



## Credit use extent of adoption of modern farm technique of the borrowers and repayment and recovery pattern of the credit advanced through lead bank in district Jaunpur

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### ABSTRACT

An experiment was laid out on farmers field of Jaunpur district during the year of 1996-1998. The extent of adoption of modern farm technology was measured, under different heads of technology utilized in agriculture like soil preparation, fertilizer, irrigation, plant protection and post harvest technology. All these categories of borrowers were measured for adoption of technology before and after borrowing. It was found that the adoption of modern farm technology, the sample respondents was increased after borrowing. It was analyzed that there has been an increase of 77.8 per cent in adoption of soil technology, 148.8 per cent in soil treatment technology, 41.9 per cent in the case of fertilizer use technology, 63.2 per cent in adoption of storage technology and 67.9 per cent in adoption technology.

Rai, Rajesh. (2011). Credit use extent of adoption of modern farm technique of the borrowers and repayment and recovery pattern of the credit advanced through lead bank in district Jaunpur. *Agric. Update*, 6(3&4): 107-109.

### INTRODUCTION

Credit system plays a intal role. The need for institutional finance for agriculture development was felt long back, when grant of Takavi and land improvement loan were the only form of state help. The major efforts were made by the Reserve Bank of India to assess the magnitude of credit requirement and performance of existing credit organizations. The use of high yielding varieties of crops calls for more efficient and effective use of farm inputs like quality seeds, fertilizers, assured irrigation, plant protection measures and involvement of labour resulting, into an increased demand of credit to procure the desired inputs. The availability of finance in the major constraint limiting farmers ability to adopt the newly evalued modern farm technologies.

The rural credit system has several stigma responsible for lower social status, coupled with poor social relation as this segment of farming population have no access to such public facilities. Another important factor associated with credit acceptance is that of commercial attitude.

### METHODOLOGY

The present investigation was conducted in Jaunpur district which not only suffers farm infrastructural development rather in the productivity of crops too, besides low level of income of the farmers. The farmers are not able to invest more on farm activities which result into low level of production and there by low earnings. The availability of finance is the major constraint limiting farmers ability to adopt the newly evolved modern farm technologies. The rural credit system has several stigma responsible for lower social status, coupled with poor social relations as this segment of farming population have no access to such public facilities.

The study was based on the credit/ advances supplied by the district lead bank branch (Union Bank of India). This was studied with the help of a schedule used to determine the credit need of respondents, amount applied and received, purchase or borrowing and rate of interest charged. The pattern of credit utilization of barrowers was analysed on the basis of amount of credit received, amount used for the purpose taken and the amount used for other purposes.

### Key words :

Agricultural  
technology,  
Credit, Borrowers

**Received:**

Jan., 2011;

**Revised:**

Jun., 2011;

**Accepted :**

Aug., 2011