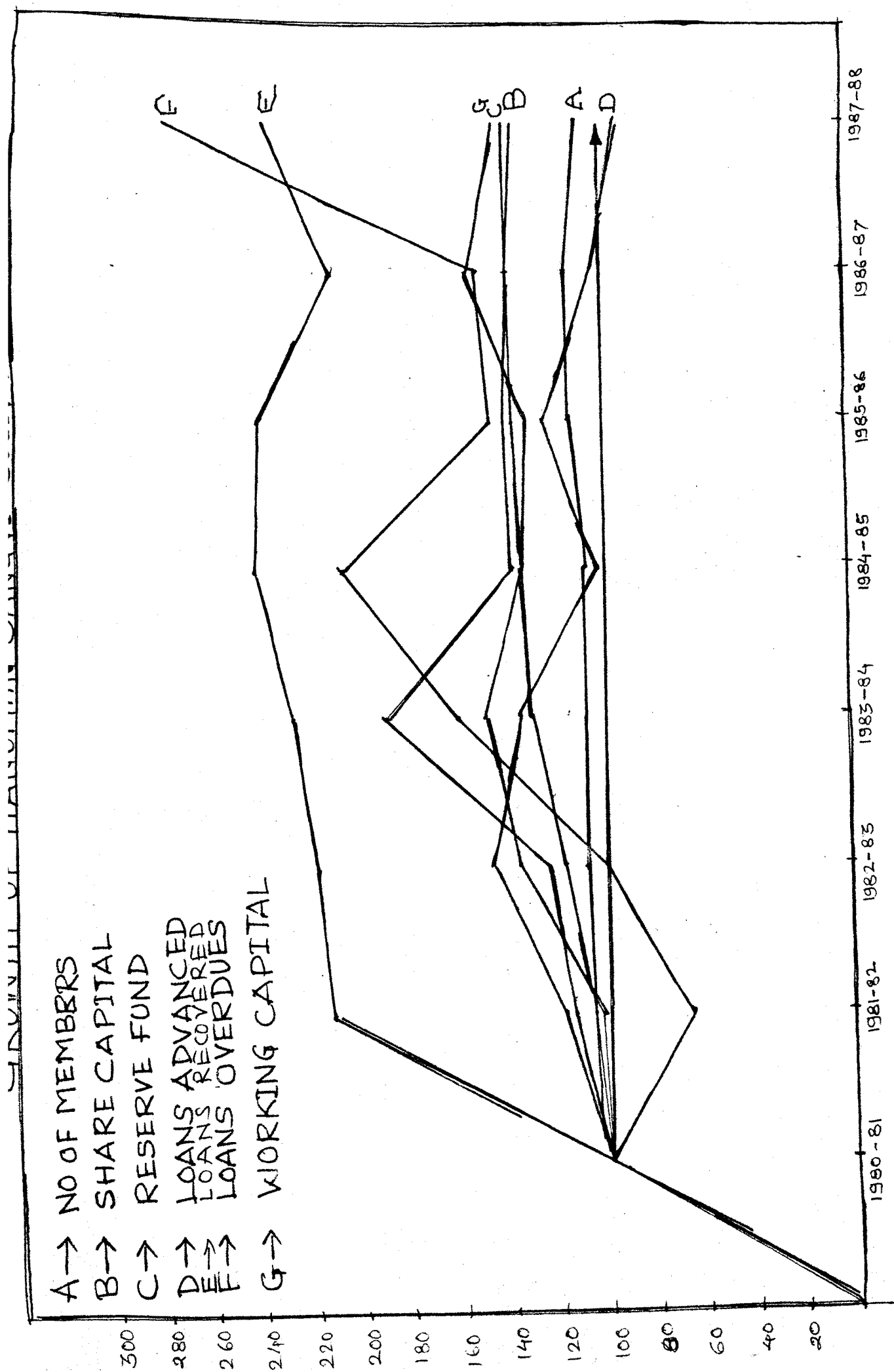


Table No. 6.1 reveals the financial position of Shri. Hanuman ViVidh Karykari Sahakari Society, Ltd., Sangvi.

It is seen that in respect of members, there was a slight rise in membership in 1987-88 by 109.52 over the period of 1980-1981. In respect of share capital. Reserve Funds, the trend in 1987-88 shows satisfactory over 1980-81 by 137.07% respectively. But in respect of loans advanced during the periods mentioned, it is found that there was a decline of 98.24% loans overdues show a rise of 278.46% in 1987-88 over 1980-81 it is a serious problem. The situation during 1983-84 seems satisfactory. But from 1984-85 onwards declining trend in seen. The reasons might be adverse climatic conditions. The reason for decline in loans advanced might be the fact that some debtor members might be taking loans from other sources. It can be said that attempts should be made to lower the overdues proportion.

