

RURAL TOURISM IN INDIA: PROSPECTS AND CHALLENGES

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PROEM

Rural life is traditional and its social structure is marked by traditions, customary practices, value based and environment hygienic, pollution free, healthy original; rural culture is folk with attachment to heredity, belief, faith which reflect social practices, human beings with ecclesiastical and super natural beings supposed to reside in other world. Apart from this, rural preserves arts, crafts, heritage, monuments, memoirs, forts, rivers, canals, tanks, lakes, falls, caves besides drawings, paintings and sculptures. All these things have not only tourism value but also leisure and recreation for people in society. In addition to this, folk cultures and its component of little tradition and great tradition its reflection in the form of folk songs, dances, literature, drama, village sports and games, bull fights etc. are the other features of attraction for rural tourism.

The rural centres of tourist attraction not only attract the native people but also foreigners. There will be lot of instances of both people in the country and foreigners visiting these places. Rural tourists attraction for not only lesser and recreation but also learning and gaining knowledge about the importance of such centres. These centres include under various categories, the places such as Birbhum (West Bengal) for hot water falls, Nalanda University (Bihar), Nababhat, Burdwan (West Bengal) for 108 temples, Ajanta and Ellora (Maharashtra) Temple architect in Tanjavur, Kodaikanal for lake, Gandhigram for Shirumalai Hill, Mahabalipuram for sculptures, Kerala for Naturopathy treatment, Khazuraho (MP) for sculptures, Bhratpur (UP) bird century, Gobardhan (Mathura), Kulu (HP) for local culture and hospitality, Rajasthan, Gujarat, Jharkhand and Punjab for agro-naturalize, In view of envision of mass media and satellite based communication under the banner of either DTH or remote sensing affect a healthy, original and their real life recreation experience of the people in contemporary society. The youths fall the victim of electronic media base recreation, which has destroyed the culture specific, moral oriented value, based indigenous recreation.

This is a great challenge before rural tourists in India, which needs intervention on the part of GOs, cultural societies, NGOs, PRIs, environmentalist, social activists etc. In spite of the problems and challenges in the rural tourism sector the rural arts and crafts, folk culture media, sports and games etc. performed on certain occasions are still popular in traditional value on power of attraction.

Keywords: Traditions, Customary Practices, Folk Culture, Arts and Crafts Ecclesiastical, Contemporary Society, Recreation, Health and Hygiene, Sculptures.

RURAL TOURISM: A REVIEW

Hunziker et al, (1942) views that the tourism is about people being away from their own homes, on short term, temporary visits, for particular purposes. "Tourism is the sum of phenomena and relationships arising from the travel and stay of non-residents in so far as it does not lead to permanent residence and is not connected to any earning activity". Granovetter (1973, 1983) examined the nature of these ties between dyadic relations. He argued that strong ties will primarily consist of family and friends and the information gained from this type of relationship may become redundant over time, while weak ties can provide access to important information and resources from distant parts of the actors social system. Callon (1986) views IRT is forged through the construction of networks that enable actors to jointly develop resources such as local traditions, art forms, celebrations, experiences, entrepreneurship and knowledge. In this discussion, the term "actor" refers to people involved in tourism-relevant networks; unlike the actor-network theories D'Amore, (1988) stressed that structural violence and establish positive peace or long-term reconciliation. Developing countries are at the receiving end when it comes to social inequities and irreversible ecological damage. Brockelman et al, (1990) views about conservation of land and wildlife surrounding Maasai

