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PROBLEMS FACED BY FARMERS WHILE AVAILING AGRICULTURE CREDIT SANCTIONED BY FINANCIAL INSTITUTIONS IN TAMIL NADU

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ABSTRACT Agriculture is the most important component for the sustainable development of a nation. Until 1935, the major sources of funds for the farmers was dominated by the professional money lenders. Due to the high rate of interest, farmers were heavily burdened with debts. Later, Government of India has considered all the issues and problems faced by the farmers to meet overcome the issues the Government of India established the agricultural credit policy through various institutional agencies. Still there exists a lack of rapport between the bankers and the farmers in obtaining as well as in repaying the crop loan. The present study was carried out with the main objective of understanding the problems faced by farmers while availing agriculture credit from the financial institutions in Tamil Nadu. The result indicated that the major problems faced by the farmers in obtaining the institutional credit were the non-availability of loan on time, the procedure for obtaining the credit was more expensive, Inadequacy of loan amount, Lack of Knowledge about agricultural credit, Difficulties in fulfill the loan applications, Lack of awareness about various loan schemes offered by bank, inadequate in the scale of finance. Inadequacy of loan amount is the most important problems faced by the farmers while availing the agriculture credit. The bankers need to provide sufficient loan amount to the farmers. Thus this study concluded that the agricultural credit needs of farmers are increasing with the increase in cost of cultivation. The Government should update its credit policy, to meet out the credit needs of the farmers.

KEYWORDS : Agricultural Credit, Farmers, Problems, Institutional credit

INTRODUCTION:

At present, Tamil Nadu is India's second-biggest producer of rice. The agricultural sector of Tamil Nadu is confronting with many challenges in the form of shortage of energy and water, along with rising prices of inputs like seeds, pesticides and fertilizers. The agricultural sector is important for food security, employment generation and economic growth of a nation. However, in recent years, agricultural growth is in a declining trend (K.Mariyappan2011). The main problem faced by the farmers in Tamil Nadu is the scarcity of water and inadequacy of finance. Most of the time small farmers are facing difficult situations which make them unable to continue their farming. To continue the agriculture activities, they are always in need of credit for purchasing of seeds, fertilizers and other agricultural inputs. In Tamil Nadu, many small farmers are not having the capacity to save money therefore, they borrow money from money lenders to meet their day today needs as well as for the agricultural activities. There are two types of lenders namely formal and informal. Formal lenders includes RRBs, commercial banks and Cooperative banks which provide short-term, medium, and long-term agricultural loans to farmers. Money lenders, village shopkeepers, commission agents, etc. are some of the informal lenders who have a major share in the credit market. Farmers depends various input factors such as quality seeds, fertilizers/ pesticides, machineries and credit to meet agriculture needs. Among these essential input factors, adequate finance to meet out all the agricultural expenditures is inevitable. Non availability of adequate finance to meet out agriculture expenses is a major problem for Indian farmers.

REVIEW OF LITERATURE:

Ghulam Rasool Lakhan et.al (2020) identified the various problems faced by the bankers and the beneficiaries with regard to agricultural finances provided by commercial banks. Identification of the needy and genuine borrowers, indiscriminate selection, procedure due to political pressures, indefinite delay in sanctioning credit due to non-submission of required certificates and documents like no-dues, clear title deeds and non-encumbrance are the important problems faced by the bankers. The problems faced by the borrowers in securing credit include lack of awareness about loan programmes, rigid procedure for availing credit, gap between the date of application and the date of sanctioning of loans, and great delay in the disbursal of loans.

Abbas Ali Chandio et.al (2020) studied the "Determinants of demand for credit by small land holder farmers: a farm-level analysis in sindh- Pakistan". A multistage sampling technique has been used to collect the data from the farmers who are classified as smallholder farmers. The researcher applied the Ordinary least square regression model to analyze the data. Small-scale farmers have low access to agricultural credit as compared to landlord farmers due to lack of collateral, low-income level and their less landholding size. Farmers with high-income level, large landholding size and availability of collateral are more capable of obtaining agricultural credit from the formal sources.

