
SOCIO ECONOMIC DEVELOPMENT OF FARMING COMMUNITY – A CASE STUDY OF SAHARANPUR DISTRICT

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Abstract

In the current study is an attempt made on the grameen banks progress in the state of Uttar Pradesh and the study mainly focuses on the Saharanpur District economy, in terms of geographical background, occupational structure, industrial development, agricultural scenario and banking progress in the district. The primary focus of the study is on ascertaining and discussing the factors responsible for the success or weakness of the Grameena Bank under the regional rural banking programmes and to assess its impact up on the farming community. A detailed case study analysis has been presented in the study.

Key-wards : *community development, grameen banks, rural banking, CGB credit*

Profile of the Study Area – Saharanpur District

District Saharanpur occupies an important place in Uttar Pradesh. It is rich in Industrial Development, as there are a number of large scale, medium scale, cottage and small industries. Wooden work industries of Saharanpur have earned name and fame from the whole of the world due to its 'EXPORT- Potentiality'. Agriculture and Horticulture have remarkable development since independence. It is a big commercial center. Educationally too, it has witnessed commendable development till date.

Location of the District

The district is situated between the river Yamuna and Ganga extending over 2, 126 square miles or 13,536,688 acres. The level of the district varies from 3,140 feet at Shivalik to 826 feet at Titron in South, the land lying under a Shivalik is thinly populated due to irrigation and topographical problems and absence of drinking water facilities. There are so many rivers flow in the district so much so that about 84,000 acres of land remains submerged with water which comes to 7% of the total area of the district. There are portions where it is even about 16% of the total area.

Administrative set-up of Saharanpur district

Central Level

For the implementation of the Community Development Programme at the top, there is a central committee consisting of the members of the Planning Commission, Ministries of Food and Agriculture, and Community Development with the Prime Minister in the Chair. The function of

Central Committee is to lay down the broad policies and to provide general supervision.

State Level

The actual execution of the Community Development Programme is the responsibility of the State Government. This is entrusted with the execution of both the Community Development and the National Extension Services Programmes. The State Development Committee is presided over by the chief minister and consists of the ministers of all the development departments. There is a Development Commissioner or a similar official who acts as the Secretary to this committee.

District Level

At the District level the Magistrate is the Chairman of the district planning of development committee. In some states there are district planning officers. The planning officer is the key administrative officer. He is the responsible for this programme. To him goes the credit for the success of this programme. The District Magistrate is assisted in carrying out his development responsibilities by Block Development Officers (B.D.Os).

Communication Facility in the District

The Saharanpur district is well connected by all-weather roads. The state highway connects the district headquarters with the state capital and other important cities of the district. The broad gauge railway line passes through Saharanpur and the taluk headquarters of K.R.Nagar. All the other taluk headquarters and other towns are connected with all-weather roads thus making all parts of the district accessible throughout the year.

Means of Transport and Communications

(i) Railway:

The city of Saharanpur is provided with means of communications. It is an important Railway junction, which connects the State of U.P with Punjab. Saharanpur is approached by for Railway lines which lie to the south of the city and which being the terminus of the old Avadh and Rohilkhand system which has united the main line of the Northern Railway Ghaziabad and Meerut to Ambala. There is a meter gauge light Railway also linking Saharanpur to Shahdara.

(ii) Roads:

The Grand Trunk Road, starting from East for West passes through southern part of the city which serves an important highway to Punjab. Other main roads leading from Saharanpur include those to Chakrata to the North, to Mohand and Dehradun to the north east, to Sarsawa and Ambala to the west to Roorkee and Haridwar to the north- east, Dehradun and Muzaffarnagar to the south-east to Nakur, Gangoh and Karnal to south, Rampur and Shamli to south, and Chikana to the north-west. A ling road is connected to Delhi via Shamli from Saharanpur. A road also links Saharanpur to Nagal, Deoband and Muzaffarnagar. Government Roadways Haryana Roadways, Punjab Roadways, Delhi Transport Corporation, U.P.S.R.T.C and private buses ply on these routes with a heavy rush and so serve the chief organ transportation.

(iii) Unmetalled Roads:

Besides the above metalled roads, there are numerous unmetalled roads, which remain in bad

conditions. There is a branch, the old Deoband road that leads from Deoband to Laksar, and goes to Manglour, the latter being the Kaccha Roads. Considerable improvement has already been done over them during the first and second five year plan period. At present time all the roads are metalled.

