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## Impact Of Institutional Credit On Weaker Section In Akola District

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### ABSTRACT

*The study on "Impact of Institutional Credit on Weaker Section in Akola District" was undertaken with the objectives to study the, employment pattern, income and expenditure pattern and the impact of credit on income and employment of selected samples.*

*Perform average employment, annual income was higher in beneficiaries than non- beneficiaries. In beneficiaries highest proportion of loan 78.57 per cent availed for crop production followed by livestock purchased 20.45 per cent and implement and machinery only 0.97 per cent. Perform gross return was higher in beneficiaries over non- beneficiaries. At overall level employment in beneficiaries was higher (291.56 days) as compared to non- beneficiaries (266.58 days).*

**Keywords : Credit, Beneficiaries than Non- beneficiaries**

### Introduction

Lack of adequate capital has been acknowledged as one of the most serious inhibiting factors in modernization of traditional agriculture and the key element behind the vicious cycle of poverty and lack of proper planning by the farmers (Patel P.M., 1988).

By taking all this into consideration the study entitled "Impact of Institutional credit on weaker section in Akola district" was undertaken with the objectives. 1. To study the employment pattern. 2. To study the income and expenditure pattern. 3. To study the impact of credit on income and employment of selected samples.

### Methodology

Akola tahsil was purposively selected for the present study. From this tahsil, five villages were selected for the study. List of beneficiaries and non beneficiaries of weaker section were prepared separately for each selected village with the help of Grampanchayat, Primary agricultural credit societies and other financing institutions.

The farmers who availed agricultural credit from any institutional sources for at least 3 years were called as beneficiaries and those who have not taken any financial assistance from any institutional sources for last three years were called as non beneficiaries. For the purpose of studying the impact of credit on income. Ten beneficiaries and ten non beneficiaries from each village were included into the sample. As such, whole sample was consisted of 50 beneficiaries and 50 non beneficiaries. Thus the total sample consisted of 100. The commonly used cost concepts were used for estimating the cost of cultivation of crops.

### Results and Discussion

#### Employment pattern

Table 1 indicated that, Total labour employment in non-beneficiaries group was 266.58 days out of which crop production provide 70.06 per cent employment followed by subsidiary occupation 23.35% and livestock 6.59 per cent

#### employment.

At overall level the total labour employment opportunities on beneficiaries group were more (291.56 days) as compared to non-beneficiaries group (266.58 days). Thus an additional 24.98 days of employment opportunities were created in beneficiaries over non-beneficiaries. Thus use of credit had increased the input use and as such it helped in creating employment opportunities.

#### Annual income

It could be seen from table 2 that, the beneficiaries at overall level the annual total income per farm was Rs. 42527.47. Largest share in the total gross income of per farm was from crop production (55.53%) followed by subsidiary and artisans occupation (39.25%) wage earning (3.18%) and from service and business (2.04%).

Largest share in total gross income of per farm was from crop production (71.94%) followed by subsidiary and artisans occupation (19.58%), wage earning (5.84%) and farm service and business (2.64%). The major source of annual income in beneficiaries and non-beneficiaries of selected sample was crop production. The Jain Hemchand (1990) finding was observed similar results. He states that the beneficiaries and non-beneficiaries, the main source was crop production.

#### Expenditure pattern

It was observed from table 3 that, the beneficiaries at overall level the total expenditure was Rs. 39390.01. Out of this expenditure, agriculture incurred 46.48 per cent, subsidiary/Artisan 22.84 per cent and on consumption 30.68 per cent which includes total food item (18.93%) and total non food item (11.75%).

In case of non-beneficiaries at overall level the total expenditure was Rs. 31114.55. Out of these expenditure, agriculture incurred 52.91 per cent, subsidiary and artisan 17.39 per cent and on consumption 29.69 percent which includes total food item (17.93%) and total non-food items (11.76%).



It is concluded that major expenditure in beneficiaries and non-beneficiaries is on agriculture. It was also observed that the expenditure on total non food item in beneficiaries is more in all the groups.

