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SATISFACTION LEVEL OF FARMERS TOWARDS RURAL CREDIT SCHEMES OF CANARA BANK

T. SIVA

RESEARCH SCHOLAR

DEPARTMENT OF COMMERCE & RESEARCH CENTRE

SOURASHTRA COLLEGE (AUTONOMOUS)

MADURAI

DR. L. P. RAMALINGAM

PRINCIPAL & HEAD OF THE RESEARCH CENTRE IN COMMERCE

SOURASHTRA COLLEGE (AUTONOMOUS)

MADURAI

ABSTRACT

Credit is an important facilitator that can help to augment working capital and facilitate investment on farms. The incomes of small holders are very low compared to their expenses, which leaves them with very meager margins, if any, to plough capital back into agriculture. They are thus forced to depend on borrowing. Credit is often viewed as an entry point for initiating development activities among the poor. Credit plays an important role in economic development, particularly in a bank-based financial system. Countries which experienced high growth since 2000 also witnessed a surge in private credit. In India's bank based financial system, credit plays an important role in the overall growth dynamics. Canara Bank is a banking and financial services provider. It gives importance to varied goals under national priorities, including agriculture, micro and small enterprises, education, housing, microcredit, credit to weaker sections, and specified minority communities. Priority Sector Advances of the Bank as at March 2015 reached Rs. 1,18,234 crores and the Bank's advances under agriculture portfolio stood at Rs. 58,868 crores, covering over 53 lakh farmers during the year 2014-15. Based on this background, the researcher has made an attempt to study the satisfaction level of farmers towards rural credit schemes with special reference to Canara Bank.

KEYWORDS

agriculture, Canara Bank, priority sector advances, rural credit schemes.

INTRODUCTION

India has a reasonably dynamic agricultural sector today. Sixty years ago, the sector was in a very precarious condition and now, India is a food surplus country. Indian agriculture has been transformed over the years from subsistence to a commercialized activity. Several pockets of agricultural prosperity have developed that have led to investment in industry and other segments. Agriculture is a major source of rural livelihoods and supports over half of the Indian population, helping to alleviate poverty and unemployment to a large extent. The share of agriculture in the total gross domestic product (GDP) has declined over time, which is in line with the state of development of the overall economy. The share of agriculture in the GDP grew at 3.3 per cent during the 11th Five-Year Plan period, whereas the growth rate of the total economy was 7.9 per cent. Though agriculture failed to achieve the much elusive 4 per cent growth rate for quite some time, the performance of the sector has been impressive since 2004–05. The average growth rate during 2005–06 to 2013–14 was 4.0 per cent, compared to 2.4 per cent during 1995–96 to 2004–05. This growth was the result of an increase in public investment and credit.

REVIEW OF LITERATURE

The studies carried out by various researchers during the past years are reviewed here and the most important are listed out:

