

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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INSTITUTIONAL CREDIT AND RURAL DEVELOPMENT: A CASE STUDY OF DASARATHPUR BLOCK OF JAIPUR DISTRICT (ORISSA)

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ABSTRACT

This paper is an attempt for illuminating an unexplored area in the field of institutional credit by different Banking and Non-Banking sector. This study highlighted the credit system of rural development; requirement of credit in rural India also the author highlighted the agricultural development after independence. After nationalization of commercial Banks in 1969 how commercial Banks endeavored to increase direct investment, how the new strategy called service area approach was introduced to increase productivity and income levels of rural people. The primary aim of this study are (I) To examine the credit performances of co-operatives, commercial Banks and RRB's in meeting the credit requirement. (II) To investigate the amount of loans sanctioned for disbursement purpose. (III) To find out the repayment and over dues of Bank credit. In this study the author have tested the following hypothesis (I) That credit requirement of borrower households positively related to size of land holdings and inversely related to size of household income and it has no significant with household size. (II) That more number of willful defaulters belong to higher income group. This study is aimed at examining the current scenario of rural credit system in Dasarathpur Block of Jajpur District of the state of Odisha. It approaches to set forth the impacts and achievements of the selected credit agencies in the agricultural sector. It is an effort to assess the deficiencies of past studies if any and to carry on a comprehensive in-depth study of different issues not yet studied. The study also investigates and evaluates the capabilities and impact on the beneficiary household in generating income and employment. The study has used both inter-Temporal and cross sectional approaches in evaluating and justifying the impact of institutional financing for agricultural and rural economy. In methodological framework multistage sample design has been used to select the study area. At its micro level this study describes the important aspect of peoples participation in development oriented programmes. Therefore, the study finds the following remarks (I) Share of informal agencies in the rural credit has significantly declined but not completely eliminated (II) Inter-regional disparities in the flow of agricultural credit depends upon the infrastructural facilities, approaches and attitudes of financing institutions towards less development regions.

KEYWORDS

rural development, institutional credit.

INTRODUCTION

Particularly it is found that the rural segment of our country constitutes 74% of population and it supplies the food grains for human existence. A large proportion of rural population is socio-economically backward who wants to take productive activities. Our present economic ailments are associated with directly and indirectly with the problems of economic growth. Due to large size of Indian population and vast natural resources India occupies a strategic position in the world in 21st century. After almost four decades of planned economic development India continues to have pre-dominantly rural economy. Through the study it has seen that agriculture is the main stay of Indian economy which is modernized and mechanized after introduction of "new agricultural technology". It contributes 22% share in India's total export revenue which comprises 70% of our export goods. The purpose of financing agriculture through institutions is not just putting out money but to enable agriculture and the farmers to move in to a level of technology that would create a sustained basis for increase agricultural output. The case study found that several measures were taken to accelerate the pace agricultural credit and thereby ensuring that maximum advantages of institutional credit reach to the needy and poor, which in turn help to raise their income pattern and living standard. So keeping in view the most burning problem of agricultural backwardness, poor productivity due to lack of adequate investible resources. It is an attempt to have an in depth study of the institutional credit on rural development in Dasarathpur Block of Jajpur District of the state of Odisha (India). The present study is thus intended to through light on the performances of co-operatives, commercial banks and regional rural Banks in this district in advancing credit to the sample borrower households.

Large flow of credit on one hand and said discrepancies on the other raises the following issues.

1. Whether the approach adopted for rural development from time to time was appropriate and in the desired direction.
2. Whether the assistance rendered was quietly oriented.
3. To what extent regional disparities could minimized.
4. What should be the future shape and direction of Institutional credit in the rural sector.

