



Research Article

## Role of the lead bank (UBI) in agricultural development of district Jaunpur (U.P.)

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**SUMMARY :** The present study was carried out during the year 1996-97, 1997-98 in district Jaunpur (U.P.), Random sample of 150 farmers from 6 villages of block Mariahu and Ram Nagar were selected randomly in three size group of farmers viz marginal small and big. Two bank branches of 'lead bank (Union Bank of India) were also selected to assess the effect of credit on agricultural development in district Jaunpur. On the basis of this study the majority of respondents (72.7%) obtaining the credit facilities were adopting double cropping pattern. This study focused that majority farmers (50 %) recorded high skilled towards modern farm technology after availing credit facilities while 33.3 per cent respondents fully motivated medium skill towards modern farm technology. 48 per cent borrowers had high attitude towards improved high yielding varieties followed by 32.7 per cent and 19.3 per cent possessed medium and low level attitude, respectively. The credit facilities though lead bank increased the irrigation facilities in crop enterprises which intensify the income level of the respondents. Therefore, it is clear that lead bank played vital role in agricultural development in distt, Jaunpur. It is also evident from the investigation that 70 per cent barrowers possessed high attitude towards live stock enterprises for generating better income and employment.

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**KEY WORDS :**

Role of lead bank, Agricultural development, Double cropping, Farm technology

### **BACKGROUND AND OBJECTIVES**

The major part of GDP in India is contributed through agriculture. The rural poverty is rampant in eastern and southern regions of the state, which at one time was considered pace setter for the country's economic and social development. Credit is the pivote around, which the economics of farmer revolves. The present investigation was conducted in district Jaunpur, which is not only suffers from infrastructural development but also has rather in poor productivity of crop, due to low level of income of the farmers. The farming community of the district is predominantly comprised of majority of small and marginal farmers who are resource poor resulting into low level of yield and income.

The investigation was designed and the study entitled role of lead bank (Union Bank of India) in agricultural development of district Jaunpur (U.P.), conducted with the given specific

objectives : to study the knowledge, skill and attitude of the respondents towards the adoption of the modern farm technology and credit utilization, to study the credit use and extent of adoption of modern technology and to examine the constraints in financing and suggest suitable measures to overcome them.

### **RESOURCES AND METHODS**

A multistage stratified random sampling technique was adopted to select the block, villages and the respondents. Out of 21 development blocks in district Jaunpur two blocks were selected randomly. Two bank branches *i.e.* Union Bank of India Mariahu and Ram Nagar were selected purposely. A list of the villages falling under each at two selected lead bank branches was prepared separately. From each list a set of six villages were selected randomly. A random sample of 150 farmers was drawn from the universes categorized as

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marginal farmers (0-1 ha), small farmer (1-2 ha) and big farmers (2ha and above size group). The total sample of 150 respondents comprised of 75 marginal farmers 65 small farmers and 10 big farmers. Study is based on two years enquiry of the area under investigation.

## OBSERVATIONS AND ANALYSIS

The main occupation of the respondents was agriculture categories when observed, percentage of small farmers was highest (70 %). It was followed by marginal (26.7 %) and big farmers (5.3 %). The marginal and small farmers diversified their occupation more than big farmers (Table 1).

Table reveals that the majority of the respondents (72.7 %) obtaining credit facilities were adopting double cropping (Table 1). Cropping pattern of the farmers reflect that they were utilizing land properly through increased cropping intensity. No big farmer was found to cultivate the land with single cropping pattern. Only 17.3 per cent marginal and 10 per cent small farmers were having single cropping pattern.

It is evident from the Table 3 that majority of the farmers (50%) scored high skill towards modern farm technology. 33.3 per cent respondents were fully motivated with medium skill

towards modern farm technology followed by 16.7% with low skill. In marginal group or respondents, 53 per cent motivated on high skill followed by 25 per cent and 10 per cent as medium and low skill towards modern farm technology, respectively.

It is evident from Table 4 that 48 per cent farmers had high attitude towards improved high yielding varieties followed by 32.7 per cent and 19.3 per cent of the farmers possessed medium and low level of attitudes towards high yielding varieties. The group wise analysis reflected that the majority of marginal and small farmers hold the high attitude towards high yielding varieties compared to big farmers.

Table 5 reflect that the majority of the respondents (65.3%) had positive and high attitude towards irrigation followed by medium and low attitude having respondents were 26 per cent and 8.7 per cent, respectively.

It is evident from Table 6 that the majority of respondents (70%) possessed high attitude towards live stock enterprises followed by medium (20%) and low (10%) attitudes towards live stock raising. The category wise analysis reflected that small and marginal farmers hold high attitude towards live stock enterprises compared to big farmer, no farmers scored the negative attitude.

