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## Attitude of farmers towards crop loan in Akola district

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### Abstract

The study entitled "Attitude of farmers towards crop loan in Akola district" was conducted in Akola district of Vidarbha region in Maharashtra state. For present study, 10 villages from each blocks of Akola and Murtizapur were selected purposively by using random sampling method. Findings revealed that majority (65.00%) of respondents have favorable attitude towards crop loan. From relational analysis by correlation coefficient it was inferred that among selected variables education, extension contact, mass media exposure, risk orientation were found positively and significantly correlated at 0.01 percent level of probability. In case of other variables like age had shown negative and significant relationship with the level of attitude towards crop loan. The finding of multiple regression analysis revealed that among selected variables education, land holding and mass media exposure were found to be contributing positively and significantly to the level of attitude towards crop loan at 0.01 level of significance.

**Keywords:** Attitude of farmers, crop loan, Akola district

### Introduction

The Indian agriculture sector accounts for 13.9 percent of India's gross domestic product (GDP) during 2013-14 at 2004-05 prices and employs just a little less than 54.6 percent of the country's workforce (Yearend Review for the Ministry of Agriculture for the Year 2014-15, 22-December-2014, 15:28 IST). The Department of Agriculture and Cooperation under the Ministry of Agriculture is the nodal organization responsible for the development of the agriculture sector in India. Indian farmers, especially small and marginal farmers are unable to cope up with the modernization because of their own limited capital. The need to support the agricultural sector has been well recognized and the efforts in this direction have been enormous and institutions set up to aid this sector are a plenty. For a developing country, it is essential to support the agricultural sector. Although, the problems faced by the farmers broadly relate to inability to understand and take advantage of various facilities available from commercial banks, regional rural banks, cooperative banks, local area banks, government agencies, Self Help Groups and micro finance institutions. Their problem arise from the absence of steady income, high fluctuations in the prices of their products, high level of inflation, increased inputs costs undependable infrastructure such as electricity, transport, marketing and stored rural storage facilities. The introduction of agricultural development based on which allocation of resources and grant of initiatives by the central government can be made and perhaps it is a good beginning. The present study was, therefore, undertaken with the specific objectives to study the attitude of farmers towards crop loan in Akola district and relationship between the profile characteristics of the respondents with attitude of farmers towards crop loan.

### Methodology

An ex- post facto research design was adopted to conduct the study in Akola district of Maharashtra. Two blocks were selected purposively based on highest amount of crop loan disbursement during (2014-15). From each block five villages were selected purposively based on highest number of crop loan farmers. From each village 10 farmers were selected based on random sampling, thus a total of 100 respondents selected for investigation.

### Results and Discussion

From the Table 1, it is found that, Majority (65.00%) of respondents were having favourable attitude towards crop loan followed by undecided and highly favorable are with 28.00 percent

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and 7.00 percent level of attitude towards crop loan respectively.

The statement wise attitude of farmers towards crop loan was discussed from table 2.

### Relationship Analysis

Correlation coefficient were worked out, to find out as to whether any profile characteristics with their level of attitude towards crop loan. The perusal of the data in Table 3 clearly indicates that selected variables, education, extension contact, mass media exposure and risk orientation were positively significant with level of attitude towards crop loan at 0.01 level of probability. Whereas age was negatively significant with the level of attitude towards crop loan hence, this states that there exists significant relation between these selected characteristics and level of attitude towards crop loan of respondents. The variables land holding, annual income, social participation, irrigation status and cropping pattern did not shown any significant relationship with level of attitude towards crop loan by the respondents

Multiple regression analysis was carried out to predict the contribution of personal, socio-economic and psychological characteristics of respondents with the level of attitude towards crop loan. The data presented in Table 4 revealed that out of ten independent variables fitted in the regression equation, variables namely education, land holding and mass media exposure were found to be contributing positively and significantly to the level of attitude towards crop loan at 0.01 level of significance. Whereas variable age and annual income was contributing negatively and significantly to the level of attitude towards crop loan at 0.01 level of probability

the variable social participation was also negatively contributing at 0.05 level of probability.

The value of coefficient of determination ( $R^2$ ) was 0.8367 which means that 83.00 percent of total variation in the level of attitude was explained by 10 independent variables selected for study. The critical look further revealed that 'F' value (45.61) for coefficient of determination ( $R^2$ ) was also significant at 0.01 level of probability.

Multiple regression analysis showed that the variables viz., age, education, land holding, annual income, social participation and mass media exposure were showing the influence over level of attitude towards crop loan by the respondents.

### Tables and Figures

**Table 1:** Distribution of respondents according to their level of attitude towards crop loan

Sl. No	Level of Attitude of Farmer	Respondents (n=100)	
		Frequency	Percentage
1	Highly unfavourable	00	00.00
2	Unfavourable	00	00.00
3	Undecided	28	28.00
4	Favourable	65	65.00
5	Highly favourable	07	07.00
	Total	100	100.00

The statements for measuring the level of attitude presented in five point continuum i.e. strongly agree, agree, undecided, disagree, strongly disagree and results have been presented in below table 2