Amanullah et al. (2020) pointed out that the credit constraints of the rural farmers welfare in an agrarian Economy. The data for the study were collected from 575 farmers in selected taluks of Pakistan. The findings revealed that the rate of interest charges is very high, rejection of the application, corruption, short repayment time and too much formalities and diversion of funds are the important problems faced by the farmers.

OBJECTIVE OF THE STUDY:

The main objective of the study is to analyze the problems faced by farmers while availing agriculture credit sanctioned by financial institutions in Tamil Nadu.

RESEARCH METHODOLOGY:

Sampling frame refers to a complete enumeration of population elements from where a sample may be drawn. The present study used multi stage cluster sampling technique. The sample was selected through different stages. In the process of selecting the sample frame, the researcher at first stage chosen the following five districts such as Sivagangai, Vellore, Villupuram, Coimbatore and Tirunelveli which have provided more amount of agricultural credit from the 31 districts which were available at the time of data collection during 2013-2018. After confining the districts, moving to the second stage the researcher has choosen only 9 taluks from the 142 taluks from the 5 districts based on the higher number of bank branches available in those 142 taluks. At the final

stage, the researcher sort out the number of Commercial banks, Co-operative banks and Regional Rural Banks in Tamil Nadu from which the data has been collected. The banks were selected based on the higher amount of credit provider for agricultural activities. Based on the above parameter the researcher have identified five commercial banks such as State Bank of India, Indian Overseas Bank, Canara Bank, Indian Bank and HDFC and both the regional rural banks namely Pandian Grama Bank and Pallavan Grama Bank (during 2018) and Primary Agricultural Co-operative bank in the co-operative sector.Table 1.1 depicts the total number of agricultural borrowers in the sample districts during 2013-2018.

Table 1.1 Total Number Of Agricultural Borrowers In The Sample Districts During 2013-2018

S.No	Taluk Name	Total Population
1	Sivagangai	27,06,192
2	Coimbatore	10,14,773
3	Villupuram	43,85,409
4	Vellore	2,53,1865
5	Tirunelveli	3,56,9555
Total		1,42,07,794

Source: SLBC, Tamil Nadu Annual Credit plan from April 2013 to March 2018.

Data Analysis And Interpretation:
Demographic Profile Of The Farmers:
In order to understand the demographic profile of the farmers, percentage analysis was carried out to identify the personal information like gender, age, marital status, residential status, education, monthly income, monthly savings, years of experience in the field of agriculture and the family members engaged in the agriculture work.

Table 1.2 Demographic Profile Of The Farmers

Demographic Profile Of The Farmers	Options	Frequency	Percent
Gender	Male	320	62.3
	Female	194	37.7
	Total	514	100
Age	Less than 30 years	113	22
	31 to 40 years	183	35.6
	41 to 50 years	167	32.5
	51 to 60 years	37	7.2
	Above 60 years	14	2.7
	Total	514	100
Marital status	Married	426	82.9
	Unmarried	45	8.8
	Widowed	43	8.3
	Total	514	100
Educational Qualification	Master Degree	61	11.9
	Degree	95	18.5
	Diploma/ ITI	118	23.0
	Illiterate	215	41.8
	Others	25	4.8
	Total	514	100
Residence	Rural	276	53.6
	Urban	81	15.7
	Semi – Urban	157	30.5
	Total	514	100
Monthly Income	Less than Rs.20,000	265	51.6
	Rs.20,001 to Rs.30,000	119	23.2
	Rs.30,001 to Rs.40,000	65	12.6
	Rs.40,001 to Rs.50,000	57	11.1
	Above Rs. 50,001	8	1.6
	Total	514	100
Monthly Savings	Less than Rs.1,000	265	51.6
	Rs.1,001 to Rs.2,000	119	23.2
	Rs.2,001 to Rs.3,000	65	12.6
	Rs.3,001 to Rs.4,000	57	11.1
	Above Rs. 4,001	8	1.6
	Total	514	100
Years of experience in the field of Agriculture	Less than 5 years	36	7
	5-10 years	228	44.4
	11-15 years	86	16.7
	16-20 years	129	25.1
	Above 20 years	35	6.8
	Total	514	100
Family members engaged in agricultural work	Self	192	37.4
	With spouse	254	49.4
	With spouse and children	68	13.2
	Total	514	100