(iv) Post Office, Telephone and Internet:

There are around two hundred post offices in different community blocks of Saharanpur with a maximum of 28 post offices in Balilyakheri Block and minimum of 10 Post offices in Punwarka Block. The post offices are still providing the best means of communication for public in general and for poor people in particular.

Boundaries, Temperature, Rainfall etc

Though town of a large size in the days of Akbar, yet it never became of great importance until its selection having been made as Capital by the Rohila Nawabs. On the British occupation of the upper Doab, it was made the Head Quarters of a district, since then it rapidly developed as a trade center on the route from Meerut to Punjab.

Saharanpur forms the Northern most position of the Doab or tract lying between the Ganga and the Yamuna river, which respectively constitute the Eastern and Western Boundaries, the former separating the district from Bijnor of the Rohilkhand Division and the latter from Ambala and Karnal of Punjab. In north there is Dehradun, the demarcation lines being the water parting of the Shivalik Range, which extends in a continuous bridge from the Yamuna to the Ganga and to the South in Muzaffarnagar. The boundaries on these sides are purely artificial and determined solely by the limits of the parganas comprising district.

Saharanpur is situated on a high attitude as such as being a mountain district. So has got long cold weather and considerably hot May and June though it does not reach that point as in south and east. The temperature rises in summer and May and June become the hottest, but decreases in December and January. The minimum temperature does not usually go below 10°C. It starts falling with the fall of rain.

The rainfall in the northern part of the district Saharanpur is around is 47" while in the southern part the rainfall is approximately 30".

As a result of persistent efforts and partly due to the advantageous position in respect of irrigation the large tract of Khadar and other positions have been brought under plough and there is no little scope left to bring more land under cultivation except the two Khadars which require elaborate and extensive drainage works.

Total area available for cultivation is 13,50,626 acres out of which area under forest is 1,66,949 acres. The area, which is not available for cultivation, is 1,62,868 acres. Other details on different areas are given as below:

1.	Area covered with water	=	9,316 acres
2.	Roads and underside Buildings	=	46,552 acres
3.	Uncultivable most land	=	24,998 acres
4.	Cultivable most land	=	92,001 acres
5.	Cultivated area	=	868,737 acres

Crops:

The main crops of the district Saharanpur are wheat, paddy, gram and sugarcane. The approximate area of distribution of different crops of the district has been tabulated as -

Wheat	2,81,248 acres
Paddy	1,40,418 acres
Gram	1,73,314 acres
Sugarcane	1,07,000 acres
Bajra	57,125 acres
Barley	17,228 acres
Maize	70,700 acres
Cotton	30,330 acres
Groundnut	5,753 acres

Irrigation Schemes

Irrigation facilities are different in different parts of District Saharanpur. The Eastern Yamuna and upper Ganga Vanal with their distributaries from the important canal system in the district; most places which cannot be fed by the canal system have to depend upon wells and natural rains. In sub-mountain belt owing to immense depth of water level, the construction of wells is impossible and rapidity of slope affords an opportunity for the collection of surface of drainage in pools and depressions.

The minor irrigation schemes have been launched under National Extension Services and Community Project budget pattern. In the ninth five year plan (1997-2002) there was a 10 lacs wells programme in Uttar Pradesh. In Saharanpur district the target for construction of 52,100 wells has been planned besides other irrigation schemes in the ninth five year plan. Table 1 given the overview of modes of irrigation is different blocks of Saharanpur.

TABLE 1 – MODES OF IRRIGATION IN DIFFERENT BLOCKS OF SAHARANPUR

S.No	NAME OF BLOCK	LENGTH OF CANAL (Km)	GOVERNMENT TUBE WELL (No)	WELLS (No)	GEOLEVEL PUMPSET (No)
1.	BALIYAKHERI	96	29	-	-
2.	DEOBAND	93	34	6	-
3.	GANGOH	59	77	-	19
4.	MUZAFFRABAD	44	131	-	-
5.	NAGAL	35	73	-	7
6.	NAKUR	40	79	-	15
7.	NANAUTA	114	19	-	-
8.	PUNWARKA	103	68	-	-
9.	RAMPUR MANIHARAN	116	30	-	14
10.	SADHOLI KADIM	41	6	-	25
11.	SARSAWA	39	26	-	11

Source Statistical Magazine, Year 2001

Industries

Many diverse industries including three sugar mills are established at Deoband, Nanauta and Sarsawa. The Cigarette Factory at Saharanpur. Paper Mills, Straw Board Factory, Roller Flour Mills and Rice Mills, Textile Mills form the main industries as well as Leather Tanning industries also form the most important part. Brick Kilns also constitute many important village industries. Furthermore Wood Carving is also a popular cottage industry in Saharanpur. Large quantities of carved wood are exported not only outside the district but abroad also.