#### Pattern of utilization of loan

It was revealed from table 4 that, at overall level the highest proportion of loan (78.57%) availed for crop production followed by livestock purchased (20.45%) and implements and machinery only 0.97 per cent. The study indicated that the major share of loan amount was utilized towards crop production followed by purchased of livestock.

#### Cost, Returns and Profit

It could be seen from table 5 that, the beneficiaries at overall level the per farm grossed return was Rs. 23616.75 as against Rs. 19883.16 for non-beneficiaries. Thus perform expenditure incurred by the beneficiaries was higher than non-beneficiaries.

The Out put input ratio for beneficiaries and non-beneficiaries at Cost 'A' were 1.61 and 1.53 and at Cost 'C' 1.29 and 1.21 respectively. This shows that crop production was profitable in both groups but more so on beneficiaries. It was observed that gross return Cost 'A', Cost 'B', farm business income and net income per hectare were higher in beneficiaries than non-beneficiaries. Thus the study revealed that the per farm income in beneficiaries were higher as compared to non-beneficiaries.

#### Impact of credit on employment

Table 6 revealed that, the overall employment in beneficiaries was higher (291.56 days) as compared to non-beneficiaries (266.58 days). Thus an additional 24.98 days of employment opportunities were created in beneficiaries over non-beneficiaries. Additional employment over non-beneficiaries in case of artisan, small and marginal groups were 53.09 per cent, 28.02 per cent and 18.89 per cent respectively.

In all it was concluded that the additional employment over non-beneficiaries found 24.98 days.

#### Impact of credit

It was observed from table 7 that, at overall level, income in beneficiaries was higher (Rs. 42527.47) as compared to non-beneficiaries (Rs. 27637.84). Thus the additional income of Rs. 14889.63 were created in beneficiaries over non-beneficiaries. Additional income over non-beneficiaries in case of artisans, small and marginal group were 38.62 percent, 34.87 per cent and 26.51 per cent respectively.

In all it was concluded that the additional income over non-beneficiaries found Rs. 14889.63.

### Conclusion

The additional 24.98 days of employment opportunities were created in beneficiaries. Expenditure on non food items in beneficiaries were more than non-beneficiaries. The result of the study concludes that the institutional credit has positive impact on employment and income of weaker section.

Table 1 Employment pattern of selected farmers. (Figures in days)

S. N.	Particular	Beneficiaries				Non-Beneficiaries			
		Marginal	Small	Artisans	Overall	Marginal	Small	Artisans	Overall
1	Crop Production	206.55 (71.99)	219.01 (73.26)	198.11 (68.60)	207.89 (71.30)	198.29 (72.70)	204.54 (73.59)	157.49 (63.24)	186.77 (70.06)
2	Livestock	24.68 (8.60)	26.57 (8.89)	8.59 (2.97)	19.95 (6.85)	20.69 (7.59)	24.74 (8.90)	7.28 (2.92)	17.57 (6.59)
3	Subsidiary occupation	55.67 (19.40)	53.37 (17.85)	82.11 (28.43)	63.72 (21.85)	53.78 (19.72)	48.68 (17.51)	84.27 (33.84)	62.24 (23.35)
4	Total labour employment	286.91 (100.00)	298.95 (100.00)	288.81 (100.00)	291.56 (100.00)	272.76 (100.00)	277.96 (100.00)	249.04 (100.00)	266.58 (100.00)
5	Additional Employment over non-beneficiaries	14.15	20.99	39.77	24.98				

(Figures in parentheses are percentage to total labour employment )

Table 2: Annual income of selected samples through various sources (Rs. Per farm)

