

RESEARCH NOTE

Credit Orientation of Progressive and Non-Progressive Farmers

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INTRODUCTION

Credit institutions play a big role in promoting adoption of new farm technology by a farmer, provided he is favourably predisposed to take advantage of these institutions. Singh *et. al* (1974) indicated that the progressive farmers were using credit in the right direction whereas, less progressive farmers were not properly channelising their resources to maximise the production. Several past studies had conclusively shown that, lack of credit orientation impedes adoption of modern technology and the farmers do vary in this respect. With this background in mind, the study entitled "Credit orientation of progressive and non-progressive farmers" was taken.

METHODOLOGY

The present study was conducted in Parbhani taluka of the Parbhani district. Parbhani taluka was purposively selected because there are number of major institutions located in the taluka. The logic behind this, is that, the farmers have better opportunity to approach and utilise the services rendered by those institutions comparatively more than other talukas. From this taluka, four villages namely :Zari, Purna, Pingli and Tadkalas were selected by applying following criteria :

- i) A village must have atleast 100 hectares area under Kharif jowar.

- ii) A pucca approach road.
- iii) Banking facilities.
- iv) Head quarter of the V.E.W.

In order to identify a farmer as a progressive, the criteria developed by Reddy *et. al* (1971) were used with suitable modification. Based on proportionate random sampling technique, a sample of 220 respondents was drawn.

Credit orientation was operationalised as the farmer's orientation to take advantages of different organisations and agencies promoting agricultural development by promoting loan facilities to the farmers. It was measured by using the credit orientation scale developed by Mishra and Sinha (1981).

RESULTS AND DISCUSSION

The cursory look at Table 1 reveal that, 40.91 per cent progressive farmers possessed high credit orientation while, 3.63 per cent non-progressive farmers had high credit orientation. Data further indicated that the respondents in the progressive group of farmers had more frequent transactions with the available credit agencies than those of non-progressive group of farmers.

Out of the obtainable score of five, the progressive farmers could secure a score of 3.99 on an average as compared to only 2.42 by non-progressive farmers. The

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Table 1. Distribution of the respondents according tot heir credit orientation.

Sr. No.	Credit orientation	Progressive farmers n = 110		Non- progressive farmerfs n = 110	
		Number	Per cent	Number	Per cent
1.	Low (1 and 2 score)	2	1.82	69	62.73
2.	Medium (3 and 4 score)	63	57.27	37	33.64
3.	High (5 score)	45	40.91	4	3.63
Mean score			3.99		2.42

Z = 11.81** Significant at 1 per cent level

computed value of 'Z' (11.81**) found to be highly significant. Based on 'Z' value, data clearly indicated that progressive farmers were significantly differed in respect of credit orientation.

IMPLICATION

It was noted that those respondents

who had access to credit orientation were proved to be progressive farmers. Therefore, it is suggested that financing agencies should come forward by simplifying their advancing procedure so that farmers can take advantage to improve their farm and farm based enterprises.