OBJECTIVES OF THE STUDY

The present study seeks to examine the institutional credit on rural development. The specific objectives of the studies are-

- 1) To provide an insight into the current scenario of agricultural development and agricultural credit system of India in the light of economic liberalization measures.
- 2) To assess the magnitude of credit requirements of different categories of a sample borrowers household belonging of Dasarathpur block.
- 3) To examine the credit performance of cooperatives, commercial banks and RRBs in meeting the credit requirements.
- 4) To assess the share of non-institutional credit agencies in providing loans to sample borrowers.
- 5) To examine the credit utilization pattern of the sample borrowers and to investigate the extent in direction of credit diversion by them.
- 6) To analyse the borrower classwise demand for credit.
- 7) To find out the repayment and over-due of Bank credit.
- 8) To find out the credit deposit ratio.

HYPOTHESES OF THE STUDY

The present study is designed to test the following hypotheses-

- 1) The credit requirements of the borrower households is positively related to size of land holding.
- 2) That credit institutions are biased in supplying higher amount of credit to the non-farm sectors than the farm sectors.
- 3) That the non-institutional credit agencies plays a dominant role in providing credit to the sample borrowers.
- 4) That higher is the amount of average credit supply, higher is the percentage of default and defaulters.
- 5) That more number of willful defaulters belongs to higher income group.
- 6) That institutional credit influences the borrowers to change their occupation from non-farm activities to farm activities.

REVIEW OF LITERATURE

The study of literature and research on agricultural credit are very vast. The impact of credit on agriculture production, employment generation of rural people, use of agricultural inputs, increase in income of the household beneficiaries changes in the firm technology and occupational pattern, position of over-dues etc. have always remained in serious debate among the researchers across the country.

The topic "Institutional Credit and Rural development" has been regarded as the hunting ground of the many research scholars, study groups, export committees and agricultural economist as agriculture occupies the pride place in the Indian context. A sincere attempt has been made in this study to have a brief review of the estimation of credit requirement in agriculture sector.

Therefore, the availability of literature relating to the present study is too vast and it is impossible on the part of the researcher to make an exhaustive study. Hence the literature under review have been based on few dominant points i.e. a) The reflection of Union Budget of 2001-02 made by G. Srinivasan (a senior journalist based in Delhi). b) A case study made by Singh Gurmeet 2007 an importance of rural credit in Indian agriculture. c) A case study B.S. Meenakshi 2007 on micro credit to nobel on Prof. md. Yunus.

COLLECTION OF DATA

Collection of data is the process of enumeration together with the proper recording of results. Thus, collection of data which constitutes the raw materials of the statistical enquiry handled carefully to meet the purpose for which the enquiry is planned. Collection of data are two types:

1. Internal and External
2. Primary and Secondary.

Table No 1: FLOW OF INSTITUTIONAL CREDIT TO AGRICULTURAL

Institutions	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Co-operative Banks	23604	23716	26959	31424	39404	33147
Percent Share	38	34	31	25.1	21.8	22.2
Regional Rural Banks	4854	6070	7581	12404	15223	15170
Percentage Share	8	9	9	9.9	8.4	10.8
Commercial Banks	33587	39774	52441	81481	125859	100999
Percentage Share	54	57	60	68	69.8	67.6
Total	62045	69560	86981	125309	180486	149343

From the above table it is revealed that the flow of institutional credit to agriculture is highest by the commercial banks i.e. 69.8 % in the year of 2005-06 which declined to 67.6 % in the year of 2006-07.

Table No. 2: SAMPLE BORROWER HOUSEHOLDS

Borrowers Category	Small & Marginal farmers	Medium & Large farmers	All farmers	Businessman & Traders	Transport Operator	Total
Total no. of borrowers	232	1287	359	63	48	470
Number of borrowers selected	150	80	230	40	30	300
Percentage of no. selected to total	--	--	---	--	--	--

Sources – Record of the concerned credit institutions

TABLE NO. 3: REPAYMENT POSITION OF COMMERCIAL BANKS

Borrowers category	Repayment position	No. of full Re-payers	No. of partial re-payers	No. of full defaulters	Total no of defaulters	Total nos. of borrowers
Small & marginal farmers		18	43	92	135	153
Medium & large farmers		11	28	39	67	78
All farmers		29	71	131	202	231
Businessman & Traders		14	21	4	25	39
Transport Operators		13	17	0	17	30
All Borrowers		56	109	135	244	300

Source – Record of financial institutions

The table reveals that there are 153 small & marginal farmers out of which 18 are only full re-payers, 43 are partial defaulters but 92 are full defaulters and 60.13 % are full defaulters, 28.11% are partial defaulters. So the small and marginal farmers are very low repayment capacity and the default is maximum among them.