TABLE NO.6.2

SHRI. KASHIVESHWAR PRIMARY AGRICULTURAL CO OPERATIVE CREDIT SOCIETY, BARAMATI.									
(Amount in Rs.)									
ITEMS	1980								
YEARS	1980-1981	1981-1982	1982-1983	1983-1984	1984-1985	1985-1986	1986-1987	1987-1988	
No. of Members	402	418	441	446	462	473	478	465	
	(100)	(103.98)	(109.70)	(110.94)	(114.92)	(117.66)	(118.90)	(115.67)	
Share Capital	331770	563580	625180	668730	701105	737755	772125	775445	
	(100)	(105.88)	(117.56)	(125.75)	(131.84)	(138.74)	(145.19)	(145.82)	
Reserve Funds	215901	244587	269294	291286	313692	332478	351991	376730	
	(100)	(113.28)	(124.73)	(134.91)	(145.29)	(153.99)	(163.03)	(174.49)	
Other Funds	179714	216752	234433	257525	262527	226534	261616	261616	
	(100)	(100.60)	(130.44)	(143.29)	(146.08)	(126.05)	(145.57)	(146.12)	
Loans Advances	1082963	1340329	1430695	1246395	1140739	1303155	1417928	887790	
	(100)	(123.76)	(132.10)	(115.09)	(105.33)	(120.88)	(130.93)	(981.97)	
Loans Recovered	1162075	1328783	1324708	1229379	1254083	1406795	N.A.	1394003	
	(100)	(114.34)	(113.99)	(105.79)	(107.91)	(121.05)	(-)	(119.95)	
Loans Outstandings	1368433	1355654	1529901	1551498	1500799	1647198	1824192	1096881	

GROWTH OF KASHIVISHWAR, SOCIETY.

- A → NO OF MEMBER.
- B → SHARE CAPITAL
- C → RESERVE FUND
- D → LOANS ADVANCED
- E → LOANS RECOVERED.
- F → LOANS OVERDUES
- G → WORKING CAPITAL.

GROWTH OF KASHIVISHWAR SOCIETY

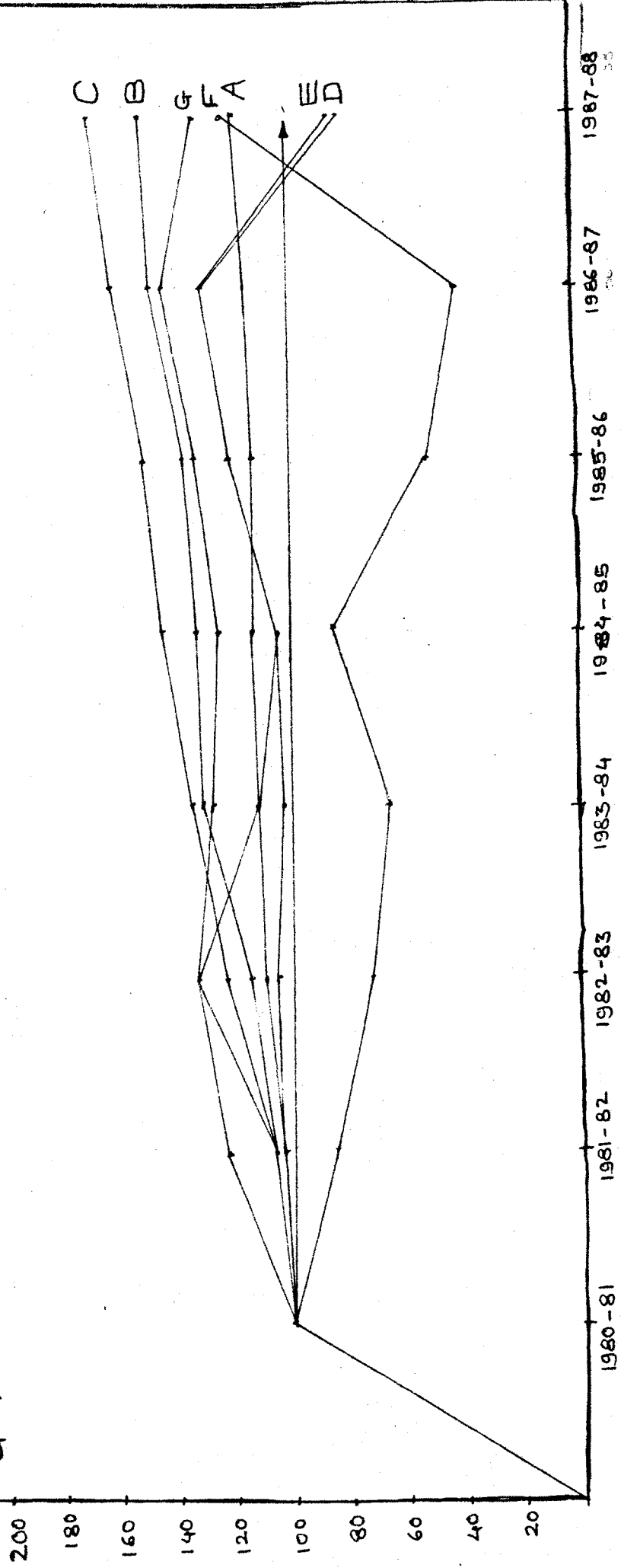


Table No. 6.2 reveals the financial position of Shri. Kashivishveshwar Vividh Karykari Sahakari Society Ltd., Baramati.

It is seen that in respect of membership, share capital there is rise in 1987-88 by 115.67% and 145.82% respectively over 1980-81 compared to earlier mentioned society this society is better. However, in respect of loans advanced (81.97) loans recovered (119.95%) and loans overdues (123.74) during 1987-88 over 1980-81 show declining situation. Compared to earlier society the overdues position of this society is serious. On the whole year 1987-88 shows satisfactory position of this factory.

TABLE NO. 6.3

GROWTH PERFORMANCE OF TWO PACCS IN DRY AREAS : SHRI. JOGESHWARI PRIMARY AGRICULTURAL CO-OPERATIVE CREDIT

SOCIETY, DHAKALE, BARAMATI

(Amount in Rs.)