Source: Primary Data

- **Gender:** Among 514 respondents considered for the study, 320 respondents (62.3%) are male and 197 respondents (37.7%) are female. It has been observed that the majority of the male respondents have borrowed agriculture credit from the financial institutions.
- **Age:** Age of the farmers plays a major role in getting agricultural credit. An Agricultural credit can be given to the farmers by various banks only after the completion of 18 years of age. Age is one of the most important factors for human living and age also serves as a yard stick to participate or discontinue any occupation or profession. Among 514 respondents considered for the study; 113 respondents (22%) were in the age group between less than 30 years, 183 respondents (35.6%) were in the age group between 31 to 40 years, 167 respondents (32.%)were in the age group between 41 to 50 years, 37 respondents (7.2%) were in the age group between 51 to 60 years and 14 respondents (2.7%) were in the age group above 60 years. Thus, majority of the farmers contacted are between the age group of 30 to 40 years. Due to the availability of more credit facility and government subsidies, the middle age group people are motivated to engage in agricultural activities.
- **Marital status:** Marital status gives a person social recognition. It increases the responsibility of a person in the society and family. But a married person gets psychological support and motivation from his life partner while involving in the agricultural business more than an unmarried person. Among 514 respondents considered for the study, 426 respondents (82.9%) are married, 45 respondents (8.8%) are unmarried and 43 respondents (8.3%) are divorcees. Hence, most of the respondents are married.
- **Educational Qualification:** Education is one of the most important factors that influences a person in the society to a large extent. Hence an attempt is made to analyze the level of education of farmers. Among 514 respondents considered for the study, 61 respondents (11.9%) have qualified Master Degree, 95 respondents (18.5%) have completed their degree, 118 respondents (23%) have qualified diploma/ ITI, 215 respondents (41.8%) are illiterate and 25 respondents (4.8%) are categorized into other categories. The other category includes Secondary school leaving certificate or Higher secondary certificate. Therefore, majority of the farmers are not formally educated.
- **Residence:** Residence is an important factor to be considered in agriculture. Among 514 respondents considered for the study, 276 respondents (53.6%) belongs to rural area, 157 respondents (30.5%) belongs to semi-urban area and 81 respondents (15.7%) belongs to urban area. Therefore, majority of the farmers are doing

agricultural activities in rural area.

- **Monthly Income:** Among 514 respondents considered for the study, 265 respondents (51.6%) had a monthly income of less than Rs.20,000. 119 respondents (23.2%) monthly income is between Rs.20,001 to Rs.30,000. 65 respondents (12.6%) monthly income is between Rs.Rs.30,001 to Rs.40,000. 57 respondents (11.1%) monthly income is between Rs.40,001 to Rs.50,000 and 8 respondents (1.6%) monthly income is above Rs. 50,001.It shows that majority of the farmers monthly income is less than Rs.20,000.

- **Monthly Savings:** Among 514 respondents considered for the study, 265 respondents (51.6%) had a monthly savings of less than Rs.1000. 119 respondents (23.2%) monthly savings is between Rs.1001 to Rs.2000. 65 respondents (12.6%) monthly savings is between Rs.2001 to Rs.3000. 57 respondents (11.1%) monthly savings is between Rs.3001 to Rs.4,000 and 8 respondents (1.6%) monthly savings is above Rs.5,001. It shows that majority of the farmers save less than Rs.1000 per month.

- **Years of experience in the field of agriculture:** Farming experience indicates how long the farmers have been doing agriculture. The period of experience leads to knowledge and patience which give them morale strength to face problems. Experience in the field of agricultural activities is the most important factor for cultivating different crops. Among 514 respondents considered for the study 36 respondents (7%) have less than 5 years of experience, 228 respondents (44.4%) have 5-10 years of experience in the field of agriculture, 86 respondents (16.7%) have 11-15 years of experience in the field of agriculture, 129 respondents (25.1%) have 16-20 years of experience and 35 respondents (6.8%) have above 20 years of experience in the field of agriculture. Therefore, majority of the respondents are having a high proportion of well experience (5-10 years) in the field of agriculture.