Uppal (2009) in his study entitled "Priority sector advances: Trends, issues and strategies" stated that the public sector banks have not achieved the target of 40 per cent while private sector banks have achieved the overall target. No private sector bank could achieve the 10 per cent target by lending to weaker section. On the other hand, foreign banks have achieved the small scale industries' export credit and overall target. NPAs of public sector banks have increased because of high priority sector advances. **Ambiga Devi (2010)** in her study entitled "Determinants of Agricultural Credit Constraint-A Micro Level Analysis" found that the area under cultivation (except in Karamadai block) and farmers' own fund to invest, turned out to be the significant factors to determine probability of credit constraint. The co-efficient of farmers' own fund had consistent negative sign. It revealed that the probability of credit constraint had declined with increase in the amount of farmers' own fund to invest. **Satish (2010)** in his study entitled "Repositioning RRBs as the main arm of the agricultural credit delivery mechanism in India" mentioned that there is disturbing trends with regard to the flow of credit to agriculture from institutional sources. Though the share of commercial banks in agricultural credit is increasing, data gaps indicate to its insufficiency, as also to its direction away from small farmers. A dedicated and robust agricultural credit system can emerge in India only if RRBs are repositioned to play the leading role as purveyors of agricultural credit. **Guo K. and V. Stepanyan (2011)** carried out a study titled "Determinants of Bank Credit in Emerging Market Economies". They pointed out that in India the credit plays an important role in the overall growth dynamic in the bank based financial system. An empirical analysis also suggests that credit growth is positively influenced by deposit growth, GDP growth, easy global liquidity conditions and exchange rate depreciation, whereas inflation dampens real credit growth. **Nidhi Dwivedy (2011)** in her study entitled "Challenges faced by the Agriculture Sector in Developing Countries with special reference to India", analyzed about the developmental challenges faced by the Indian agriculture sector in particular and developing nations in general. Natural disasters and human-induced environmental degradation are closely associated with improved farming systems. **Shukla (2012)** in her study entitled "An Analysis of Status and Trends of Investment Credit in Indian Agriculture" found that the National Agriculture Policy adopted in July 2000 had envisaged an annual growth in agriculture of over 4 per cent per annum and highlighted adequate and timely supply of institutional credit to farmers. This study provides details about the total credit flow to agriculture and allied sectors during the Tenth Five Year Plan period. **Thitte (2012)** in his study entitled "Importance of Agricultural Finance in India" found that the agricultural sector contributing about 15 per cent of national Gross Domestic Product to Indian economy. The importance of long-term credit for agriculture cannot be over emphasized. Due to modernization of Indian Agriculture, agricultural finance has a vast scope in future. Agriculture Rural Multipurpose Development Banks in India have become important institution providing long-term agricultural credit. The involvement of the NABARD in financing long-term agricultural credit has necessitated the need for the effective functioning of the Agriculture in India. **Bure Suryanarayana (2013)** in his study entitled "Credit to Agriculture Sector in India" found that agriculture is an important sector in India which is still the primary source of livelihood for majority of the people in rural areas and this livelihood needs to be made sustainable for many. Credit is an important input for the agriculture development. In recent past since the initiation of financial reforms the flow of credit to agriculture in relation to its demand has declined. The investment in agriculture also declined much in this period. It resulted in declining the growth of agriculture sector and reduction in its contribution to GDP. **Jasbir Singh (2013)** in his study entitled "Informal borrowing cost of banks loan in agriculture sector in India: A case study of Haryana" analyzed about the main informal causes those are responsible to increase the institutional loan. The study is totally based on primary data. Considered this way, apart from production and the investment loans help to increase production and incomes. Even schemes for infrastructure development where charges are levied have become bankable propositions. **Osman Murat Kocturk, Mustafa Tepeci, Selim Duramaz, Ayhan Yatbaz (2013)** in his study entitled "The use of agricultural loan: An analysis of farmers' bank selection decisions in Manisa, Turkey" stated that the reliability and accessibility of the banks influenced farmers' bank selections. The study findings suggest

that banks should invest more on reliability and accessibility factors to attract and retain their customers. Foreign capital banks could lower their loan costs and improve loan conditions, reliability and service quality to convince farmers to use their banking services. **Ratan Lal Godara (2014)** in his study entitled "Agriculture Credit in India: An Analytical Study" analyzed about the concerns and issues in agricultural credit in India. The analysis states that the credit delivery to the agriculture sector continues to be insufficient. It appears that the banking system is still hesitant on various grounds to provide credit to small and marginal farmers. Transformation in banking policies and practices and the resultant of and access to total bank credit during the post-bank nationalization period have not satisfactorily addressed equitable and efficient delivery of agriculture and rural credit.

NEED OF THE STUDY

Agriculture plays a vital role in Indian economic development. It is the means of livelihood for nearly 65 per cent of the labour force and accounts for about 25 per cent of India's national income. According to the All India Rural Credit Survey, 'India is essentially rural India and rural India is virtually the cultivator'. The adoption of new technology is essential for agricultural development. But it requires larger cash outlays, which is beyond the capacity of the majority of the farming population. Therefore, credit system should be developed to meet the demands of farmers. Traditionally, credit to agriculturist was available from non-institutional sources like money lenders, landlords, merchants and similar other individual lenders. This type of credit is full of pitfalls and hardly provides an incentive to effect improvement of the land. Hence it is necessary to protect the farmers through institutional credit. With the emergence of Green Revolution in India in the late sixties, the demand for farm credit has increased manifold and it was realized that despite considerable expansion of co-operative sectors, it could not meet the expanding needs of agriculture. Government therefore adopted 'multi-agency approach' to finance agriculture and directed the commercial banks to finance agriculture on priority basis. The commercial banks extend various types of loan to farm sector. Some of them include farm developmental loan, farm machinery loan, sprinkler irrigation loan, bullock-cart loan and crop loan. They also extend loan for other allied activities. Various rural credit schemes have also been introduced by the commercial banks from time to time. The basic question is 'whether the farmers have satisfied with all those schemes made available by the commercial banks to priority sector and what factors influenced them to avail loan'. Hence, this study was carried out.