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village communities. Innskeep, (1991) views in Tanzania Integrated Rural Tourism (IRT) as a tool for development in a specific lagging region). The concept of integration has gained currency in the literature, particularly with reference to planning. Stevens (1993) defines tourism development has also been a factor in luring young people away from their village community. Hitchcock (1993) defines the importance for conservation of a hippo in African dense forest to maintain ecosystem and tourist friendly the interest of tourists in village culture has reinforced the value of this culture for young people within the village communities. India is one of the few countries of the world endowed with an array of tourism resources from bio-cultural diversity to a wealth of histories and antiquities. These should have accelerated the growth of tourism in India at four times the world average. Michaud et al, (1994) views in reality, smaller countries like Malaysia, Indonesia, Hong Kong, the Maldives and Bhutan have proved more adept at promoting their national tourism as a successful industry. Robinson (1994) suggested in his study that local political institutions were suffering because young people were away completing tourism duties. Uysal (1994) suggested that the destinations should be appealing to travelers who are likely to have greatest economic impact and the internet has the potential of being a viable tool to access these market segments. Matzke et. al. (1996) suggested that in contrast to these positive outcomes were the studies, which stressed that tourism was having a negative effect on the physical environments within and surrounding village communities. Some of the negative outcomes of tourism development for young people in village communities are the demonstration effect of the tourist's lifestyles on the aspirations of young people and the corresponding rise in begging by young people. Pearce et. al. (1996) defines Tourism is a global activity encompassing various cultures and societies and hence its negative impacts are widespread. Singh (1996) highlights the role of tourism in providing young people with the incentive to learn about traditional culture to take in tourism activities. Matzke et. al. (1996) shows is that as tourism gains in importance the political power invested in the younger members within the community increases as they are often the ones dealing with tourists and controlling the direction of tourism. This is especially the case if tourism becomes a major economic influence within the community. The impact of tourism development on the curbing of migration of young people from the village is another outcome that several studies identify. This is directly related to the increase in job opportunities for young people that tourism development brings. Rowley (1997) who exert ownership, management, or service provision control on many natural and cultural resources for tourism such as large estates, cultural centres, museums, historic buildings. This is despite the fact that their principal goals and resources may not be concerned with, or designed principally for, its development. In terms of human resources, they may provide services that contribute directly to the quality of the industry in a region through, for example, the provision of locally based training. Thus, organizations such as colleges and informal business groups/associations can be described as resource controllers. Wahab et. al. (1997) addressed ways of integrating economy and culture with it the importance of local participation and control has been recognised, with integration defined according to the percentage of local people employed, the type, and degree of participation, decision-making power, and ownership of resources in the local tourism sector. Daniel (1998) views that the role of tourism in protecting and enhancing the natural environments surrounding of the village communities and is a major aim of eco-tourism. Christ (1998) views about conservation of the Komodo National Park as a tourist's attraction Buhalis (1998) according to the World Tourism Organization the key to internet success lies in the swift identification of customer needs and the establishment of direct contact with consumers, offering them comprehensive, personalized and up-to-date information. The rapid development of internet provides unprecedented and affordable opportunities for global representation and marketing of tourism. Hatton (1999) specifically identify young people as the recipients of job opportunities created by tourism. Alexander (1999) speaks about the importance in protection of a Howler Monkey population to protect ecosystem and to promote eco-tourism. Page et. al. (1999) define the purpose of this research, they are defined as actors who operate mainly in the non-profit sector and play an important buffering role in environmental, social, cultural, economic and political issues at destinations. Mulligan (1999) demonstrates that communities that have no defining ties such as kinship or social networks or political structures that bind the community together struggle to cope with the pressures that tourism development brings especially if the economic benefits are limited. Tourism development has brought division within the community over the distribution of economic benefits. Belsky (1999) in particular is very critical of the tourism development in the community she studied because no attention was paid to analyzing the community or how community history, institutions and social processes might affect outcomes on the ground. In this case, a management model was devised and introduced by an external agent without taking into account the role of local institutions. Gossling (1999) stressed eco-tourists stays in facilities that are likely to be owned and managed by local people rather than multinational corporations, and often eat local food and consume local services. Fleisher et. al. (2000) specifically state, "*the promotion of small scale tourism is intuitively perceived as a suitable form of economic development for rural areas*" Van der Ploeg et. al. (2000) views about growing consensus as to what

actually constitutes rural development activities, which has expanded to include nature conservation, region-specific products and rural tourism. Thomas (2000) emphasized that the small businesses in the generic field are well-rehearsed and recognized; within tourism, it is a perspective that has received far less attention.