The details of different industries established in Saharanpur district are as given below:

Large Scale Industries:

There are six sugar mills, one cigarette factory, three paper mills, three distilleries, two dairy industries, six units for production of precipitated calcium carbonate and two units for steel ingots production in Saharanpur.

Small Scale and Very Small Scale (Tiny) Industries:

Around 10680 units have been established as small scale units in the district up to last financial year (31-03-2002) in which investment of Rs. 11,76,75 lacs has been made and 43,394 persons have been employed. The details of these industries in table-2 :

TABLE -2

S. No	Type of Industries	No. Of Units
1.	Food Industries	666
2.	Beverage, Tobacco and Products	06
3.	Cotton Textiles	09
4.	Wool, Synthetic, Fibre Textile	132
5.	Hosiery and Garments	714
6.	Wood Products	4622
7.	Paper Product and Printing	113
8.	Leather Product	874
9.	Rubber and Plastic Product	256
10.	Chemical Product	87
11.	Non Metallic, Mineral Product	142
12.	Basic Metal Industries	65
13.	Metal Products	520
14.	Machinery Parts	560
15.	Electric Machinery Parts	23
16.	Transport Equipment and Parts	02
17.	Misc. Manufacturing Products	256
18.	Repair and Service	1633
	Total	10,680

In Muzaffarabad and Sadholi Kadim Blocks around 326 units of iron handicrafts and bells are working while 48 unit of wire handicraft are working in Sarsawa Block. In Deoband Block 319 units of chaff cutter are working very well. In Muzaffarabad Block 22 lime industries have been

established, as limestone is very easily available from nearer state Uttranchal. Around 20 foundries are working efficiently in Baliyakheri and Pupnwarka development blocks in which hand pump parts, tube well parts, centrifugal pumps, industrial pumps and other machinery parts are cast. In Nanauta, Punwarka and Sarsawa blocks there are 11 units of straw and mill boards. Around 13 spinning mills are very well established in Baliyakheri and Punwarka Blocks. A consolidated statement of industrial units of community blocks in Saharanpur has been given in adjacent table-3

Table-3 INSUSTRIAL UNITS OF COMMUNITY BLOCKS IN SAHARANPUR [2000-2001]

S.No	NAME OF BLOCK	REGISTERED WORKSHOP		SMALL SCALE INDUSTRIES		KHADIGRAMO DYOG UNITS	
		NO OR WORKSHO P	WORKIN G PERSON	No. OF UNITS	WORKIN G PERSON	No. OF UNIT S	WORKIN G PERSON
1.	BALIYAKHERI	64	1036	63	82	11	11
2.	DEOBAND	16	1064	118	276	1	1
3.	GANGOH	11	114	18	37	4	4
4.	MUZAFFRABAD	8	195	52	88	2	2
5.	NAGAL	15	203	2	4	3	3
6.	NAKUR	7	1096	31	77	2	2
7.	NANAUTA	14	1024	71	109	1	1
8.	PUNWARKA	83	1105	42	82	12	12
9.	RAMPUR MANIHARAN	16	63	10	22	4	4
10.	SADHOLI KADIM	2	153	44	86	2	2
11.	SARSAWA		1068	52	88	3	3

Trends in Saharanpur Sex Ratio 2011

With regards to sex ratio in Saharanpur, it stood at 985 per 1000 male compared to 2001 census figure of 964. The average national sex ratio in India is 940 as per latest reports of Census 2011 Directorate. In 2011 census, child sex ratio is 961 girls per 1000 boys compared to figure of 962 girls per 1000 boys of 2001 census data.

Details of Sex Ratio and Density

Generally the Sex ratio of the district is 965 female per 1000 males and district population density is 419 per sq.kms. Table – 6.5 shows the sex ratio per 1000 males in Saharanpur district.

Grameena Bank and Rural Development in Saharanpur District

Generally the Grameena Bank (CGB) was established on the 2nd october1976. In the beginning from December 1980 the bank confined its operations to Hassan district, with the bifurcation of Saharanpur district into Saharanpur during 1997-98 the bank is operating in following districts

Saharanpur.

Grameena Bank plays an important role in meeting the financial requirements of rural areas. It is important to note that the financial support to the marginal farmers, landless – labourers and rural artisans is provided since the day of beginning of the Bank.