OBJECTIVES

The main objectives of the study are as per following:

1. To determine the factors influencing the farmers to avail loan under rural credit schemes of Canara Bank; and
2. To measure the level of satisfaction of farmers towards rural credit schemes of Canara Bank.

RESEARCH METHODOLOGY

SAMPLING

Madurai District is the study area for this research. There are 14 blocks in this Madurai district. Among them eight blocks were selected by using random sampling technique. A total sample of 400 farmers was selected at the rate of 50 sample farmers from each of the eight sample blocks to ensure equal representation. The respondents were chosen using simple random method. It was found that out of 400 sample respondents, 15 respondents took any two types of loan or all the types from Canara Bank in the district. As the study aims at loan-wise analysis, the information given by these respondents has not been taken for the present analysis. Hence, a total sample of 385 respondents has been taken into account for analysis purpose.

METHODOLOGY FOR COLLECTION OF DATA

Primary data as well as secondary data were collected for the study. For collecting primary data, a survey among 400 farmers who availed loan themselves under agriculture and rural credit schemes from the branches of Canara Bank of Madurai District in Tamil Nadu were conducted. An interview schedule has been used for this purpose. The researcher visited all the eight blocks of the study area and collected the primary data from the farmers. Secondary data were collected from the Annual Credit Plans published by Canara Bank, National Bank for Agriculture and Rural Development (NABARD), and the Reserve Bank of India publications, working papers, Journals, magazines and newspapers have also been referred for collecting secondary data. Websites were also referred for collection of secondary data.

RESULTS AND DISCUSSION

PARAMETERS INFLUENCING THE LEVEL OF SATISFACTION OF FARMERS

The satisfaction of farmers largely depends upon a large number of parameters or factors. However, the researcher has resorted to analyze only those important parameters pertaining to rural credit schemes of Canara Bank in Madurai District. Through pilot study the researcher has ascertained 9 parameters such as purpose of loan, eligibility norms, loan quantum, disbursement time, loan procedure, repayment scheme, margin money, subsidy, and collateral of securities which are important in determining satisfaction of rural credit schemes offered by the Canara Bank. The present study attempts to analyze the extent to which these 9 parameters influence the level of satisfaction of farmers towards rural credit schemes. For this purpose of analysis, collected primary data have been used.

FRAMEWORK OF ANALYSIS

The rural credit schemes of Canara Bank have been divided into three categories, viz. crop loan category, allied loan category and other agricultural loan category of farmers. Hence, for determining satisfaction of rural credit schemes, category-wise (i.e. loan-wise) analysis has been made. The researcher interviewed a total of 385 sample farmers comprising of 132 from crop loan category, 97 from allied loan category, and 156 from other agricultural loan category. Respondents were interviewed for ascertaining their opinions on the nine parameters leading to satisfaction towards rural credit schemes of Canara Bank. The opinions of the respondents were recorded in a five point scale as a) Highly Satisfied, b) Satisfied, c) No Opinion, d) Dissatisfied and e) Highly Dissatisfied and weights were assigned as 5, 4, 3, 2 and 1 respectively. For each parameter the number of respondents in the scale has been multiplied by the respective weight and the sum total is arrived. It is called as 'Obtained Opinion Score'. Then, it is compared with the maximum opinion score of 660 for crop loan category (i.e. 132 x 5), 485 for allied loan category (i.e. 97 x 5), and 780 (i.e. 156 x 5) for other agricultural loan category to assess the percentage of satisfaction of the individual parameters towards rural credit schemes. Ranking is done for all the 9 parameters based on this opinion score.

SATISFACTION OF CROP LOAN CATEGORY FARMERS

Table 1 shows the satisfaction of crop loan category farmers towards rural credit schemes of Canara Bank in Madurai District.