Mostowfi (2000) views today, Villages are one of the resources, attracting the attention of tourism planners more than ever. Those with some specific cultural, natural or social appeal have a very strong potential for attracting tourists from close or remote areas and this can have significant role in rural development. Tosun (2001) draws attention to an aspect often overlooked in tourism literature. He highlights that most models of sustainable tourism development have originated from developed countries and hence do not take into account the socio-economic, targeted interventions to address the issues raised in the Millennium Development Goals require that the linkages between tourism and poverty be identified. Sharpley (2001) views rural tourism will cause the development of social and economic aspects of a village in long terms. It can be said that one of the operational strategies for the development of rural areas is the implementation of village tourism program in potential areas. Mill et. al. (2002) characterized the destination component as consisting of attractions and events, facilities, infrastructure, transportation and hospitality resources. The internet can be applied for all elements of destination mix, but the author feels that most research has been focused on online marketing by travel agents and hotels. Ismail (2002) the websites must be 'technically sound, effective in their marketing principles and customer friendly. Banuri et. al. (2002) stress organizations such as colleges and informal business groups/associations can be described as resource controllers. These are a diverse group of actors with an indirect yet significant remit in tourism provision. Unlike institutions, they are not directly responsible for policymaking, although they may be consulted and hence exert influence on strategic decisions. Based on their activities, four key characteristics common to all resource controllers can be summarized. One, they are "civic entrepreneurs". Brown (2002) states that tourism can serve as an important source of tax revenues for local jurisdictions. Rural tourism provides new motivations to go on cultural, social and economic activities by presenting new economic opportunities. Madrid (WTO-2002) highlight that a high level of community involvement is difficult to put into practice in developing countries owing to prevailing socio-economic, political and legislative constraints. Yadav (2002) tourism is one of the largest sources of foreign exchange in countries such as Costa Rica, Belize and Guatemala In contrast to conventional tourists. Askjellerud (2003) suggested that peace disturbed due to political hostilities between nations could be restored through tourism. Martin (2003) who see the need for more connected regional approaches to addressing economic, environmental, and social objectives. Rabu (2003) views tourism may be considered a tool that can bring about this reconciliation by helping people to travel and experience local cultures at destinations, and by fostering cultural exchanges and understanding between host and guest communities. Honey (2003) defines eco-tourism as aimed to protect and benefit conservation; benefit, respect and help empower local communities; and educate as well as entertain tourists. Yadghar (2004) rural development is a strategy for improving economic and social life of poor villagers and a multilateral endeavor to reduce the poverty. That will especially be possible through increase in production and promote productivity in rural environment. Hjalager (2004) views that the growth of tourism as a major large-scale activity has involved unsustainable practices over many decades. ECPAT (2005) Thailand and Cambodia in South East Asia may be cited as examples of sex tourism destinations involving exploitation of women and children and the spread of sexually transmitted diseases like HIV/AIDS and a decline in moral/ethical values. Brown et. al. (2005) affirm that tourism has the possibility of transforming a stagnant rural community into a flourishing one by attracting retirees, entrepreneurs, and young workers; diversifying the economy, and boosting the quality of life with a wider range of goods and services. Kanaani (2005) rural tourism in one of the forms of sustainable development that through promoting productivity in rural zones, brings about employment, income distribution, preservation of village environment and local culture, raising host community's participation and presenting appreciate methods to conform beliefs and traditional values with new circumstances. This will bring many benefits to rural zones. Explore Rural India (2005) endogenous Tourism Project (ETP) spreads across 36 villages in India and focuses on the rural tourism experience, with thematic priorities that include human development, gender equality, strengthening decentralization, urban and rural livelihoods, energy and environment and vulnerability reduction. Press Release, New Delhi(2006) refers Indian healthcare sector develops, a new term has been coined called 'Medical Tourism', which is the process of people from all corners of the world visiting India to seek medical and relaxation treatments. The most common treatments sought are heart surgery, knee transplant, cosmetic surgery and dental care. Salazar (2006) views cultural issues prove particularly important in the context of peace through tourism, as it is often the denial of cultural identity that fuels conflict. Luhomi (2006) states Darjeeling and Shimla, two popular hill stations in North Eastern and North Western India since British colonial rule, have been victims of resource use conflict and depletion