Demand Deposits and Term Deposits of the Banks

Generally the level of demand deposits and time deposits and this proportion to the Banks total are as follows after the deregulation of interest rates on deposits. The Bank is periodically reviewing the interest rate payable on the deposits based on the market trend and the credit policy announced by RBI from time accordingly. The interest rates on term deposits were reviewed and revised two times during the year and were last remained with effect from 1st October 2003 and they ranged from 4.00 per cent (for deposits of 15 days to 45 days) to 6.25 per cent (for deposits of 3 years and above). Earlier to this the rates varied from 4.25 per cent to 6.25 per cent consequent to these changes the cost of deposits has come down to 7.70 per cent from 9.12 per cent. In 2002, per branch deposit of the Bank has increased from Rs.19,153 thousands as at the end of March 2011 and to Rs.22,001 thousands as at the end of March 2012. Correspondingly per employee deposit has also increased from Rs. 4,417 thousands to Rs.5,068 thousands.

Borrowings of Grameena Bank in Saharanpur district

Generally the ratio of borrowings to total advances stood at 30.41 per cent as against 35.27 per cent at the end of the 2005-06. The sponsor Bank confines its refinance only to SAO, OSAO, and MT (non-schematic). Its refinance terms were on par with NABARD all along after RBI permitted commercial banks to determine independently. The rate at which refinance is given to the Grameen Banks sponsored by them it had increased its refinance rates as under with effect from 1999-2000. Due to the above changes the average cost of borrowings has increased to 8.18 per cent from 7.07 per cent in the previous year. The Bank continues to be prompt in repayment of dues to NABARD and sponsor Bank. 2001-02, the ratio of borrowings to total advances stood at 20.06 per cent as against 28.23 per cent as at the end of previous year.

The average cost of borrowings has decreased to 8.18 per cent from 8.40 per cent in the previous year. The bank continues to be promoting in repayment of dues to NABARD and sponsor bank and there are no defaults. In 2002-03 the ratio of borrowings to total advances stood at 6.49 per cent as against 20.06 per cent as at the end of previous year.

The average cost of borrowings has decreased to 6.74 per cent from 8.18 per cent in the previous year. This reduction in cost was possible by judicious decision in reduction and also repayment of borrowings during the surplus season. The bank continues to be prompt in repayment of dues to NABARD and sponsor bank and there are no defaults. In 2011-12 the year ratio of borrowings to total advances stood at 7.86 per cent as against 6.49 per cent as at the end of year.

Grameena Bank and Agricultural Development

The Grameena Bank is directly and indirectly supporting agriculture development in numerous ways. It give agriculture term loans for land based activities such as minor irrigation drip

irrigation, to purchase tractors/ tillers to undertake / develop sericulture and other such productivity by using modern skills and technology, so that there will be agriculture development. The bank also helps agriculture development, by giving crop loans for meeting part costs of cultivation of crops repayable after the crops are raised and marketed.

Crop loans are advanced with the object of providing financial assistance to small and marginal farmers to purchase seeds, chemical fertilizers and manure, pesticides, diesel and oil, to hire tractors, threshers and to pay wage to the labourers. This is production oriented loan and helps in raising the crop and thereby development of agriculture.

The bank also contributes to agriculture development by giving loans to allied activities such as for purchase of bullocks and others. The details of the CGB advances to the development of agriculture in Saharanpur district have been discussed. The bank has taken up promoting self-help groups during the year with the financial assistance of Rs.4.30 lakhs from NABARD as SHPI for promoting and linkage of 300 SHGs through 20 selected branches. The bank has formed/promoted 374 groups and credit linked 280 groups with an amount of Rs.1.05 crores under the project.

Recovery of Loans by CGB

In the year, more emphasis was laid on recovery, continuous follow up and supervision of branches was made where recovery percentage is low. Loan Repayment camps, repayment awareness camps, intensive recovery drives were conducted in all the branches and were allotted to all the officers at Head Office for intensive monitoring of recovery. Hired vehicles were provided to cover more number of borrowers during harvest season. For the DCB year ended June 2012, the recovery percentage showed an increase of 8.64per cent from 73.06per cent to 81.70per cent. During the financial year 2011-12, bank has recovered an amount of Rs.175.79 crores against budgeted target of Rs.163 crores respectively.

Problems in issuing the credit by CGB

Grameen Bank is being faced a few problems while issuing the credit to the respondents. Some important problems are:

(A) Identify of the right type of borrowers who are really in need of finance is a serious problem faced by this bank.