- **Members of family engaged in agricultural work:** The role of family members' is significant in any business. They are the driving force to expand the business to high level. In agricultural activities, family members can involve themselves and support the farmer in the agricultural business by offering financial aids. The researcher has classified the family members of the agricultural work into three categories such as self, with spouse and with spouse and children. Among 514 respondents considered for the study, 192 respondents (37.4) involved themselves in agricultural activities, along with spouse 254 respondents (49.4) involved in agricultural activities and remaining 68 respondents (13.2) engaged in agricultural activities with their spouse and children. Therefore, majority of the respondents are doing agricultural activities with their spouse.

Problems Faced By Farmers To Avail Agricultural Credit From The Financial Institutions With Respect To Demographic Profile Of The Farmers

The analysis was carried out to identify whether there is a significant difference in problems faced by farmers to avail agricultural credit from the financial institutions with respect to demographic profile of the farmers. Table 1.3 deals with problems faced by farmers to avail agricultural credit from the financial institutions.

H_0**:** *There is no significant difference between demographic profile of the farmers and problems faced by farmers to avail agricultural credit.*

The above table gives the results obtained from the multivariate analysis carried out to find out the problems faced by the farmers while availing agriculture credit from the financial institutions with the respect to the demographic profile of the respondents. In a multivariate analysis, the inference is taken by looking at the value of the most accepted statistical value which is Pillai's trace statistics. Here the

estimated Pillai's trace statistics significance value is greater than 0.05[std value is 0.05] for Age and Educational Qualification with respect to problems faced by farmers while availing agriculture credit from the financial institutions. This implies that the null hypothesis is accepted that is, there is no significant difference between age and educational qualification with respect to the problems faced by farmers while availing agriculture credit from the financial institutions.

When considering the demographic factors like Gender, Monthly Income, Years of experience and type of farmers with respect to problems faced by farmers while availing agriculture credit sanctioned by financial institutions, the estimated Pillai's trace statistics significance value is lesser than 0.05[std value is 0.05]. This means the null hypothesis is rejected, implying that there is a significant difference between Gender, Monthly Income, Years of experience and type of farmers with respect to problems faced by farmers while availing agriculture credit disbursed by financial institutions. It is astonishing to know about such concurrence among the respondents. Hence, to identify the important constructs of problems faced by the farmers to avail agriculture credit, the following table gives the ranking of factors wherein the important constructs of problems can be identified. After ranking, cluster analysis was carried out so that the existence of any cluster among the respondents can be identified.

Table 1.3 Problems Faced By Farmers While Availing Agricultural Credit From The Financial Institutions With Respect To Demographic Profile Of The Farmers

Multivariate test							
Effect			Value	F	df	Error df	Sig.
Problems faced by the farmers while availing agriculture credit	Intercept	Pillai's Trace	.994	2695.923[b]	25.000	419.000	.000
		Wilks' Lambda	.006	2695.923[b]	25.000	419.000	.000
		Hotelling's Trace	160.855	2695.923[b]	25.000	419.000	.000
		Roy's Largest Root	160.855	2695.923[b]	25.000	419.000	.000
	Gender	Pillai's Trace	.066	1.183[b]	25.000	419.000	.000
		Wilks' Lambda	.934	1.183[b]	25.000	419.000	.000
		Hotelling's Trace	.071	1.183[b]	25.000	419.000	.000
		Roy's Largest Root	.071	1.183[b]	25.000	419.000	.000
	Age	Pillai's Trace	.344	1.587	100.000	1688.000	.249
		Wilks' Lambda	.695	1.600	100.000	1663.649	.249
		Hotelling's Trace	.386	1.612	100.000	1670.000	.249
		Roy's Largest Root	.180	3.031[c]	25.000	422.000	.249
	Educational Qualification	Pillai's Trace	.423	1.970	100.000	1668.000	.277
		Wilks' Lambda	.636	1.990	100.000	1643.826	.273
		Hotelling's Trace	.487	2.010	100.000	1650.000	.269