Items										
Years	1980-1981	1981-1982	1982-1983	1983-1984	1984-1985	1985-1986	1986-1987	1987-1988		
No. of Members	154 (100)	175 (113.63)	194 (125.09)	205 (133.11)	209 (135.71)	220 (142.85)	238 (154.54)	238 (154.54)		
Share Capital	48810	60370	74430	85590	92050	105020	130730	133750		
	(100)	(123.68)	(152.48)	(173.30)	(188.58)	(215.16)	(167.83)	(174.02)		
Reserve Funds	8100	8103	9642	9653	9657	8013	12871	14055		
	(100)	(100.03)	(109.03)	(119.17)	(119.22)	(98.92)	(158.90)	(174.50)		
Other Funds	5460	5460	5628	5835	5835	4587	4557	2650		
	(100)	(100.)	(103.07)	(106.85)	(106.85)	(84.01)	(83.46)	(48.53)		
Loans Advances	140758	166878	162976	143990	99363	106939	260075	86765		
	(100)	(118.55)	(115.78)	(102.29)	(66.75)	(75.97)	(184.75)	(61.64)		
Loans Recovered	72811	125165	146165	160614	128032	110888	96496	92557		
	(100)	(171.90)	(200.14)	(220.59)	(175.48)	(152.29)	(132.52)	(127.11)		

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GROWTH OF JOGESHWARY STY. DHAKALE.

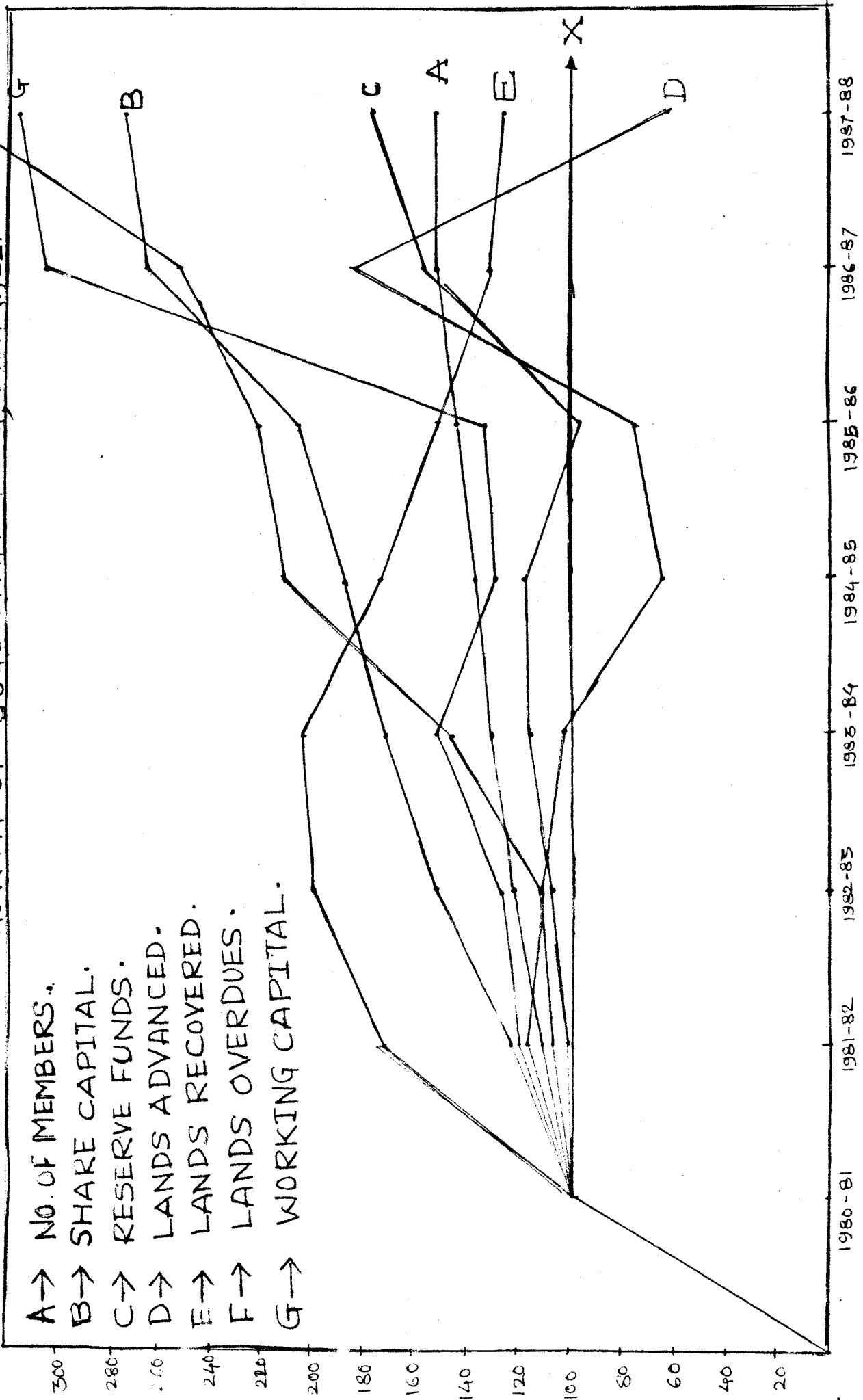


Table No. 6.3 shows the PACCS in dry areas show a different picture of the financial position. In respect of membership, share capital it is found that there is rise in both the item, but in absolute terms the membership and share capital of these societies lag behind PACCS in irrigated areas. Shri. Jogeshwari PACCS reveals this fact. In respect of loans advanced the position is not sound. The main reason is adverse natural conditions, in respect of recovery society seems to be successful. So its audit class is A.

