

Availment of farm credit and suggestions made by farmers

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ABSTRACT

Present study entitled was conducted in Amravati district. It was observed that most of the loan borrower farmers had medium knowledge about various loan schemes and credit facilities provided by bank and majority of them taken loan for crop cultivation. Most of the loan borrower farmers who had old age, educated up to Secondary School level, small land holding, high annual income, high social participation and low mass media utilization showed full utilization of farm credit for which purpose they received the same. Great majority of the loan borrower farmers suggested that recovery of loan during natural calamities should be withheld.

INTRODUCTION

India is an agricultural country and since an average Indian farmer is a poor cultivator having his unit of land below one hectare, he always lives in a state of confusion for the agricultural production in his field. Agriculture provides raw material to various industries and has a potential to earn foreign exchange. The development of agriculture mainly depends upon the value of inputs and the proper utilization of the inputs by the farmers and through adoption of improved technology. The farmer is always in need of working capital and cash in hand for improved farming. The normal saving pattern of the Indian farmer is such that he cannot earn any capital gain on his investment in the farm. Credit thus has become a highly essential aspect for mobilizing agricultural development and breaking the vicious circle.

After nationalization of banks in 1969, the credit system was improved and loan facilities were provided by the banks. The credit provided through these banks is given in the form of different types of loan schemes like Kisan Gold Card, Krishi Plus etc. which help for the cultivation of crops, purchase of livestock, development of dairy industries, development of irrigation and farm mechanization etc. In present study, efforts have been made to find out knowledge of borrower farmers about loan schemes and credit facilities of the bank, farm credit facilities

availed by the farmers, relationship of credit utilization pattern with the characteristics of loan borrower farmers and suggestion made by them related to credit facility availment.

METHODOLOGY

State Bank of India and Central Bank of India from Amravati block was purposively selected for the study as these banks were leading banks in the area for supply of agricultural finance. Agricultural loan borrower farmers of the 10 villages from the block were selected for the study on the basis of maximum number of farmers taken loan. List of loan borrower farmers was obtained from concerned bank officers and 15 borrower farmers from each village were selected randomly for the study. Thus, study sample comprised of 150 respondents. The data were collected with the help of pretested interview schedule from the identified loan borrower farmers by visiting personally at home or at farms as per their convenience. Statistical tools like frequency, percentage, mean and standard deviation were used for analysis of collected data.

RESULTS AND DISCUSSION

The findings of the present study have been discussed under following sub heads:

Profile of loan borrower farmers:

Most of the loan borrower farmers were

Key words :

Availment, Farm credit, Knowledge, Suggestions and Loan Borrower Farmers

Accepted :
July, 2010