(B) We can say that only 45 per cent of the borrowers are paying regular installments of the loan amount. Identification of borrowers who can honestly repay the loan amount was a crucial problem faced by the bank staff.

Case Study Analysis

A detailed analysis of the impact of CGB bank credit on the income level of the respondents and the status of the respondents has been studied from various angles like category of beneficiary, economic status, level of education, age group of respondent, size of household and social category in Saharanpur district.

Category-wise Classification of Respondents

The primary goal of the bank is to uplift the weaker sections of the society in rural areas. Nearly

60 to 70 % of the rural poor belong to weaker sections like scheduled castes, scheduled tribes and some portion of the backward classes. Development of these classes would lead to the development of the rural areas. To know which class was given more importance by the bank while sanctioning the loans, the total sample respondents based on their castes was classified. The category-wise classification of sample households. Out of the 350 respondents selected for the study, 25 respondents were scheduled tribe, while 75 belong to scheduled caste in the study area.

Out of the 350 respondents, 150 respondents were belongs to other castes and 100 respondents are from backward classes. Scheduled caste and scheduled tribe respondents could not exceed 16.18 per cent and 4.48 per cent, respectively. It indicates that the bank usually concentrated more on other castes and backward caste. The reason is that, majority of the loans were crop loans and major portion of the lands have been owned by the other communities and backward classes only.

Sources of Loans in the study area

Grameena bank has expanded its branches to cover all the rural areas. Still the rural people are striving to avail the credit from different sources other than the grameena bank, which includes money lenders, cooperative societies, friends and relatives. To know from which source the sample respondents have taken more loans, simple ranking scale method was adopted. The respondents were asked to rank the sources based on the priority of taking the loan, as most important, important, somewhat important and unimportant.

An analysis of the observations is the most important source for availing the loan as the highest scale value of 2376 is registered. Money lenders occupied second place with 2248 points followed by relatives and friends. 4th rank went to cooperative societies with 1779 points, with 1610 points agriculturists stood at 5th place and the least priority was given to commercial banks to get the loans. It was obvious that most of the respondents have got the loans from grameena bank. The reasons might be the grameena bank could spread its branches to the doorsteps of the agriculturists. The main motive of the grameena bank was rural development but not profit. So the grameena bank gives priority to the agriculturists while sanctioning the loans.

Impact of CGB credit on Standard of Living

We found that Standard of living is one of the important measurements to assess the development of the people. In a developing country like India, agriculture plays vital role in upgrading the living standards of the rural poor. Non-availability of timely and adequate credit is considered as important factors for low productivity and it leads to low standard of living. The data has been collected from the sample respondents regarding their standard of living before and after utilization of the loan.

The information relating to the standard of living of the respondents after the loan was utilized. It was apparent that only 75 (21.43%) households have improved their standard of living. About 28.57 per cent have expressed that there was no change in their standard of living even after utilizing the loan. About 48.81 per cent of respondents opined that they have moderately improved.

Repayment Position of the Respondents in the study area

Recovery is an important issue for every financial institution. The increasing overdue is a major problem in cooperatives, commercial banks, Grameen Banks and even for money lenders. Owing to poor recovery, number of money lenders has become insolvent in the field. The recovery of loan is completely depending on the repayment behavior of the loaner.

The repayment position was classified in to three heads such as prompt repayment, irregular repayment and poor-repayment or no-repayment. Out of the 350 respondents, 28.57 % of respondents have repaid their loan amount promptly within the due date. About 50 per cent of respondents were also repaying their due amounts, but they were irregular. About 21.43 per cent were very poor in repaying the dues and, if possible they were ready to escape from repaying the loans also.

Impact of Grameena bank credit on farming community

Here an attempt was made to analyses the impact of CGB on farming community in the study area. The creation of employment opportunities and generation of adequate income for the respondents is the theme of all social banking programmes. The important is to lift the weakest among the weaker sections of the society above the poverty line on a permanent basis. This part is devoted to the analysis of the impact of bank credit on the income level of the respondents, and to gauge the extent to which financing under various social banking schemes, programmes were successful in fulfilling the objectives laiddown before the banking industry.

Impact of Grameena Bank Loan on Household Expenditure in Saharanpur District

The present study analyzed the spending pattern by the family of sample respondents in two level viz., before availing the loan and after availing the loan. The details of the family expenditure spent on food, clothing, shelter, home appliances, medical, children's education and others (repayment of old loans, savings, etc.,) before availing the loan.