of natural resources due to expanding hotel and tourism industry. Ramadoss (2006) says that the Indian systems of medicine like Ayurveda, Yoga, Panchakarma, and Rejuvenation Therapy are among the most ancient systems of medical treatment, of the world, he says, Southern states of India, especially; Kerala has developed Health Tourism as one of the products for the promotion of tourism in Kerala. He said most hotels and resorts are coming up with the spas and Ayurveda Centers as an integral part in Kerala. Ambika Soni emphasized that there is a need to promote India as the new emerging Medical Value Travel destination abroad. She said the private and public hospitals need to synergize their efforts to promote India as the Healthcare destination worldwide. The Healthcare Industry will also have to standardize their processes and make its functioning more transparent and accountable. She further said that India's healthcare sector has emerged as the largest in the service sector. Lynch and Morrison (2007) defines networks as social structures that enable the operators of small firms to build the level of trust necessary for them to share in the development of the local tourism product. Brennan et. al. (2007) define Tourism, and its incumbent networks, is one such economic activity that has often been cited, in relation to rural economies, as a key strategy for regional development Saxena et. al.(2007) stress tourism, and its incumbent networks, is one such economic activity that has often been cited, in relation to rural economies, as a key strategy for regional development .Jack(2008) speaks that the facilitating a rich understanding of stakeholder roles and relationships in collaborative rural tourism networks. Leong (2008) elaborates alternative forms of tourism include Sustainable Tourism, which may be considered to be a force that strives to develop tourism with a human face and care for the environment and its ecology. Rozga et. al (2008) identify the positives of community involvement as community ownership, livelihood security, minimal leakages, efficient conflict resolution, increases in the local population social carrying capacity and improved conservation. Higgins et. al (2008) define the corporatized form of tourism is one of those facets of capitalist globalization which have rendered structural violence leading to dehumanization and exploitation of indigenous communities and ecological damage. Mazumder (2008) stress that Water is an acutely scarce resource in Darjeeling and as a result, the civic amenities are coming under increasing stress, creating a plethora of problems for the residents as well as for the summer visitors. Schwartzman (2009) define a system that rejects globalisation and rampant consumerism while advocating economic self-sufficiency and ecological and cultural integration of local communities through non-violent dismantling of the social and environmental inequities caused by the capitalism, is a possible alternative path towards sustainable development. Malamud (2009) wrote a compelling argument in defense of "literary tourism"—travel with a focus on historical locales connected to famous authors in "You've Read the Book, Now Take a Look! Literary Tourism and the Quest for Authenticity. National Portal of India (2010) highlights that the 72% of the population resides in the rural areas and stands to benefit greatly from a targeted and integrated rural development program where tourism play a pivotal role for economic and social development. Prakash et. al. (2012) views that in developing countries the language of policy makers focuses on diversification than regeneration of the rural economy. The inefficiency of agricultural livelihoods on the search for new source of growth and economic opportunity small holders farming is facing growing constraints. In this context, tourism is promoted as new activity, which is supplementary to agriculture. Ubale et. al (2012) emphasis that agritourist is one alternative for improving the incomes and potential economic viability of small farms and rural communications. Present concept of travel and tourism is limited to urban and rich classes, which constitutes only small portions of the population. However, the concept of agri-tourism takes travel and tourism to the larger population, widening the scope of tourism due to its cost effectiveness. Based on the review of related literature, this paper highlights the major role of rural tourism in India, which may bring the Socio-Economic development in the village utilizing natural resources, youth potential, rural traditions according to different geographical locations, ethnic cultures of different castes and creeds etc.

ISSUES

We have crossed 64th year of Independence, experiencing with various tools and mechanisms for our development but the definition of development is still unknown to us. We still can feel certain hole in the process of our development programme resulting in we are unable to enjoy the fruit of that. Though development has various degrees and dimensions but above all it is a freedom of people (see Sen 1999) and it gives social empowerment through economic freedom accordingly people of all segments in urban and rural enjoy. However, urban people have better economy freedom because of availability of various sources but rural people are still lagging on that. Still our rural economy stands on agriculture and its productivity though it has much to offer beyond agriculture. The majority of our population are living in village(according to census 2011) but this major human resources are not utilized properly; the diversity of mass rural working forces need in urgent manner to improve their drudgeries conditions,

poverty and malnutrition etc. Amartya Sen (1999) argues that local economic development, especially in poor and developing countries must be implemented through the expansion of human capabilities rather than the parameters set by proponents of capitalist globalisation.

The recent trends of development is encroaching of rural lands for industrial purposes and a cultural transitions which affect the traditional social structures are seen in the rural areas in India .Here the globalization has a great role to play. The machinery power restrict the menial works and ultimately dislodge the villagers from their traditional earnings, is a serious thought to-day but also cultures from western to eastern easy adoption that culture is seen increased among our villagers, Therefore, We must ensure such mechanism which can show the new path to coordinate intercultural stigma which is able to hold our originalities and local earning modules for village sustainable development.