The farm credit plays a very important role in adoption

**Table 1 : Distribution of farmers on the basis of their occupation**

(n=150)

Category of farmers	Crop cultivation	Animal husbandry	Labour	Service	Other	Total
Marginal	40 (26.7)	10 (6.7)	15 (10.0)	2 (1.3)	8 (5.3)	75 (50.0)
Small	30 (70.0)	15 (10.0)	10 (6.7)	4 (2.7)	6 (4.0)	65(43.3)
Big	8 (3.3)	-	-	1 (0.7)	1 (0.7)	10 (6.7)
Total	78 (100.00)	25 (16.7)	25 (16.7)	7 (4.7)	15 (10.0)	150 (100.00)

**Table 2 : Relationship between categories of farmers and level of land use**

(n=150)

Level of land use	No. of farmers			Total
	Marginal	Small	Big	
Single cropping	26 (17.3)	15 (10.0)	-	41 (27.33)
Double cropping	49 (32.7)	50 (33.3)	10 (6.7)	109 (72.7)
Total	75 (50.0)	65 (43.3)	10 (6.7)	150 (100.0)

**Table 3 : Farmers skill towards modern farm technology**

(n=150)

Skill	Marginal	Small	Big	Total
High	40 (53.3)	30 (40.0)	5 (6.7)	75 (50.0)
Medium	25 (50.0)	22 (44.0)	3 (6.0)	50 (33.3)
Low	10 (40.0)	13 (52.0)	2 (8.0)	25 (16.7)
Total	75 (50.0)	65 (43.3)	10 (6.7)	150 (100.0)

**Table 4 : Farmers attitude towards high yielding varieties**

(n=150)

Attitude	Marginal (n=75)	Small (n=65)	Big (n=10)	Total
High	37 (49.3)	31 (47.7)	4 (40.0)	72 (48.0)
Medium	23 (30.7)	23 (35.4)	3 (30.0)	49 (32.7)
Low	15 (20.0)	11 (16.9)	3 (30.0)	29 (19.3)
Total	75 (100.0)	65 (100.0)	10 (100.0)	150 (100.0)

**Table 5 : Farmers attitude towards irrigation**
**(n=150)**

Attitude	Marginal	Small	Big	Total
High	46 (61.3)	45 (69.2)	7 (70.0)	98 (65.3)
Medium	20 (26.7)	16 (24.6)	3 (30.0)	39 (26.0)
Low	9 (12.0)	4 (6.0)	-	13 (8.7)
Total	75 (100.0)	65 (100.0)	10 (100.0)	150 (100.0)

**Table 6 : Farmers attitude towards live stock enterprises**
**(n=150)**

Attitude	Marginal (n-75)	Small (n-65)	Big (n-10)	Total (n-150)
High	50 (66.7)	47 (72.3)	8 (80.0)	105 (70.0)
Medium	18 (24.0)	10 (15.4)	2 (20.0)	30 (20.0)
Low	7 (9.3)	8 (12.3)	-	15 (10.0)
Total	75 (100.0)	65 (100.0)	10 (100.0)	150 (100.0)

of latest farm technology on the one hand and improving the production as well as productivity of crops on the other. The lead bank (Union Bank of India) is playing a very important role in meeting the growing demand of farm credit through their block and village level network. More than 60 per cent of the credit demand is being made up by lead bank in the study area. It is observed that the farmers preferred loan from the Union bank of India. Majority respondents preferred to take loans for availing modern farm inputs such as seeds, fertilizer irrigation, plant-protection measure, cattle, pump set in the order of preference. It was observed in case of 64.8 per cent borrowers that recovery of short term loan was timely. About 69 per cent borrowers of mid term loan of all group were repaying the loan regularly. The attitude towards high yielding varieties on an overall basis 48 per cent of the borrowers possessed high attitude towards high yielding varieties against 32.7 per cent on medium and 19.3 per cent as low attitudes, The farmers attitude towards fertilizer application on over all basis measured 58 per cent as high, 31 per cent as medium and 11.3 per cent as low attitudes.

Lead bank (Union Bank of India) help respondents by advancing credit facilities for improving their farming system. This resulted into increased socio-economic status and better extension contact to adopt recommended modern farm technology. Majority of respondents preferred borrowing from lead bank. A positive relationship was found between farm credit utilization and extent of adoption of improved farm practices. The farmers in general made 100 per cent utilization of the borrowed money. Majority of respondents repayed their loan timely. Majority of small and marginal farmers preferred advances for fertilizers, while big farmers sought medium term

loan for pump set and tractor etc. These results confirms the findings of Singh and Srivastava (1975).

### Conclusion:

It is considered from the above study that lead bank (Union Bank of India) play an important role in agricultural development of district Jaunpur (U.P.). Majority of borrowers/ farmers have taken the credit for agricultural purpose. It was observed that the cropping intensity increased after credit utilization by using of modern farm technology and high yielding varieties and irrigation facilities as well as subsidiary enterprises like live stock production and dairy enhanced the income and employment opportunity in district Janupur (U.P.) through credit utilization.

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