



Research Article

Studies on the importance of credit for development of socio-economic status of borrowers in district Jaunpur (U.P.)

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ARTICLE CHRONICLE :

Received:

11.09.2012;

Revised :

19.09.2012;

Accepted:

10.10.2012

SUMMARY : This study was conducted in district Jaunpur (U.P.) during (1996-98 to assess the importance of credit for development of socio-economic status of barrowers. The study was carried out with 150 branches. The study revealed that the beneficiaries have some better education as compared to non beneficiaries due to credit facilities with better return. Study displayed that the barrowers loan created better innovation towards irrigation. High yielding varieties and land use pattern which increased cropping intensity as well as yield and income of majority respondents (92%) engaged in agriculture and allide enterprises. Over all 56.7 per cent respondents from all size groups were found with better socio-economic status though credit facilities provided by lead bank as compared to non beneficiaries.

How to cite this article : Rai, Rajesh and Rai, J. (2012). Studies on the importance of credit for development of socio-economic status of borrowers in district Jaunpur (U.P.). *Agric. Update*, 7(3&4): 330-333.

KEY WORDS :

Credit facilities, Socio-economic status, Borrowers, Lead bank

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