Today, Villages are one of the resources, attracting the attention of tourism planners more than ever. Those with some specific cultural, natural, or social appeal have a very strong potential for attracting tourists from close or remote areas and this can have significant role in rural development (Mostowfi, 2000).

Our country is witnessed of many rulers since medieval period and colonial reigns where the tourists used to visit our country for business purposes and their destinations were fixed but today the scenario is changed, tourists like to spend their leisure times not only for the business but also for recreation which is knowledge based, healthy, secure with special love and cares what the lag during their day today life cycle.

Our villagers are exemplary in hospitality; they love and accept the outsiders as a guest, which may attract tourists to fulfill their desires. They are God fearing, peace lovers, live together irrespective of caste or creeds, which can be a better option to the foreign tourists to compare with their societies. Thus, we have wide choices of tourist's destination starting from Kashmir to Kanyakumari as example environmental tourism in hill stations (Kodaikanal, Ooty, Nilgiris (T.N.), Coorg, Mechedatu, Nandihills (Karnataka), Manali (H.P.), Darjeeling (W.B.), Gangtak (Sikim), Shillong (Meghalaya) etc. Eco-Medical tourism in Kerala etc. We should not restrict only these recent invented sectors, we can expedite many new fields according to geographical areas in our country where our rural area can be taken into account as an example we can say our tribals marriage ceremonies and their enjoyment during that occasions taking home made liquors (Deshi arracks) etc., their dances with neighbours as seen among tribals in Purulia (W.B.) may be made attractive to the tourists etc. A community, with its surrounding environment, becomes a crucial part of a tourism experience (Blackstock, 2005). We should recognize the local community as major stakeholders of rural tourism. Sharing of culture, monetary exchanges coordinate a good macro-micro economic relation through community involvement in this sector remains exemplary. Rural tourism is growing at an annual rate of 4 percent, nature travel which is also part of rural tourism is growing at 10-30 percent (Kurukshetra Vol 60, No 7 May/12) Therefore, our aim must be to bring down the global rating of tourists' visit in our country from nine to one-a challenging task for future, needs to be realized.

OBJECTIVES

- To examine the relationship between tourism and social behaviour pretext to rural India.
- To focus the various products in rural tourism.
- To study the socio-economic development through these products.
- To recommend suitable measures.

METHODOLOGY

This study is based on the secondary data collected through the articles published in related Journals, Newspaper, Books, websites etc. and through focus group discussion supplemented by observation, experiences gained by authors in various tourist spots in rural areas. Based upon this, the inferences are drawn and logical conclusion is made. Certain useful suggestions are also presented based upon the findings and conclusions.

FINDINGS AND CONCLUSION

Rural tourism has a great value to connect various social cultures in rural India. It does not restrict into a particular phenomenon; broaden the specific knowledge area, idea that is not provided through electronic media. Here rural people have an opportunity to exchange their thoughts with tourists those also bring the new thoughts along with them. This acculturation systems were also noticed during Medieval periods but due to un education ,poverty etc. our villagers were not that much keen to adopt the knowledge about other parts of the World still they preserve and protect their own traditions and beliefs pollute the environment, create temporary earning systems and confuse our peace lover villagers. Tourism and economy are the sides of a coin. It brings liquidity not only through the visitors of intra countries but also from foreign nationals. In earlier times, people were more focused on particular destination, which was more in business relations, but today the scenario is changed, people want to relax their leisure times in an eco-friendly atmosphere, which has a long distance than their hometown or working places. They need service from the people with love and care, they like to enjoy with other foods, cultures etc., to taste an experience in different atmosphere. Therefore, the development in rural tourism should be taken as a serious concern in the forth-coming five-year plan, which will facilitate the effective systems to focus our tradition and cultural values within and outside the country that in turn develop our socio-economic condition of our rural people. We can build up tourism in variety of products like cultural product, health care product, food cultures product etc. according to the specialization in different villages so that tourists may get interests. As rural tourism example, a village in Punjab is a welcoming step. It is a relationship industry where we need to strengthen trusts and capacity between tourists and villagers. Therefore we must ensure for better securities and other requisite infrastructures like health care systems etc. to feel free them to visit our country.