TABLE NO.6.4

JALGAON SUPE PRIMARY AGRICULTURE CO OPERATIVE CREDIT SOCIETY JALGAON SUPE TAL: BARAMATI

		(Amount in Rs.)									
Items	Years	1980-1981	1981-1982	1982-1983	1983-1984	1984-1985	1985-1986	1986-1987	1987-1988		
No. of Members		287 (100)	297 (103.00)	301 (104.87)	306 (106.62)	307 (106.96)	309 (107.66)	354 (123.34)	443 (154.35)		
Reserve Funds		74512 (100)	81417 (109.26)	90416 (121.34)	118876 (159.53)	126266 (159.15)	144421 (193.82)	158641 (212.90)	188606 (253.12)		
Other Funds		19517 (100)	20195 (103.43)	21925 (112.33)	22925 (117.46)	24628 (126.18)	24618 (126.18)	24634 (126.21)	24687 (126.48)		
Loans Advanced		169022 (100)	285150 (168.70)	280693 (166.06)	261185 (154.52)	197347 (175.92)	203325 (120.29)	246372 (204.92)	437881 (258.88)		
Loan Received		150956 (100)	151412 (100.30)	154034 (102.3)	147034 (115.28)	155531 (103.3)	143303 (0.94)	138566 (0.91)	171563 (113.65)		
Loans Outstanding		231517 (100)	234616 (101.33)	235412 (101.68)	261184 (112.81)	247396 (106.85)	203325 (0.87)	248371 (107.27)	500497 (108.19)		
Loan Overdues		94519	97654	107000	96929	94926	101837	197414	77400		

A → NO OF MEMBERS.

C → RESERVE FUNDS.

$E \rightarrow \text{LOANS RECOVERED.}$

$G \rightarrow \text{WORKING CAPITAL.}$

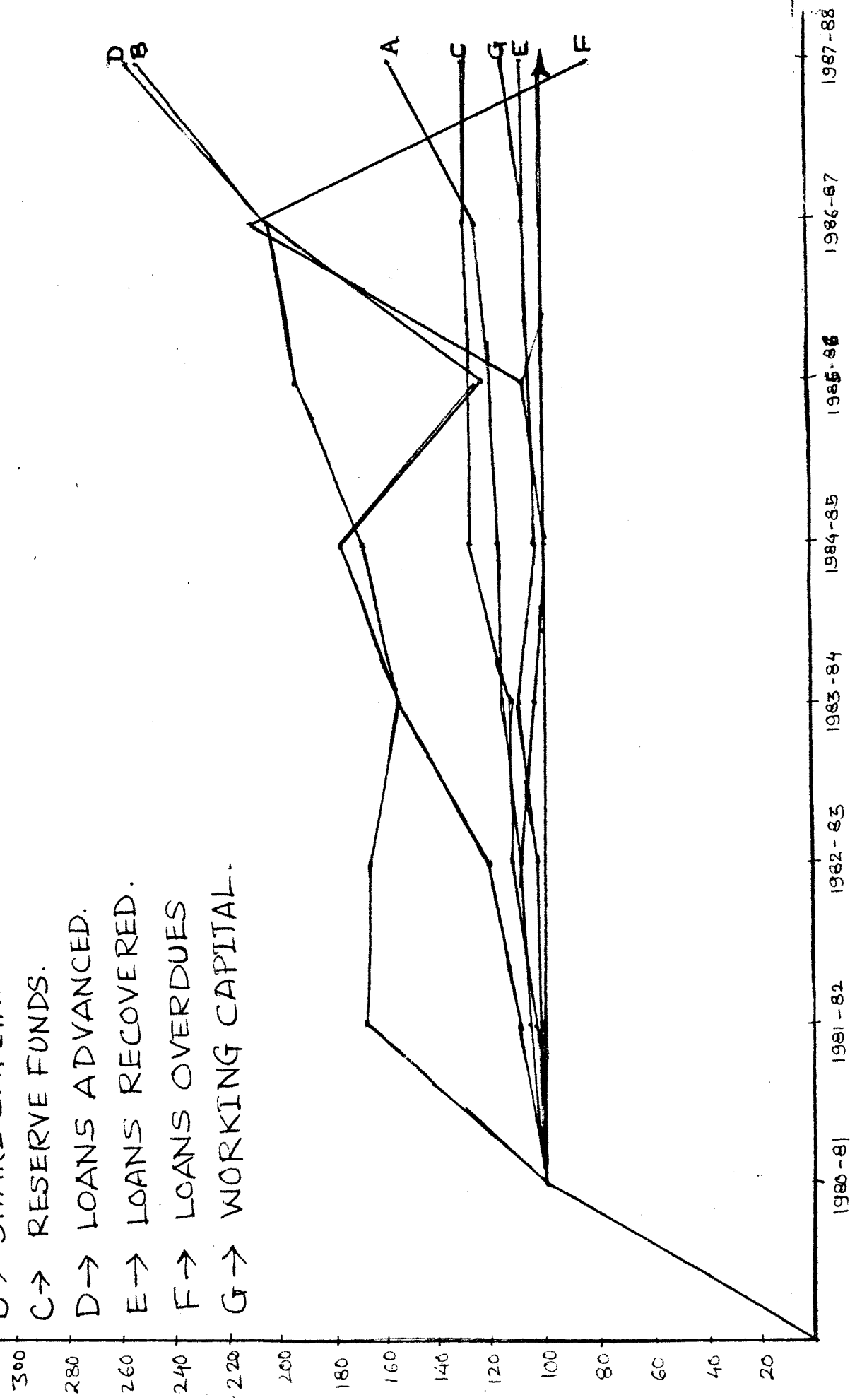


Table No. 6.4 reveal that the financial position of Jalgaon Supe PACCS is somewhat satisfactory compared to Shri. Jogeshwari PACCS in respect of all items.