TABLE 1: SATISFACTION OF CROP LOAN CATEGORY FARMERS TOWARDS RURAL CREDIT SCHEMES – WEIGHTED SCORE METHOD

Parameters	No. of Crop Loan Farmers						Obtained Opinion Score	Mean Score	Rank
	Highly Satisfied	Satisfied	No Opinion	Dissatisfied	Highly Dissatisfied	Total			
Purpose of Loan	16	32	49	22	13	132	412	3.12	II
Eligibility Norms	24	51	31	11	15	132	454	3.44	I
Loan Quantum	11	14	31	40	36	132	320	2.42	VIII
Disbursement Time	13	26	38	40	15	132	378	2.86	III
Loan Procedure	5	22	37	46	22	132	338	2.56	VI
Repayment Schedule	7	18	34	41	32	132	323	2.45	VII
Margin Money	11	24	32	38	27	132	350	2.65	V
Subsidy	9	20	44	47	12	132	363	2.75	IV
Collateral of Securities	6	17	26	37	46	132	296	2.24	IX

The analysis given in Table 1 exhibits that of the 9 parameters identified by the researcher contributing to satisfaction of rural credit schemes, 'eligibility norms' occupies the first rank by obtaining the highest mean score of 3.44 followed by the remaining eight parameters among the crop loan category farmers. It is evident

from the analysis that 'eligibility norms' makes crop loan category farmers satisfied towards the rural credit schemes, as the 'mean score' for eligibility norms is more than that of the other parameters. Next to this, the parameter 'purpose of loan' and 'disbursement time' influenced the crop loan farmers more by obtaining a mean score of 3.12 and 2.86 respectively. Hence, these parameters have been placed in second and third positions respectively.

The study also reveals that the crop loan category farmers are not fully satisfied with the parameters viz. loan quantum, repayment schedule, and collateral of securities. Because, the mean score in respect of these parameters is less than 2.5 (i.e. below 50 per cent of satisfaction score). From the above analysis, the researcher comes to a conclusion that majority of crop loan category farmers satisfied with the rural credit schemes because of most important parameters like eligibility norms, purpose of loan, and disbursement time.

SATISFACTION LEVEL ANALYSIS OF CROP LOAN FARMERS

The researcher has attempted to compute satisfaction score of the individual parameters. For computing the satisfaction score (in per cent) the obtained opinion score of each parameter is divided by the maximum score and multiplied by one hundred. A satisfaction score of above 75 per cent is considered as 'high' level of satisfaction, 50 to 75 per cent as 'moderate' level of satisfaction and less than 50 per cent contributing to 'low' level of satisfaction.

Table 2 highlights the level of satisfaction of the individual parameters influencing satisfaction of crop loan category farmers towards rural credit schemes of Canara Bank in Madurai District.

TABLE 2: SATISFACTION LEVEL ANALYSIS FOR RURAL CREDIT SCHEMES – CROP LOAN CATEGORY FARMERS

Parameters	Max. Score	Obtained Opinion Score	Satisfaction Score (%)	Level of Satisfaction
Purpose of Loan	660	412	62.42	Moderate
Eligibility Norms	660	454	68.79	Moderate
Loan Quantum	660	320	48.48	Low
Disbursement Time	660	378	57.27	Moderate
Loan Procedure	660	338	51.21	Moderate
Repayment Schedule	660	323	48.94	Low
Margin Money	660	350	53.03	Moderate
Subsidy	660	363	55.00	Moderate
Collateral of Securities	660	296	44.85	Low

It can be seen from Table 2 that as the satisfaction score for the parameter 'eligibility norms' is more than that of the other parameters it may be concluded that this parameter, i.e. eligibility norms, is the most important parameter influencing satisfaction of rural credit schemes in respect of the crop loan category farmers. Since the satisfaction score for this parameter is 68.79 per cent and it falls in the range between 50 and 75, it is concluded that it is moderately satisfied by the sample crop loan category farmers towards the rural credit schemes. Similarly, the satisfaction score for parameters like purpose of loan, disbursement time, loan procedure, margin money, and subsidy fall between 50 and 75 per cent, which also contributes to moderate level of satisfaction by the sample farmers towards rural credit schemes.