TABLE NO. 4: REQUIREMENTS OF CREDIT

Borrowers category	Small & marginal farmer	Medium & large farmers	All farmers	Businessman & Traders	Transport Operators	All Borrowers
Average credit requirement						
Number of households	153	78	23	39	30	300
Amount of credit requirements	470900	894900	1365300	999900	5197600	7562800
Average amount of credit	3077.77	11473.07	5910.38	25638.46	173253.46	25209.33

Credit requirements of the agricultural sectors are not easy to be determine. A farmers needs loans for diverse purpose which include both production and consumption. It is difficult to classify this loan as production loan or consumption loan. The average credit requirement is calculated by dividing the total credit requirements with the number of borrowers through the following table-

The table reveals that the average credit requirement of all categories of borrowers in case of small and marginal farmers annual credit requirement is Rs. 3077.77. Since small & marginal farmers use less fertilizer and other agricultural inputs the credit requirement is also relatively low.

FINDINGS

1. Prerequisite for an ideal agricultural credit system-

- That credit if granted at low of interest.
- That covers a long period commensurate with the length of the operation which it is supposed to solve.
- That should be adequately secure and more particularly to avoid any abuse of credit facilities but security should not necessarily be material, it should if necessary in form of personal credit secure mainly by the borrowers moral standing and family ability.
- That should be granted more particularly during the period of economic depression.

2. Principles of agricultural credit system-

- Credit must be used in accordance with the most suitable methods of science & technology.
- The terms and conditions of credit must be fully respected.
- Work must be done with skill as to increase the productivity and income.
- A part of the additional income created by credit must be saved.
- Loan installments must be repaid in time and regularly so as to recycle the credit.

3. Suitability and validity of rural credit system-

- All credit needs (short, medium and long) of the farmers should be meet.
- Credit is made available at near to his door-step as possible and when needed by the farmers.
- It should generate savings and accelerate economy growth at the socially desired growth rate.
- Supply and other services should be made available to the farmers.
- The borrowers should be encouraged to adapt new technologies without which sufficient capital can not be generated to repay loans.

4. Problems of rural credit-

- Lack of adequate, cheap and timely credit.
- Finance for special agricultural needs.
- Diversion of credit money.
- Lack of information.
- The problem of over dues.
- Weak legal enforcement of contracts.
- Mismanagement, corruption and lack of supervision.

CONCLUSIONS

After careful review of literature it is forth while to note the following remarks

- Share of informal agencies in the rural credit has significantly declined but not completely eliminated.
- The small and marginal farmers have limited access to institutional credit.
- the economically well to-do borrowers use the borrowed fund in productive ways where they get assured income.
- Mounting overdue and deterioration in recovery of loans have vitiated the whole atmosphere of lending in rural areas.
- Due to lack of adequate staff, the field officers do not find time to make proper assessment of credit needs of rural people.

SUGGESTIONS

After careful study and considering several factors few important suggestions relating to the credit system of the financial institutions for rural people are as stated below –

- Introduction of prudential norms with time bound framework.
- Commercial banks should delink them from the sponsored RRBs by transferring their rural branches to the RRBs completely.
- The pre-lending appraisal like evaluation of agricultural product, assessment of external forces, availability of inputs are to be taken in to active consideration before lending the credit.
- Post-lending supervision and approaching the borrower in right time for proper utilization of credits may help in preventing credit diversion.
- The employees of the credit institutions are required to develop a positive attitude in creating friendly relation with the borrowers.
- Debt waiving awareness among the borrowers is harmful in respect of development.
- Creation of awareness among the borrowers households regarding the proper use of credit, increase of production is necessary.

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