It is clear from the table that households are very much interested in spending the amount on the basic needs. Generally, households below poverty line spend more the amount to get the necessary things than the other middle class and high class households as they have to bear the money for each and every needy thing but not for others, for which they may have their own facilities. The table indicates that nearly 75.2 per cent of the sample households have spent less than Rs.500 on health care of its family members before the availing the loan. It was interesting to observe that nearly 14.3 per cent of the families have spent less than Rs.500 per month on the children's education purposes. The results clearly show that the majority of the sample households have spent up to Rs.1,000 per month on the basic essential needs. Only 5 per cent of the respondents spent more than Rs.10,000 for food, 5.4 per cent for clothing, 11.8 per cent for purchase of home appliances, 9 per cent for health needs and 7.2 per cent for children education. It was clear that the frequency of people spending amount on food, clothing, shelter, health, medical and others has been increased after loan period. On the same contrary, the percentage of households spending less than Rs.500 on food has also been increased from 22.5 per cent to 42.2 per cent (before the loan period) and on clothing from 12.5 per cent to 46.5 per cent (after loan period), shelter from 72per cent to 77.3per cent, purchase of home appliance from 20per cent to 50.5, health from 75.2per cent to 80per cent, children education from 14.3 % to 74.2 %. Even

under other level of income i.e., from Rs.501 to Rs.10,000 also during post loan period has been increased. It means that they may spend more than Rs.500 on food items after the loan and this is clearly indicated the positive trend. This tremendous change was due to the fact that because of availing loan, the spending attitude has been increased to meet their needs. Hence, there was a positive change having availed the credit system from the banks in Saharanpur district.

Repayment of Loans by the respondents in the study area

Grameena bank gives loan and advances to the borrowers with twin objectives of earning profit and improving the economic condition of the respondents. This important objective of the bank depends on the proper utilization and timely repayment of the loan by the borrowers. Timely repayment of loan helps to maintain the soundness of credit capacity of the bank and also to recycle more funds for the socio-economic development of the society. Further proper utilization and timely repayment of loan increased the financial soundness and reduced the financial burden of the respondents.

It is clear from the study that the highest repayment has made by the respondents who took loan for non-farm activities (65.5%) and lowest was farm activities undertaken borrowers (53%). The reason of better recovery in the non-farm activity borrowers may be due to high returns from the non-farm activities. The overall repayment of the bank loan among respondents in the study area was found to be around 70 per cent. It was observed during the field survey that the repayment of the borrowers in the study area was encouraging. Out of the 350 respondents, majority of them (70.00%) were found regularly repaying their loan amount on installment basis as per the bank regulations only. And around 21.42 per cent of the total borrowers were not repaying their installments in time. Further, 8.58 per cent of the borrowers were found to be defaulters and they paid only 3 or 4 installments or three to four installments only. Among the defaulters, the farm activity undertaking borrowers were high than non-farm activity respondents. Most of the defaulters reported that they could not repay the loan due to the low returns from the activity chosen in the study area.

Suggestions of Respondents about financing by CGB

The opinion of the borrowers of grameen bank on several important aspects. The majority 20 per cent of respondents has suggested that the crop loan amount should be increased. Further the respondents can adopt new agriculture technologies which help to the farming community. It is found that majority of respondents, 17.14 % has suggested that the procedure was too length, it can take two to three weeks only.

It is found that majority of farmers, 28.58 % expressed that the interest of the crop loan should be reduced because for small and marginal farmer is fully depending upon agriculture if there is crop failure how can we repay the amount. Majority (21.42%) of farmers expressed that the CGB to give more time for repayment the reasons were crop failure. And the majority (12.86%) of farmers expressed that the CGB to consider the genuine reason for delay in repayment of respondents in the study area.

Conclusion

The study indicates that, in 59.2 % cases, the amount of loan was found to be inadequate for the activity financed by the bank. The inadequacy of bank loan forced the loaners to borrow money from other sources. Out of total sample respondents 42.80% were found to be defaulters. In maximum cases of default, the loaners were willful defaulters.

The analysis of the impact of CGB credit on the income level of the farmers brought out that in 56 per cent cases the respondents were benefited by obtaining loan as it resulted in increase in the level of their income. In 44 per cent cases, the level of income of the respondents remained the same and no cases the income of the respondents fell from their pre-loan income. This indicates that the positive correlation of CGB credit and agricultural development in the district.

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