Since the satisfaction scores for parameters viz. loan quantum, repayment schedule, and collateral of securities are below 50 per cent, it is concluded that they provide low level of satisfaction to the crop loan category farmers requiring immediate attention of the bank towards improving these parameters in order to satisfy the crop loan category farmers.

It is also understood from the study that none of the parameters gets a score of more than 75. So, it is presumed that the sample farmers do not have high level satisfaction towards rural credit schemes. It indicates that modification in rural credit schemes has been required by the sample crop loan farmers.

SATISFACTION OF ALLIED LOAN CATEGORY FARMERS

The satisfaction of allied loan category farmers towards rural credit schemes has been presented in Table 3.

TABLE 3: SATISFACTION OF ALLIED LOAN CATEGORY FARMERS TOWARDS RURAL CREDIT SCHEMES – WEIGHTED SCORE METHOD

Parameters	No. of Crop Loan Farmers					Total	Obtained Opinion Score	Mean Score	Rank
	Highly Satisfied	Satisfied	No Opinion	Dissatisfied	Highly Dissatisfied				
Purpose of Loan	36	27	14	16	4	97	366	3.77	I
Eligibility Norms	19	35	21	9	13	97	329	3.39	III
Loan Quantum	8	14	33	24	18	97	261	2.69	IX
Disbursement Time	18	24	22	19	14	97	304	3.13	V
Loan Procedure	20	32	22	14	9	97	331	3.41	II
Repayment Schedule	12	18	22	26	19	97	269	2.77	VII
Margin Money	19	24	23	17	14	97	308	3.18	IV
Subsidy	14	21	23	26	13	97	288	2.97	VI
Collateral of Securities	7	23	28	18	21	97	268	2.76	VIII

It is understood from the Table 3 that of the 9 parameters identified towards satisfaction of rural credit schemes of Canara Bank for the allied loan category farmers, the first rank also goes to the parameter viz. 'purpose of loan' which has scored the highest mean score of 3.77. Following this, 'loan procedure' (mean score = 3.41) and 'eligibility norms' (mean score = 3.39) placed in the second and the third position respectively. The allied loan category farmers consider these three parameters as the most influencing one for them.

Based on the above analysis the researcher comes to a conclusion that majority of allied loan category farmers are satisfied with the rural credit schemes of Canara Bank due to purpose of loan.

SATISFACTION LEVEL ANALYSIS OF ALLIED LOAN CATEGORY FARMERS

An attempt has been made to compute satisfaction score of the individual parameters. For computing the satisfaction score (in per cent) the obtained opinion score of each parameter is divided by the maximum score and multiplied by one hundred. A satisfaction score of above 75 per cent is considered as 'high' level of satisfaction, 50 to 75 per cent as 'moderate' level of satisfaction and less than 50 per cent contributing to 'low' level of satisfaction.

The satisfaction level analysis for rural credit schemes for the 9 individual parameters based on the opinion of crop loan category of farmers has been depicted in the Table 4.

TABLE – 4: SATISFACTION LEVEL ANALYSIS FOR RURAL CREDIT SCHEMES – ALLIED LOAN CATEGORY FARMERS

Parameters	Max. Score	Obtained Opinion Score	Satisfaction Score (%)	Level of Satisfaction
Purpose of Loan	485	366	75.46	High
Eligibility Norms	485	329	67.84	Moderate
Loan Quantum	485	261	53.81	Moderate
Disbursement Time	485	304	62.68	Moderate
Loan Procedure	485	331	68.25	Moderate
Repayment Schedule	485	269	55.46	Moderate
Margin Money	485	308	63.51	Moderate
Subsidy	485	288	59.38	Moderate
Collateral of Securities	485	268	55.26	Moderate

While analyzing the Table 4, it is found that of the 9 parameters identified, only one parameter, viz. purpose of loan, has scored high level satisfaction from the allied loan category farmers. The satisfaction score for the said parameter 'purpose of loan' is 75.46 per cent. It falls in the range 'above 75' score. So, it is concluded that the 'purpose of loan' is the main important parameter for the allied loan category farmers in influencing the satisfaction towards rural credit schemes of Canara Bank in Madurai District.

It is also observed that of the 9 identified parameters, the remaining eight parameters give moderate level of satisfaction towards rural credit schemes by getting the score ranges between 50 and 75. From the above analysis, the researcher comes to conclusion that the sample allied loan category farmers are moderately satisfied with the rural credit schemes of Canara Bank available in the study area.