The consolidated view of all the societies reveal that Shri. Kashivishveshwar PACCS is better off. The per capita share capital of this society was Rs. 1685.75 in 1987-88 compared to Rs. 1322.81 in 1980-81 (See Table No. 6.5) in respect of PACCS in dry areas the per capital share capital of Shri. Jogeshwari PACCS was Rs. 562 in 1987-88 compared to this Rs. 317 in 1980-81. The Jalgaon Supe PACCS was Rs. 426 as per capital share capital in 1987-88 compared to this year the share capital in 1980-81 was Rs. 260 (See Table No. 6.6)

TABLE NO.6.5

AVERAGE SHARE CAPITAL PER MEMBER OF PACCS IN IRRIGATED AREAS

Year	Share Capital of Shri. Hanuman Sangvi Society	Shri. Kashivishwar Society	Shri. Hanuman Sangvi Society	Shri. Kashivishwar Society	Members		(Amount in Rs.)	
					Average	Share Capital Member		
1980-1981	397340	531770	420	402	946.04	1322.81		
1981-1982	427590	563580	440	418	971.80	1348.28		
1981-1983	464100	625180	452	441	1026.77	1417.64		
1983-1984	497065	668730	452	446	1099.70	1599.39		
1984-1985	519040	701105	449	462	1155.99	1517.54		
1985-1986	519400	737755	474	473	1095.78	1559.74		
1986-1987	548780	772125	472	478	1162.67	1615.32		
1987-1988	544665	775445	460	465	1184.05	1685.75		

NOTE : PACCS : Primary Agricultural Co operative Credit Society.

SOURCE : Office Records of the Society.

6.5 CREDIT STRUCTURE OF PACCS IN IRRIGATED AND DRY AREAS :

In this section we have tried to study the credit structure of Primary Agricultural Co operative Credit Society in Sangvi Village, Proper Baramati City which are in irrigated areas. And Dhakale, Jalgaon Supe villages in dry areas.

The short term credit supply mainly includes crop loan for the period of 12 months. It is given for seasonal agricultural operations. Short terms loans are given for purchasing seeds, manure, fertilizers and for meeting labour charges. The farm size wise distribution of short term agricultural credit in irrigated and dry areas has some different trends.

TABLE NO. 6.7

CLASSIFICATION OF SHORT TERM LOANS ACCORDING TO THE OWNERSHIP OF LAND

(Shri. Hanuman Sangvi Society.)

(Amount in Rs.)

Year	Total Member	Total Debtor Members	Total Distri bution	Up to 1 Hectar Debtor Members	1 to 2 Hect. Debtors Distribu tion.	2 to 4 Hect. Debtors Distribu Members tion.	Above 4 Hect. Debtors Distribu Members tion.			
1980-81	420 (100)	146 (34.76)	444077 (100)	49 (33.56)	100995 (22.74)	43 (29.45)	230500 (51.91)	54 (36.99)	112582 (25.35)	-
1981-82	440 (100)	161 (36.59)	527984 (100)	56 (34.78)	139715 (26.46)	62 (38.51)	220300 (41.72)	43 (26.71)	167979 (31.81)	-
1982-1983	452 (100)	154 (33.85)	652319 (100)	62 (40.52)	213190 (32.68)	54 (35.29)	277500 (42.54)	37 (24.18)	161629 (24.78)	-
1983-84	452 (100)	139 (30.75)	5979970 (100)	43 (30.94)	164300 (27.48)	60 (43.17)	290127 (48.52)	36 (25.90)	143543 (24.01)	-
1984-85	449 (100)	147 (32.74)	460608 (100)	49 (33.33)	187500 (40.71)	67 (45.58)	146700 (31.85)	31 (21.09)	126408 (27.44)	-
1985-86	474 (100)	157 (33.12)	551804 (100)	64 (40.76)	203908 (36.95)	72 (45.86)	269750 (48.89)	21 (13.38)	78144 (14.16)	-
1986-87	473	145	494001	38	172305	64	198236	43	123460	-

Table No. 6.7 seen that the members taking the loan possess lands falling within one hectare to 4 hect. But the majority of the debtor members have lands with in one to two hect. none of the members has taken loan having land above four hect.

Generally, the Hanuman Sangvi Primary Agricultural Cooperative Credit Society could hardly cover 33% of the total membership as the borrowers.

TABLE NO. 6.8

CLASSIFICATION OF SHORT TERM LONAS ACCORDING TO OWNERSHIP OF LAND (Kashivishwar Society)

(Amount in Rs.)