S.N.	Source of Income	Beneficiaries				Non-Beneficiaries			
		Marginal	Small	Artisans	Overall	Marginal	Small	Artisans	Overall
1	Crop production	19971.65 (54.32)	36914.57 (69.21)	13964.04 (37.25)	23616.75 (55.53)	17900.56 (71.82)	29825.56 (78.99)	11923.35 (58.93)	19883.16 (71.94)
2	Subsidiary & Artisans occupation	14789.49 (40.23)	14119.06 (26.47)	21166.14 (56.47)	16691.56 (39.25)	4410.19 (17.69)	5718.27 (15.14)	6105.58 (30.18)	5411.35 (19.58)
3	Wage earning	2003.45 (5.45)	1054.78 (1.98)	996.23 (2.66)	1351.49 (3.18)	2614.00 (10.49)	1168.12 (3.09)	1056.76 (5.22)	1612.96 (5.84)
4	Service & business	0.00 (0.00)	1245.00 (2.33)	1358.00 (3.62)	867.67 (2.04)	0.00 (0.00)	1045.00 (2.77)	1146.11 (5.66)	730.37 (2.64)
	Total	36764.59 (100.00)	53333.41 (100.00)	37484.41 (100.00)	42527.47 (100.00)	24924.75 (100.00)	37756.95 (100.00)	20231.80 (100.00)	27637.84 (100.00)

(Figures in parentheses indicate the percentage to total)

Table 3 :Pattern of expenditure of selected samples (Rs./Family/Year)

S.N.	Particular	Beneficiaries				Non-Beneficiaries			
		Marginal	Small	Artisans	Overall	Marginal	Small	Artisans	Overall
A	Agriculture	15972.56 (46.40)	28137.38 (54.59)	10812.44 (33.57)	18307.46 (46.48)	14897.44 (55.45)	23546.87 (85.45)	10947.41 (41.70)	16463.91 (52.91)
B	Subsidiary/ Artisan	8588.00 (24.95)	8998.79 (17.46)	9405.58 (29.20)	8997.46 (22.84)	4410.19 (16.42)	5718.27 (14.22)	6105.58 (23.26)	5411.35 (17.39)
C	Consumption	2720.64 (7.90)	3113.64 (6.04)	2831.40 (8.79)	2888.56 (7.33)	2660.40 (9.90)	3227.88 (8.02)	2908.08 (11.08)	2932.12 (9.42)
1	Total cereals	984.24 (2.86)	1224.84 (2.38)	1140.48 (3.54)	1116.52 (2.83)	841.44 (3.13)	1328.16 (3.30)	1144.80 (4.36)	1104.80 (3.55)
2	Total Pulses	2825.40 (8.21)	3937.96 (7.64)	3591.88 (11.15)	3451.74 (8.76)	1333.00 (4.96)	1782.00 (4.43)	1510.28 (5.75)	1541.76 (4.96)
3	Other food items	6530.28 (18.97)	8276.44 (16.06)	7563.76 (23.48)	7456.82 (18.93)	4834.84 (18.00)	6338.04 (17.00)	5563.16 (21.19)	5578.68 (17.93)
4	Total Food items	3329.40 (9.67)	6127.28 (11.89)	4428.14 (13.75)	4628.27 (11.75)	2724.04 (10.14)	4621.68 (11.49)	3636.12 (13.85)	3660.61 (11.76)
5	Total Non Food items	9859.68 (28.65)	14403.72 (27.95)	11991.90 (37.23)	12085.09 (30.68)	7558.88 (28.13)	10959.72 (27.25)	9199.28 (35.04)	9239.29 (29.69)
6	Food + Non-food items	34420.24 (100.00)	51539.89 (100.00)	32209.92 (100.00)	39390.01 (100.00)	26866.51 (100.00)	40224.86 (100.00)	26252.27 (100.00)	31114.55 (100.00)

Table 4: Pattern of Utilization of Loan  
(Figures in Rs.)