SATISFACTION OF OTHER AGRICULTURAL LOAN CATEGORY FARMERS

The Table 5 presented below depicts the satisfaction of other agricultural loan category farmers towards rural credit schemes of Canara Bank in Madurai District.

TABLE 5: SATISFACTION OF OTHER AGRICULTURAL LOAN CATEGORY FARMERS TOWARDS RURAL CREDIT SCHEMES – WEIGHTED SCORE METHOD

Parameters	No. of Crop Loan Farmers					Total	Obtained Opinion Score	Mean Score	Rank
	Highly Satisfied	Satisfied	No Opinion	Dissatisfied	Highly Dissatisfied				
Purpose of Loan	40	49	29	17	21	156	538	3.45	I
Eligibility Norms	31	55	32	26	12	156	535	3.43	II
Loan Quantum	12	24	37	49	34	156	399	2.56	VI
Disbursement Time	11	29	28	53	35	156	396	2.54	VII
Loan Procedure	26	33	33	36	28	156	461	2.96	III
Repayment Schedule	9	22	31	52	42	156	372	2.38	VIII
Margin Money	10	28	36	49	33	156	401	2.57	V
Subsidy	7	18	29	60	42	156	356	2.28	IX
Collateral of Securities	11	37	34	42	32	156	421	2.70	IV

The analysis given in Table 5 shows that of the 9 parameters identified by the researcher contributing to satisfaction of rural credit schemes, 'purpose of loan' occupies the first rank by obtaining the highest mean score of 3.45 followed by the remaining eight parameters among the other agricultural loan category farmers. So, it is evident from the analysis that 'purpose of loan' makes other agricultural loan category farmers satisfied towards the rural credit schemes. Next to this, the parameter 'eligibility norms' and 'loan procedure' influenced the other agricultural loan farmers more by obtaining a mean score of 3.43 and 2.96 respectively. Hence, these parameters have been placed in second and third positions respectively.

The study also reveals that the other agricultural loan category farmers are not fully satisfied with the parameters viz. repayment schedule (mean score = 2.38) and subsidy (mean score = 2.28). Because, the mean score in respect of these parameters is less than 2.5 (i.e. below 50 per cent of satisfaction score). From the above analysis, the researcher comes to a conclusion that majority of other agricultural loan category farmers moderately satisfied with the rural credit schemes because of most important parameters like purpose of loan, eligibility norms, and loan procedure.

SATISFACTION LEVEL ANALYSIS OF OTHER AGRICULTURAL LOAN FARMERS

The researcher has attempted to compute satisfaction score of the individual parameters. For computing the satisfaction score (in per cent) the obtained opinion score of each parameter is divided by the maximum score and multiplied by one hundred. A satisfaction score of above 75 per cent is considered as 'high' level of satisfaction, 50 to 75 per cent as 'moderate' level of satisfaction and less than 50 per cent contributing to 'low' level of satisfaction.

Table 6 highlights the level of satisfaction of the individual parameters influencing satisfaction of other agricultural loan category farmers towards rural credit schemes of Canara Bank in Madurai District.

TABLE 6: SATISFACTION LEVEL ANALYSIS FOR RURAL CREDIT SCHEMES – OTHER AGRICULTURAL LOAN CATEGORY FARMERS

Parameters	Max. Score	Obtained Opinion Score	Satisfaction Score (%)	Level of Satisfaction
Purpose of Loan	780	538	68.97	Moderate
Eligibility Norms	780	535	68.59	Moderate
Loan Quantum	780	399	51.15	Moderate
Disbursement Time	780	396	50.77	Moderate
Loan Procedure	780	461	59.10	Moderate
Repayment Schedule	780	372	47.69	Low
Margin Money	780	401	51.41	Moderate
Subsidy	780	356	45.64	Low
Collateral of Securities	780	421	53.97	Moderate

It is inferred from Table 6 that as the satisfaction score for the parameter 'purpose of loan' is more than that of the other parameters it may be concluded that this parameter, viz. purpose of loan, is the most important parameter influencing satisfaction of rural credit schemes in respect of the other agricultural loan category farmers. Since the satisfaction score for this parameter is 68.97 per cent and it falls in the range between 50 and 75, it is concluded that it is moderately satisfied by the sample farmers towards the rural credit schemes. Similarly, the satisfaction score for parameters like eligibility norms, loan quantum, disbursement time, loan procedure, margin money, and collateral of securities fall between 50 and 75 per cent, which also contributes to moderate level of satisfaction by the sample farmers towards rural credit schemes.