SUGGESTIONS

Normally tourists do not take the adequate responsibilities to keep the tourist place clean and hygienic. Government may create centers of tourist attraction pollution free arrangements.

It always feels the lack of availability of knowledgeable guides in the spots. Tourists visit the places with historical evidences need to be explained in such a way that tourists get interest on the spots and sometimes may feel re-visit. Therefore, provision for knowledgeable guides is essential who can explain the importance of the spots with historicity, a positive approach for development.

Tourists normally visit the place for enjoyment and relaxation during their leisure time but it is noticed that the most of the tourist spots are having either poor boarding and lodging facilities or no facilities at all, therefore creation of better boarding and lodging facilities especially in rural areas are required to attracts number of tourists in the particular area may be a welcome step.

Health care safety is a paramount important in this sector. Tourists feel insecure due to improper health care facilities in the spots. Safe drinking water, food courts with variety of stiffs, cleanliness, hygienic condition all are basic requirement for attracting the tourists. NGOs / GOs have an important role to create health care centres with sufficient medicines and practitioner to handle any emergency with care and love. The majority of tourist's spots are lagging all these structures, need to be improved.

Tours should be planned and packaged after a well-planned market research. It reveals what tours are and what would be in demand. Historical trends are also a good gauge for future purpose. A good package should contain most acceptable products and contains those products, which actually need the segment of market.

It is the prime objective of the provider to identify and introduce new products/tours. It is also advisable to introduce lesser-known areas, create new demands and interests, and make them more attractive. Do not pack too much places and too much products in a single package.

The new tour products should be made at proper time and tours have an appropriate time, season and place to promote depending on the habits of customers their holiday patterns and the type of a tour. National behavior show that the people from England plan their next holidays around December. The pattern of arrival of tourists may vary

from place to place and from time to time. Hence, it is to be learned in advance and launch those products in time for getting maximum result. Select the best dates and season, during which to concentrate on a coordinated group of offering and provide a good selection for the customers.

The tour organization must make acquainted itself fully with components of each tour, the services and attractions offered, must personally, and critically experience what the tour has to offer. He must personally know the contractors, their competence and examine the equipment to be used by them and have a full awareness of the quality and reputation of the personnel who deal with the tour groups.

The tour operator should familiarize with market segments having potential for sale of the tours. A prudent tour operator must act with personal knowledge, prosperity, enthusiasm and purposefulness, to satisfy the needs of the tourists.

Professionally formulated marketing plan should follow thoroughly and dynamically.

For marketing and promoting tour packages, appropriate marketing tools should be preferred and implemented. Newsletters, brochures, slides, CDs, DVDs, films, show cards, websites etc., can be used in popularizing tour packages.

Association of Tourism Trade Organizations, India (ATTOI) is playing an important role in creating a common platform for all tourism service providers to build business relationship among members and explore avenues as community in harnessing resources outside the normal gambit of individual resources. The key objective of ATTOI is to build awareness within India and abroad about the potentials of tourism in India.

Tourism brings affluence to the host nation by creating employment opportunities, generating income, foreign exchange earnings and improvement in overall quality of life. This is getting hold of importance day-by-day. The Government has realized the massive potential of tourism which is now balanced to become the major industry and the economists, professionals and experts in this field believe that tourism will become the core industry of the country.

Since last decade the several terrorists attack took place in our country and the latest is in 26/11 Mumbai Taj attack in which we have lost our financial gain especially from foreign tourists those are visiting our country not only for tour purposes but also for business. The spreading of fear psychosis among these tourists is a major success for terrorists groups and sponsored terrorism countries, therefore, we must strengthen our security systems in such a manner that tourists may feel secure to visit our country not only for business but also for tour purposes as and when require.

The recent past, the government of India has introduced the selection of the best tourist village a welcoming step. It motivates the rural people to participate in tourist activities, which enhance the productivity of indigenous items.