**Table 2:** Distribution of respondents according to their level of attitude towards crop loan

Sl. No	Statements related to level of Attitude of farmers towards crop loan	SA		A		UD		DA		SDA	
		F	%	F	%	F	%	F	%	F	%
1.	Crop loan amount per acre is not adequate to meet all the production expenses*.	72	72.00	28	28.00	00	00.00	00	00.00	00	00.00
2.	Crop loans are easily accessible	74	74.00	21	21.00	00	00.00	05	05.00	00	00.00
3.	Crop loan system creates interest to the farmers to increase the production	65	65.00	25	25.00	00	00.00	06	6.00	04	4.00
4.	Crop loans system remove all the bottlenecks faced by Farmers.	55	55.00	24	24.00	00	00.00	11	11.00	10	10.00
5.	Crop loan system is helpful to small and marginal farmers	47	47.00	33	33.00	00	00.00	12	12.00	08	8.00
6.	Average per acre yield will increase by the crop loan	25	25.00	32	32.00	16	16.00	22	22.00	05	5.00
7.	Taking crop loan will generate more employment	36	36.00	56	56.00	00	00.00	08	8.00	00	00.00
8.	Seasonality is fixed in the recovery of crop loans	42	42.00	26	26.00	15	15.00	12	12.00	04	4.00
9.	Crop loan will help only to rich farmers*.	18	18.00	8	8.00	00	00.00	72	72.00	00	00.00
10.	Food problem of our country can be solved by this crop loan system	24	24.00	56	56.00	16	16.00	04	4.00	00	00.00
11.	Illiterate farmers are unaware of the procedure of crop loan system*.	26	26.00	14	14.00	18	18.00	20	20.00	22	22.00
12.	Crop loans are provided to people who are having more acreage*.	23	23.00	29	29.00	12	12.00	36	36.00	00	00.00
13.	Getting crop loan is against to the prestige and status of farmers*.	02	02.00	00	00.00	12	12.00	55	55.00	25	25.00
14.	Crop loan is spread over a next crop period with number of installments	36	36.00	55	55.00	04	4.00	05	5.00	00	00.00
15.	Influence is required to get the crop loans*.	04	4.00	28	28.00	18	18.00	42	42.00	08	8.00
16.	Farmers have to spend money initially for getting crop loan sanctioned*.	00.	00.00	05	05.00	13	13.00	52	52.00	30	30.00
17.	Crop loan is more beneficial to farmers since it is provided in cash.	45	45.00	32	32.00	00	00.00	17	17.00	00	00.00
18.	Rate of interest is high under crop loan system*.	26	26.00	42	42.00	00	00.00	12	12.00	20	20.00
19.	High yielding varieties (HYV) can be cultivated by crop loan system.	45	45.00	23	23.00	18	18.00	12	12.00	02	2.00
20.	Crop loan system plays a vital role in transforming traditional agriculture into modern one.	39	39.00	56	56.00	00	00.00	05	5.00	00	00.00
21.	Present procedure of lending of crop loan is not Satisfactory*.	24	24.00	28	28.00	02	2.00	36	36.00	10	10.00
22.	Taking crop loans will influence cropping pattern.	36	36.00	62	62.00	00	00.00	02	2.00	00	00.00
23.	Too much of procedural delay is involved for obtaining crop loan*.	13	13.00	09	9.00	00	00.00	46	46.00	32	32.00
24.	Majority of the farmers do not get crop loan in time from lending agencies*.	00	00.00	06	6.00	00	00.00	58	58.00	36	36.00
25.	Crop loan system is good, if it lays down a specific procedure to be followed by the society or bank	56	56.00	42	42.00	02	2.00	00	00.00	00	00.00
26.	Though the crop loan system is good, vested interests are working against the success of crop loan system	32	32.00	52	52.00	04	4.00	12	12.00	00	00.00
27.	Farmers are not getting higher prices as they have to repay the crop loan borrowed*	62	62.00	33	33.00	05	5.00	00	00.00	00	00.00
28.	Availing institutional credit is safer than non- institutional credit	57	57.00	31	31.00	00	00.00	12	12.00	00	00.00

**Note:** SA-Strongly Agree, A-Agree, UD-Undecided, DA-Disagree, SDA-Strongly disagree

\*Negative statements.

**Table 3:** Correlation coefficients of personal, socio-economic and psychological characteristics of respondents with their attitude towards crop loan

Sl. No.	Independent variables	Level of Attitude towards crop loan (*r' value)
1	Age	-0.7415**
2	Education	0.8320**
3	Land holding	0.1389
4	Annual income	-0.0032
5	Social participation	-0.0312
6	Irrigation status	0.1703
7	Cropping pattern	0.1494
8	Mass media exposure	0.7009**
9	Extension contact	0.4283**
10	Risk orientation	0.7030**

**Table 4:** Multiple regression analysis of personal, socio-economic and psychological characteristics of respondents with their level of attitude towards crop loan.

Sl. No	Independent variables	Regression coefficient ('b')	Standard error	't' value
1	Age	-0.2900	0.0664	-4.3639**
2	Education	3.3133	0.4530	6.9150**
3	Land holding	0.4817	0.1789	2.6922**
4	Annual income	-1.666	5.2971E-06	-3.1452**
5	Social participation	-0.5749	0.2807	-2.048*
6	Irrigation status	-0.0920	0.3303	-0.2787
7	Cropping pattern	-0.0507	0.6841	-0.0741
8	Mass media exposure	0.7290	0.2142	3.4024**
9	Extension contact	-0.4746	0.2498	-1.8996
10	Risk orientation	1.4933	0.8053	1.8543

$R^2 = 0.83$

'F' value = 45.61\*\*

\*\* Significant at the 0.01 level

\* Significant at the 0.05 level

## Conclusion

Majority of the respondents had favourable attitude towards crop loan. This gives an impression that the crop loan system is facilitating the farmers to benefit directly or indirectly in improving their farm and home conditions. The farmers had a feeling that, the crop loan mechanism is acting as an effective alternative to money lenders and also acting as a capital investment for the ensuing season.

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