S.N.	Particular	Beneficiaries			
		Marginal	Small	Artisans	Overall
1	Crop Production	121520.00 (72.98)	254640.00 (84.98)	27200.00 (57.63)	134453.33 (78.57)
2	Live stock purchase	45000.00 (27.02)	45000.00 (15.02)	15000.00 (31.78)	35000.00 (20.45)
3	Implements/Machinery	0.00 (0.00)	0.00 (0.00)	5000.00 (10.59)	1666.67 (0.97)
	Total	166520.00 (100.00)	299640.00 (100.00)	47200.00 (100.00)	171120.00 (100.00)

(Figures in parentheses indicate the percentage to total)

Table 6 : Impact of Credit on Employment.  
(Figures in Days)

S. N.	Particulars	Beneficiaries	Non – beneficiaries	Additional employment over non beneficiaries
1	Marginal	286.91 (32.80)	272.76 (34.11)	14.15 (18.89)
2	Small	298.95 (34.18)	277.96 (34.76)	20.99 (28.02)
3	Artisans	288.81 (33.02)	249.04 (31.14)	39.77 (53.09)
4	Overall	291.56 (33.33)	266.58 (33.33)	24.98 (33.35)

(Figures in parentheses indicate the percentage to total)

Table 5 : Cost, Returns and Profit on selected farms.  
(Rs. Per farm)

S.N.	Particular	Beneficiaries				Non-Beneficiaries			
		Marginal	Small	Artisans	Overall	Marginal	Small	Artisans	Overall
1	Grossed cropped area(ha)	1.21	2.43	0.72	1.45	1.09	2.12	0.63	1.28
2	Gross returns	19971.65 (16505.50)	36914.57 (15191.18)	13964.04 (19394.50)	23616.75 (16287.42)	17900.56 (16422.53)	29825.56 (14068.66)	11923.35 (18925.95)	19883.16 (15533.72)
3	Cost 'A'	11564.89 (9557.76)	24566.63 (10109.72)	7998.25 (11108.68)	14709.92 (10144.77)	10456.33 (9592.96)	20887.36 (9852.53)	7544.11 (11974.78)	12962.60 (10127.03)
4	Cost 'B'	13887.81 (11477.53)	26489.52 (10901.04)	9055.44 (12577.00)	16477.59 (11363.86)	12778.42 (11723.32)	21799.85 (10282.95)	9011.44 (14303.87)	14529.90 (11351.49)
5	Cost 'C'	15972.56 (13200.46)	28137.38 (11579.17)	10812.44 (15017.28)	18307.46 (12625.83)	14897.44 (13667.38)	23546.87 (11107.01)	10947.41 (17376.84)	16463.91 (12862.43)
6	Farm business income	8406.76 (6947.74)	12347.94 (5081.46)	5965.79 (8285.82)	8906.83 (6142.64)	7444.23 (6829.57)	8938.20 (4216.13)	4379.24 (6951.17)	6920.56 (5406.68)
7	Family labour income	6083.84 (5027.97)	10425.05 (4290.14)	4908.60 (6817.50)	7139.16 (4923.56)	5122.14 (4699.21)	8025.71 (3785.71)	2911.91 (4622.08)	5353.25 (4182.23)
8	Net income	3999.09 (3305.03)	8777.19 (3612.01)	3151.60 (4377.22)	5309.29 (3661.58)	3003.12 (2755.16)	6278.69 (2961.65)	975.94 (1549.11)	3419.25 (2671.29)
9	Out-input ratio at								
	i) Cost 'A'	1 : 1.73	1 : 1.50	1 : 1.75	1 : 1.61	1 : 1.71	1 : 1.43	1 : 1.58	1 : 1.53
	ii) Cost 'C'	1 : 1.25	1 : 1.31	1 : 1.29	1 : 1.29	1 : 1.20	1 : 1.27	1 : 1.09	1 : 1.21

(Figures in parentheses indicate values per hectare)

Table 7 : Impact of Credit on Income  
(Figures in Rs.)

S. N.	Particulars	Beneficiaries	Non – beneficiaries	Additional income over non beneficiaries
1	Marginal	36764.59 (28.82)	24924.75 (30.06)	11839.84 (26.51)
2	Small	53333.41 (41.80)	37756.95 (45.54)	15576.46 (34.87)
3	Artisans	37484.41 (29.38)	20231.80 (24.40)	17252.61 (38.62)
4	Overall	42527.47 (33.33)	27637.84 (33.33)	14889.63 (33.33)

(Figures in parentheses indicate the percentage to total)

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