Year	Total No. Members	Total Debtor Members	Total Distribution.	Up to 1 Hect.		1 to 2 Hect		2 to 4 Hect.		Above 4 Hect.		Total Debtors Members	Total Distribution
				Total Debtor Members	Total Distribution.	Total Debtor Members	Total Distribution	Total Debtor Members	Total Distribution	Total Debtor Members	Total Distribution		
1980-81	402 (100)	268 (66.67)	1082963 (100)	133 (49.63)	212340 (19.61)	77 (28.73)	321323 (29.67)	18 (6.72)	120000 (11.08)	40 (14.93)	429300 (39.64)		
1981-82	418 (100)	242 (57.89)	1340329 (100)	76 (31.40)	85329 (6.37)	83 (34.30)	402500 (30.03)	21 (8.68)	119600 (8.92)	62 (25.62)	732900 (54.68)		
1982-83	441 (100)	326 (73.92)	1430695 (100)	116 (35.58)	137695 (9.62)	64 (19.63)	256000 (17.89)	101 (30.98)	540000 (38.30)	45 (13.80)	489000 (34.18)		
1983-84	446 (100)	253 (56.72)	1246395 (100)	71 (28.06)	91195 (7.40)	47 (18.58)	168000 (13.48)	103 (40.71)	618000 (49.58)	32 (12.65)	368200 (29.54)		
1984-85	462 (100)	203 (43.94)	1140739 (100)	45 (22.17)	62739 (5.50)	40 (19.70)	160000 (14.03)	90 (14.33)	630000 (55.23)	28 (13.79)	288000 (25.25)		
1985-86	473 (100)	219 (46.30)	1309151 (100)	41 (18.72)	56901 (4.35)	37 (16.89)	103250 (14.00)	112 (51.14)	672000 (51.33)	29 (13.24)	397000 (30.32)		
1986-87	478 (100)	277 (57.95)	1417928 (100)	55 (19.86)	61628 (4.35)	50 (11.05)	211300 (14.90)	147 (53.07)	879000 (61.99)	25 (9.03)	266000 (18.76)		
1987-88	465	198	887790	68	84990	40	189000	74	444800	16	169000		

The Above Table No. 6.8 seen that the Kashivishveshwar Primal Agricultural Co operative Credit society could hardly cover above 50% of the total membership as the borrowers. It is remarkable to note that the borrower members taking loans belong to the category of one to two hect. land owners. The number of debtor members in two to four hect. started rising after 1983-84.

In Irrigated areas the number of members owning land up to 4 hect. is more in this society, similarly the amount of loans taken by there member is more than other societies. It is remarkable to note that the percentage share of borrower members more than other societies.

Thus, it can be said that, in irrigated areas majority of small farmers take advantages of the short term agricultural credit. On the other hand large number of big farmers in dry areas take advantage of short term loans throughout the reference period for 1980-81 to 1987-88.

1980-81	154	70	140758	10	6700	18	17915	22	57503	20	58640
	(100)	(45.45)	(100)	(14.29)	(4.76)	(25.71)	(12.73)	(31.43)	(40.82)	(28.57)	(41.66)
1981-82	175	78	166878	9	5400	17	24307	27	61625	25	75546
	(100)	(44.57)	(100)	(11.54)	(3.24)	(21.79)	(14.57)	(34.62)	(36.93)	(32.5)	(45.27)
1982-83	194	88	162976	17	8700	35	17622	22	62525	14	74129
	(100)	(45.36)	(100)	(19.32)	(5.34)	(39.77)	(10.81)	(25.00)	(38.36)	(15.91)	(45.48)
1983-84	205	84	143990	5	3740	28	10345	26	51315	25	78590
	(100)	(40.98)	(100)	(5.95)	(2.60)	(33.33)	(7.18)	(30.95)	(35.64)	(29.76)	(54.58)
1984-85	209	70	93963	14	6750	20	7849	18	35425	18	43939
	(100)	(33.49)	(100)	(20.00)	(7.11)	(28.57)	(8.35)	(25.71)	(37.70)	(25.71)	(46.76)
1985-86	220	81	106939	17	9700	30	17849	18	35425	16	43965
	(100)	(36.82)	(100)	(20.99)	(9.07)	(37.04)	(16.69)	(22.22)	(33.13)	(19.75)	(41.11)
1986-87	238	115	260075	20	12775	35	33075	25	79475	35	134750
	(100)	(48.32)	(100)	(17.39)	(4.91)	(30.43)	(12.72)	(21.74)	(30.56)	(30.43)	(51.81)
1987-88	238	30	86765	3	1200	5	4500	9	18000	13	63065
	(100)	(12.61)	(100)	(10.00)	(1.38)	(16.67)	(5.19)	(30.00)	(20.75)	(43.33)	(72.68)

NOTE : i) Figures in brackets are showing percentage.

ii) Landless labour, Tenant and Other Debtors members are neglected.

SOURC : Office Records of the Society.

It is found that in 1987-88 the number of members taking loans is more (13) in the category of above 4 hectars and number of members in the category of land holding up to one to two hect. in 8. The reasons might be that the poor quality of the land non availability of adequate water supply do not encourage the members to borrow more money. The large sized holders of land may utilize the money properly hence, larger membership is seen.

In the table the number of debtor members in the category of one to two hect. is 57 in the year 1987-88 and in 2 to 4 hect. it is 157. The reasons might be that the poor quality of the lands, non availability of adequate water supply do not encourages the debtor member to borrow more money. The large sized holders of land may utilize the money properly. Hence larger membership is seen in the category of above four hectares.

The medium term agricultural credit is given for the purpose such as land improvements, purchasing of agricultural implements, etc. It is observed that the main item of medium term loans in study areas performs this activity independently. On this background the medium term credit structure of primary agricultural credit societies in irrigated and dry areas has explained in the following Table No. 6.12, 6.13, and 6.14.