		Roy's Largest Root	.230	3.840^c	25.000	417.000	.008

	Monthly Income	Pillai's Trace	.271	1.083	100.000	1492.000	.000
		Wilks' Lambda	.754	1.085	100.000	1469.390	.000
		Hotelling's Trace	.295	1.086	100.000	1474.000	.000
		Roy's Largest Root	.125	1.862^c	25.000	373.000	.000
	Years of Experience	Pillai's Trace	.331	1.345	100.000	1492.000	.000
		Wilks' Lambda	.707	1.342	100.000	1469.390	.000
		Hotelling's Trace	.364	1.340	100.000	1474.000	.000
		Roy's Largest Root	.125	1.863^c	25.000	373.000	.000
	Type of Farmers	Pillai's Trace	.195	1.601	50.000	742.000	.000
		Wilks' Lambda	.815	1.599^b	50.000	740.000	.000
		Hotelling's Trace	.216	1.596	50.000	738.000	.000
		Roy's Largest Root	.126	1.872^c	25.000	371.000	.000

Source: Primary Data

The estimated Pillai's trace statistics significance value is lesser than 0.05, it shows that the null hypothesis is rejected. There is significant difference between demographic profile of the problems faced by the farmers to avail agriculture credit.

Problems Faced By Farmers To Avail Agricultural Credit From The Financial Institutions – Rank Analysis:-
From the above table 1.3, it is found that there is no significant difference between the demographic profile of the farmers and problems faced by farmers to avail agricultural credit from the financial institutions. Hereby, rank analysis was performed on the mean score variables.

Table 1.4 Problems Faced By Farmers While Availing Agricultural Credit From The Financial Institutions – Rank Analysis

S.No	Factors	Mean	Rank
1	Inadequacy of loan amount	4.8601	1
2	Higher Rate of Interest	1.8016	24
3	Less Number of Installments	3.8978	7
4	Time taken to sanction the loan	3.0163	14
5	Period of loan	3.9669	6
6	Expenses incurred to get the loan	1.3191	23
7	Lack of knowledge	4.6755	2
8	Administrative bureaucracy	2.1593	20
9	Inaccessibility to credit information	1.5778	22
10	Loan taken from sources other than banks	1.5331	21
11	Margin maintained by the bank to sanction the loan	3.1458	13
12	Type of security expected by the bank	3.3620	10
13	Behavior of bank officials at the time of recovery of Installments	2.9851	16
14	Time gap to start repayment of the first Installment	3.4581	8
15	Quantum of installment repaid	2.2820	18
16	Interest rate on overdue	2.1645	19
17	Penal Interest	2.7704	13
18	Bank Expect unwanted documents	3.5166	9
19	Inadequate of finance	4.1377	5
20	More corruption	3.0078	15
21	Difficulty in finding suitable guarantor	3.2641	12
22	Problems in language used by the bank officials	2.3191	17
23	Lack of awareness about various loan schemes offered by bank	4.3638	4
24	Difficulty in fulfilling the loan applications	4.6284	3
25	Requirement of more documents	3.2723	11

Source: Primary Data

The rank analysis was performed by using the overall mean score on factors, the following were found to be important problems faced by the farmers to avail agriculture credit; it is inferred from the table that out of 25 variables the high mean score value is for the variable 'Inadequacy of loan amount' with the mean value (4.8601), 'Lack of Knowledge' with the mean value (4.6755), 'Difficult in fulfill the loan applications' with the mean value (4.6284), 'Lack of awareness' about various loan schemes offered by bank with the mean value (4.3638), 'inadequacy of finance' with the mean value (4.1377). It is concluded that Inadequacy of loan amount is the most important problems faced by the farmers while availing agriculture credit. The bankers need to provide sufficient loan amount to the farmers.