Since the satisfaction scores for parameters viz. repayment schedule and subsidy are below 50 per cent, it is concluded that they provide low level of satisfaction to the other agricultural loan category farmers requiring immediate attention of the bank towards further improvement on these parameters in order to improve the satisfaction level of other agricultural loan category farmers.

It is also observed from the study that none of the parameters gets a score of more than 75. So, it is presumed that the sample farmers do not have high level satisfaction towards rural credit schemes. It indicates that modification in rural credit schemes has been required by the sample farmers.

COMPARATIVE ANALYSIS ON SATISFACTION LEVEL OF SAMPLE FARMERS

An attempt is also made to compare the satisfaction level of all category farmers towards rural credit schemes of Canara Bank. The result of analysis is depicted in Table 7.

TABLE 7: COMPARATIVE ANALYSIS ON SATISFACTION LEVEL TOWARDS RURAL CREDIT SCHEMES

Parameters	Level of Satisfaction		
	Crop Loan Category Farmers	Allied Loan Category Farmers	Other Agricultural Loan Category Farmers
Purpose of Loan	Moderate	High	Moderate
Eligibility Norms	Moderate	Moderate	Moderate
Loan Quantum	Low	Moderate	Moderate
Disbursement Time	Moderate	Moderate	Moderate
Loan Procedure	Moderate	Moderate	Moderate
Repayment Schedule	Low	Moderate	Low
Margin Money	Moderate	Moderate	Moderate
Subsidy	Moderate	Moderate	Low
Collateral of Securities	Low	Moderate	Moderate

Table 7 point out that all category sample farmers are consistent in their opinions on 9 parameters. The result of analysis reveals that based on the opinion of crop loan category farmers, the parameters 'loan quantum', 'repayment schedule', and 'collateral of securities' have a low level of satisfaction and the remaining six parameters viz. purpose of loan, eligibility norms, disbursement time, loan procedure, margin money, and subsidy have a moderate level of satisfaction.

It is observed from the Table 7 that regarding the opinion of allied loan category farmers, the level of satisfaction is high in respect of the parameter 'purpose of loan' and the level of satisfaction is moderate for the rest of the eight parameters. Of the nine parameters tested, the opinion in respect of the allied loan category farmers indicates that the parameters viz. repayment schedule and subsidy have a low level of satisfaction and the remaining seven parameters have a moderate level of satisfaction.

From the Table 7, the researcher comes to a conclusion that the levels of satisfaction in respect of sample farmers are moderate towards the rural credit schemes of Canara Bank in Madurai District.

FINDINGS

The important findings of the study are –

1. Majority of crop loan category farmers satisfied with the rural credit schemes because of most important parameters like eligibility norms, purpose of loan, and disbursement time. It is also understood from the study that none of the parameters gets a score of more than 75. So, it is presumed that the sample farmers do not have high level satisfaction towards rural credit schemes.
2. It is evident from the study that majority of allied loan category farmers are satisfied with the rural credit schemes of Canara Bank due to purpose of loan and concluded that the sample farmers are moderately satisfied with the schemes.
3. The study reveals that majority of other agricultural loan category farmers moderately satisfied with the rural credit schemes because of most important parameters like purpose of loan, eligibility norms, and loan procedure.
4. Overall, the researcher comes to a conclusion that the levels of satisfaction in respect of sample farmers are moderate towards the rural credit schemes of Canara Bank in Madurai District.

SUGGESTIONS

It is understood from the study that the parameters viz. loan quantum, repayment schedule, collateral of securities, and subsidy need immediate attention from the bankers' side, because most of the farmers were ranked these parameters between 6 and 9. Hence, it is suggested that action like, enhancement of loan amount, increase in tenure of loan, avoidance of requesting collateral securities, and provision of subsidy in time may kindly be initiated. This in turn will improve the economic conditions of the farmers. Further, it is also suggested to introduce a slew of new products to cater to the needs of farming community.

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