TABLE NO.6.11

CLASSIFICATION OF MEDIUM TERM LOANS ACCORDING TO THE OWNERSHIP OF LAND : Hanuman Sangvi Society)

Year	TotalNo. of Members	Up to 1 Hect.			1 to 2 Hect.		2 to 4 Hect.		Above 4 Hect.		(Amount in Rs.)
		Total Debtors Members	Total Distribu- tion.	Total Debtors Members	Total Debtors Members	Total Distribu- tion.	Total Debtors Members	Total Distribu- tion.	Total Debtors Members	Total Distribu- tion.	
1980-81	420 (100)	10 (0.24)	12000 (100)	-	-	-	01 (100)	12000 (100)	-	-	-
1981-82	440 (100)	04 (0.91)	13500 (100)	-	04 (100)	13500 (100)	-	-	-	-	-
1982-83	452 (100)	10 (2.21)	131973 (100)	-	-	-	10 (100)	131973 (100)	-	-	-
1983-84	452 (100)	07 (1.55)	33536 (100)	-	07 (100)	33536 (100)	-	-	-	-	-
1984-85	449 (100)	-	-	-	-	-	-	-	-	-	-
1985-86	474 (100)	06 (1.27)	30500 (100)	-	06 (100)	30500 (100)	-	-	-	-	-
1986-87	472 (100)	13 (2.75)	217590 (100)	-	09 (69.23)	41590 (19.11)	04 (37.77)	176000 (80.99)	-	-	-
1987-88	460	22	114165	-	19	81000	03	33165	-	-	-

TABLE NO.6,12

CLASSIFICATION OF MEDIUM TERM LOANS ACCORDING TO THE OWNERSHIP OF LAND

(Kashivishveshawar Society)

Amount in Rs.

Year	Total Members	Total Debtor Members	Total Distribution Members	Up to 1 Hect. Debtor Members	Up to 1 to 2 Hect. Debtor Members	Up to 2 to 4 Hect. Debtor Members	Above 4 Hect. Debtor Members
1980-81	402 (100)	32 (7.96)	236777 (100)	-	-	20 (62.5)	12 125500 (37.5) (53.00)
1981-82	418 (100)	27 (6.46)	168450 (100)	-	-	17 (62.96)	10 63450 (37.04) (37.77)
1982-83	441 (100)	07 (1.59)	51335 (100)	-	-	07 (100)	- -
1983-84	446 (100)	09 (2.02)	100900 (100)	-	-	-	09 100900 (100) (100)
1984-85	462 (100)	05 (1.08)	37930 (100)	-	-	05 (100)	- -
1985-86	473 (100)	11 (2.33)	116961 (100)	-	-	-	11 116961 (100) (100)
1986-87	478	12	189770	-	-	12 189770	-

TABLE NO.6.13

CLASSIFICATION OF MEDIUM TERM LOANS ACCORDING TO THE OWNERSHIP OF LAND

(Jogeshawari Society, Dhakale)

Year	Total No. of Members	Total of Debtor Members	Total Distribution	Up to 1 Hect. Debtor Members	Up to 1 Hect. Debtor Members	Up to 1 Hect. Debtor Members	2 to 4 Hect. Debtor Members	2 to 4 Hect. Debtor Members	Above 4 Hect. Debtor Members
1980-81	154 (100)	-	-	-	-	-	-	-	-
1981-82	175 (100)	-	-	-	-	-	-	-	-
1982-83	194 (100)	3 (1.55)	15700 (100)	-	-	-	3 (100)	15700 (100)	-
1983-84	205 (100)	9 (4.39)	33450 (100)	-	-	-	33450 (100)	-	-
1984-85	209 (100)	-	-	-	-	-	-	-	-
1985-86	220 (100)	-	-	-	-	-	-	-	-
1986-87	238 (100)	3 (1.26)	166100 (100)	-	-	-	-	-	166100 (100)
1987-88	238 (100)	1 (0.42)	5600 (100)	-	-	-	1 (100)	5600 (100)	-

From these table it is found that out of 63 debtor members majority of the debtor members (45) belong to small holders in the range of 1 to 2 hectars, and only 18 members have belong to land holding in 2 to 4 hectars under the study periods. These debtor members have taken loans achieving the period from 1980-81 to 1987-88. Considering the total membership during each of the year the proportion of debtor members is quite small.

From the Table No. 6.12 it is found that out of 133 debtor members six debtor members belong to the category of one to two hectars. Seventy eight debtor members belong to the category of two to four hectars and fourty nine debtor members belong to the category of above four hectars under the study period (1980-81 to 1987-88). "Compared to the earlier society viz. Hanuman Sangvi Society the society Kashivishveswar has been approached by a larger number of land holders in the category of 2 to 4 hectars." The reason might be that the members can get the benefit of irrigated area and fertile soil.

Table No. 6.13 it is found that in Jogeshwari society Dhakale, The number of debtor members is 16 out of which nine members belong to 1 to 2 hectars, Four member belong to 2 to 4 hect. and three members belong to above. Four hectars under the study period. They seems to be interested in undertaking

horticultural development which is suitable for dry areas.

(Table No. 6.14 See on page No. 133)

From the Table No. 6.14 in Jalgaon Supe society, it is found that out of 23 debtor members, seven debtor members belong to the category of one to two hectares and fifteen members belong to two to four hectares category, while one member in above four hectares. This trend is seen in 1987-88. The reason might be that the debtor members are interested in horticultural development, for which medium term loan is needed.