Findings Of The Study:
[1] It is observed that among 514 respondents considered for the study 62.3% are male and 37.7% are female. It has been observed that the majority of the male respondents have borrowed agriculture credit from the financial institutions.
[2] It is found that 22% are in the age group between less than 30 years, 35.6% are in the age group between 31 to 40 years, 32.% of the respondents in the age group between 41 to 50 years, 7.2% are in the age group between 51 to 60 years and 2.7% are above 60 years. Thus, majority of the farmers contacted for the study are in the age group between 30 to 40 years.
[3] It is observed that 82.9% were married, 8.8% were not married and 8.3% were divorced. Hence, most of the respondents are married.
[4] It is found that 11.9% have qualified Master Degree, 18.5% have completed their degree, 23% have qualified diploma/ITI, 41.8% are illiterate and 4.8% are categorized into others it includes Secondary school leaving certificate/ Higher secondary certificate. Therefore, majority of the farmers are not formally educated.
[5] It is observed that 53.6% belongs to rural area, 30.5% belongs to semi-urban area and 15.7% belongs to urban area. Therefore, majority of the farmers are doing agricultural activities in rural area.
[6] It is found that 51.6% had a monthly income of less than Rs. 20,000, 23.2% monthly income is between Rs.20,001 to Rs.30,000. 12.6% monthly income is between Rs.Rs.30,001 to Rs.40,000.11.1% monthly income is between Rs.40,001 to Rs.50,000 and 8 respondents 1.6% monthly income is above Rs. 50,001. It shows that majority of the farmers monthly income is less than Rs. 20,000.
[7] It is observed that 51.6% had a monthly savings of less than Rs.1000. 23.2% monthly savings is between Rs.1001 to Rs.2000. 12.6% monthly savings is between Rs.2001 to

Rs.3000. 11.1% monthly savings is between Rs.3001 to Rs.4,000 and 1.6% monthly savings is above Rs.5,001. It shows that majority of the farmers save less than Rs.1000 per month.

[8] It is found that 7% have less than 5 years of experience, 44.4% have 5-10 years of experience in the field of agriculture, 16.7% have 11-15 years of experience in the field of agriculture, 25.1% have 16-20 years of experience and 6.8% have above 20 years of experience in the field of agriculture. Therefore, majority of the respondents are having a high proportion of well experience 5-10 years in the field of agriculture.

[9] It is observed that 37.4 involved themselves in agricultural activities, along with spouse 49.4 involved in agricultural activities and remaining 13.2 engaged in agricultural activities with their spouse and children. Therefore, majority of the respondents were doing agriculture activities with their spouse.

[10] It is found that from the results of multivariate analysis the estimated Pillai's trace statistics significance value is lesser than 0.05, it shows that the null hypothesis is rejected. There is significant difference between problems faced by the farmers to avail agricultural credit with respect to demographic profile of the farmers.

[11] Form the results of mean score analysis, it is inferred that out of 25 variables the high mean score value is for the variable 'Inadequacy of loan amount' with the mean value of (4.8601), 'Lack of Knowledge' with the mean value of (4.6755), 'Difficult in fulfill the loan applications' with the mean value of (4.6284), 'Lack of awareness' about various loan schemes offered by bank with the mean value of (4.3638), 'inadequacy of finance' with the mean value of (4.1377). It is concluded that Inadequacy of loan amount is the most important problems faced by the farmers while availing agriculture credit. The bankers need to provide sufficient loan amount to the farmers.

Suggestions To Bankers:

[1] Financial Institutions may simplify the loaning procedure. It may be very useful to uneducated farmers, especially the loaning procedure is high in commercial banks. Therefore, commercial banks may reduce the formalities. So that it will facilitate the farmers to avail the loan without much difficulties.

[2] Banks have to increase the loan amount to all the crops. Depending upon the crop the banker give the loan amount. But it is suggested to improve the minimum loan amount for different types of crops.

CONCLUSION:

Agriculture plays an important role in the economic development of a nation. Agriculture credit helps the farmers to improve agriculture productivity. Bank plays a major role in providing agriculture credit. Since institutional finance exerts a "push effect and has a catalytic role in development process, provision of adequate timely and liberal finance to the farmers becoming an integral part of the agricultural development policy in India. Agriculture credit in the right form and amount will definitely help the farmers to overcome the problems and it will lead to the increase of agricultural productivity. The suggestions made in the study will serve as a decisive support in solving many problems of the farmers to increase the agricultural productivity.

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