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SOCIO-ECONOMIC CONDITIONS OF FARMERS: A STUDY OF RURAL PUNJAB

Harpominder Jit Kaur² Dr. Shalini Gupta³

ABSTRACT

This study aims at impact of socio-economic characteristics of farmers on access to agricultural financing. Data have been collected using a structured questionnaire. Findings suggest that the amount of agricultural credit that can be borrowed by the farmers is significantly affected by their age, marital status, education, number of dependents farm status, farm size, and education level, income from farming. The present research is based upon primary and secondary data. The socio-economic features of the 400 sampled farmers have bearing on the use of inputs such as seeds, fertilizers, labor charges, insecticides, pesticides etc., and in turn on economic surplus or deficit, investment pattern, amount borrowed, sources of borrowings and the utilization of credit. The attributes of the sampled farmer borrowers guide them to utilize the borrowed farm credit. The conscious farmer borrowers behave properly and therefore, utilize the loan for that purpose only as is mentioned in their loan applications. On the other hand, less conscious farmer borrowers behave indifferently and therefore, divert the farm credit for unproductive purposes. Such attributes of the sampled farmers has been brought to light through the study of socio economic factors of the borrowers. To achieve this specific objective of study the primary data has been collected from 400 sample farmers and has been analyzed. The results of research paper are thus, based on the primary data which has been duly analyzed. The 400 sample farmers are a good mixture of 46 (11.5 per cent) marginal farmers, 104 (26 per cent) small farmers, 127 (31.75 per cent) semi-medium farmers, 96 (24 per cent) medium farmers and 27(6.75 percent) large farmers.

INTRODUCTION

Punjab is a progressive state of India and has earned the distinction of being the "Granary of India". After the Green Revolution the agriculture in all the states of India particularly in the Punjab State, is not only serving as subsistence but also served for the improvement of the socio-economic development of the farmers. The Govt. of India and the Reserve Bank of India to give top priority to the small and marginal farmers and agricultural laborers, both in credit disbursement, have issued special directives and credit linked subsidies. For this purpose Small Farmers Development Agencies, the Central Government set up (SFDA) Marginal Farmers and Agricultural Labour Agency (MFALA) in each district of all the states. These schemes were launched with credit as the main instrument. The credit-linked subsidy in case of small farmers was 25 per cent, in the case of Marginal Farmers and Agricultural Laborers was 33.33 per cent of the amount of loan disbursed. The subsidy was treated as seed money (borrower's own contribution) by the banks in such schemes sponsored under SFDA and MFALA. The purpose was to increase the income of the small and marginal farmers by providing credit and subsidy for agriculture and allied activities. With the increase in income, the farmers can improve their socio-economic conditions. Later on in 1978, Integrated Rural Development Programme was introduced which replaced MFALA/SFDA Programmes. Successful implementation of socio-economic developmental programme calls for effective coordination between the financial institutions and Government Departments. It also helps in improving efficiency of resources' allocation and identifying infrastructural gaps. The State Level Bankers' Committee Meetings constituted by the RBI under the Lead Bank Scheme periodically monitor performance under social schemes on quarterly basis. The banks in the state of Punjab have increased the supply of credit to agriculture for the alleviation of socio-economic conditions of the poor farmers particularly the small and marginal farmers. Accordingly, the Commercial Banks, Regional Rural Banks and the Co-operative Banks through their 6920 branches and 3667 Co-operative Societies have disbursed agriculture credit at increasing trend. The increase in number of branches of these banks has accelerated the flow of credit to the agriculture sector on the one side and increased the deposits of the rural bank branches on the other side.

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It has been found that the institutional finance helped to improve the socio-economic conditions of the small, marginal and other farmers to some extent.

The amount of agriculture credit that can be borrowed by the farmers is significantly affected by their age, marital status, education, number of dependents, other occupations, farm size, farm status, tenancy status, farming experience, income from farming, income from other occupations, member of farm organizations, Co-operative Societies etc.