There is very limited scope for medium term loans in the both the irrigated and dry areas. The purpose for medium term credit given by Hanuman Sangvi and Kashivishveshwar Society include purchasing of agricultural implements, gobar gas plant and some minor instruments for irrigation development.

This medium term credit given by the Jogeshwari and Jalgaon supe society include land improvements. Soil conservation, land levelling, sheep rearing and horticultural development. While considering the different objectives of medium term credit in dry and irrigated village, it was also observed that, the medium term credit in irrigated villages was somewhat productive than that of dry village. In general it can be conclude that the Primary Agricultural Cooperative Credit Societies in the study areas are not required to play important role in the supply of medium term finance.

TABLE NO.6.15

RECOVERY AND OVERDUES POSITION OF PACCS IN IRRIGATED AND DRY AREAS

Years	IRRIGATED AREAS				: DRY AREAS				(Amount in Rs.)			
	HANUMAN SANGVI SOCIETY		KASHIVISHVESHWAR SOCIETY		JOGESHWARI SOCIETY		JALGAON SUPE SOCIETY					
	Distrib-Recov-ery of Loans	Over-Overdues to % Total Loans	Distrib-Recov-ery of Loans	Over-Overdues to % Total Loans	Distrib-Recov-ery of Loans	Over-Overdues to % Total Loans	Distrib-Recov-ery of Loans	Over-Overdues to % Total Loans				
1980-81	444077	222372 (50.12)	72609 (16.35)	1082963 (107.30)	1162074 (107.30)	177906 (16.43)	140758 (51.73)	72811 (N.A.)	169022 (89.30)	150950 (89.30)	94519	55.76
1981-82	527994	471458 (89.29)	47030 (08.91)	1340329 (99.13)	1328783 (99.13)	151510 (11.30)	166878 (75.0)	125165 (N.A.)	285150 (53.09)	151412 (53.09)	97654	34.25
1982-83	652339	528953 (81.08)	72630 (11.13)	1430695 (95.59)	1324708 (95.59)	131100 (09.16)	162976 (89.68)	46558 (28.57)	280693 (54.87)	154034 (54.87)	107000	38.12
1983-84	597970	324708 (54.30)	121648 (20.34)	1246395 (98.63)	1229397 (98.63)	121648 (09.76)	143990 (118.54)	59295 (41.18)	261185 (66.53)	174034 (66.53)	96929	37.11
1984-85	460608	580819 (126.09)	149856 (32.53)	1140739 (109.93)	1254083 (109.93)	152690 (13.29)	93963 (136.25)	87439 (93.06)	297347 (52.30)	155531 (52.30)	94926	31.92
1985-86	551804	580413 (105.18)	106329 (19.27)	1309151 (107.45)	1406795 (107.45)	98416 (07.52)	106939 (103.63)	89627 (83.81)	203325 (70.47)	143303 (70.47)	101837	50.09
1986-87	494001	511848 (103.61)	109300 (22.12)	1417928 (N.A.)	74701 (N.A.)	05.27	260075 (37.10)	101829 (39.15)	346372 (40.0)	38566 (40.0)	198414	56.99
1987-88	436277	558419 (127.70)	202194 (46.24)	887790 (157.01)	1394003 (157.01)	220135 (24.80)	86765 (92557)	332008 (106.67)	437581 (39.20)	171563 (39.20)	77400	17.69

NOTE : i) PACCS Primary Agricultural Co-operative Societies.

ii) Figures in Brackets ar showing Percentage.

iii) N.A. = Not Available.

SOURCE : Office Record of the Per Society.

The recovery of agricultural credit is an important indicator of the viability of primary agricultural cooperative credit society. The recovery and overdues position in the study villages is explained in the following Table No. 6.15.

From the above table the cooperative study of all the four PACCS in respect of recovery position reveals that Kashivishveshwar PACCS has been successful and it is followed by Hanuman Sangvi PACCS. In dry areas Jogeshwari PACCS position is satisfactory than Jalgaon supe. It can be said that recovery position is related to the productive utilization of loans taken. Utilization capacity depends on irrigation facilities and quality of the soil. This benefit has earned to Kashivishveshwar PACCS which is situated in the most conducive area in Baramati Taluka.

Fluctuation in recovery position due to the bad agro climatic conditions in the areas. It can be concluded that the credit can not be sufficient condition for agricultural development particularly in the dry areas.

Year	Total No. of Debtors Members	Total Debtors Members	Up to 1 Hect. Debtors Members	Up to 1 to 2 Hect. Debtors Members	Up to 2 to 4 Hect. Debtors Members	Above 4 Hect. Debtors Members
1980-81	287 (100)	-	-	-	-	-
1981-82	297 (100)	2 (0.67)	6000 (100)	2 (100)	6000 (100)	-
1982-83	301 (100)	-	-	-	-	-
1983-84	306 (100)	-	-	-	-	-
1984-85	307 (100)	-	-	-	-	-
1985-86	309 (100)	1 (0.32)	5968 (100)	1 (100)	5968 (100)	-
1986-87	354 (100)	4 (1.13)	12000 (100)	4 (100)	12000 (100)	-
1987-88	443 (100)	16 (3.61)	80000 (100)	-	15 (93.75)	7500 (6.25)
					72500 (90.62)	1 (9.38)

NOTE : i) Figures in brackets are showing percentage.

ii) Tenant, landless labours and other debtors members are neglected.

SOURCE : Office Records of the Society.