SOCIO-ECONOMIC SCENARIO

Economic activities in the state are showing constructural change, over last few decades. Primary sector encounter a downfall both in its share of state domestic product and share of workforce. When we talk about socio- economic conditions, the issue of farmers committing suicides takes a priority. Suicides by cultivators and agriculture laborers have been reported in Punjab since the mid-1980s. This is caused by a multi-dimensional crisis of post-green revolution phase of agricultural development. Recently there has been an increase in the number of suicides in Punjab especially in Sangrur District (lehragagga). Suicide may occur for a number of reasons. Some of these are depression, shame, pain, financial conditions, difficulties, etc. There are a number of Socio-economic risk factors which include high debt, crop failure due to natural disasters, decline in social position, burden of big fat weddings, drug addictions, dispute in families, health problem etc. Thus, this issue demands high attention. The present study tries to understand the socio- economic status of farmers of districts Ropar, Ludhiana, Hoshiarpur, and Bathinda to find the reasons for higher incidence of suicides. Along with these factors, increased cost of production also constitutes to farmers woes. Indian agriculture has to be of better quality and low priced. The situation worsened and in 1997, the debt burden of agriculture farmers of Punjab stood at Rs. 5700.19 crores. Exorbitant rates by moneylenders in the state charge from 18 to 30 % which is in-fact impossible to return the money and turning to more indebtedness. This study attempts to access the main reasons of indebtedness in the above said districts of Punjab. Land holdings of farmers reduce productivity. According to a saying, "If you do cultivate your land as your forefathers, you will not get high output though you are hardworking but if you cultivate your land with new techniques you will get high output weather you are less hardworking." Thus, technology helps to enhance productivity. The main reason behind indebtedness is small agriculture holdings. Small agriculture holdings resulted in low productivity because new techniques and machinery are not adept for these smallholdings. Lack of knowledge about new techniques, methods of production, Hybrid seeds, and supply of efficient agricultural inputs are also responsible for low productivity. The agricultural farmers in these areas are backward and use old methods of production. All these reasons are responsible for increasing suicide in these areas. The present study focuses on analyzing the socio-economic status of above said districts to understand whether the situation has improved or what steps are needed to improve it.

REVIEW OF LITERATURE

Most of the studies concentrated on evaluating the impact of new agricultural technology on the level of poverty, indebtedness, income, consumption expenditure, etc. of the marginal and small farmers. A brief review of these studies is given as under:

Duraiswami (1950) attempted to examine the problem of low income. The study also revealed that there is a scope for increasing income of the sub marginal farmers by financing them to maintain livestock.

Misra (1961) conducted a study to analyze the distribution of income among farmers. The study revealed that the crop incomes of majority of the families were low as their landholdings were very small. The study also revealed that the poverty of the people in these areas was quite visible. The causes of the poverty were the low man-land ratio, lack of facilities for double and multiple cropping and lack of subsidiary occupations.

Shastri (1963) attempted to examine the levels of living of cultivating families. The study revealed that expenditure of per family and expenditure of per adult male unit increases with increase in farm -size. The study also highlighted the fact that major proportion of income was spent on only food items.

Bhalla (2005) examined the incidence of suicides by farmers in rural Punjab. He found that the 53 confirmed cases of suicides were spread over 14 villages. The researcher examined that 45.20 per cent of the victims were landless labourers, 25 per cent small and marginal farmers, 18.80 per cent lower medium farmers. The researcher highlighted that the agricultural labourers and poor peasants or farmers account for 70 per cent of the suicides from the confirmed cases in the villages. He concluded that the main cause of suicides was family discord, whilst alcohol and illicit drugs' use ranks next to family discord. He also further concluded that the economic causes, such as indebtedness, loss of status, lack of resources and crop failure accounted for 42.10 per cent of the suicides. The author further concluded that the rest of the suicides were caused by death in the family, quarrel with in-laws and impotency.

Sidhu et al (2005) reviewed the impact of income, employment and productivity growth in the farming sector of Punjab. Their study revealed that favourable input output pricing policy and easy and cheap availability of short-term credit in the state of Punjab had substantially increased the higher use of inputs. The researchers observed that the seeds of commercialization of agriculture in Punjab were sown with the introduction of high yielding varieties of wheat and rice, followed by the use of chemical fertilizers and investment in irrigation, diseases and insect-pests management, and tractorization to ensure timeliness and precision in the farm operations. They concluded that favourable output pricing policy, assured marketing, and subsidies on inputs like power and fertilizers further facilitated this process. They further concluded that agriculture sector, witnessed high growth until mid-1990s and thereafter the growth of agriculture sector started decelerating and profitability started declining in the State of Punjab.

Chowdhary (1970) concluded that the new agricultural technology broaden the income inequality among the different sections of farming and provides proportionately large benefits to the big farmers as compared to the small farmers, because small farmers are slow to accept the new technology. This is due to lack of credit, availability of inputs, control over irrigation input and so on.

Galgalikar et al. (1970) conducted a study to examine the pattern of income distribution, saving and expenditure in village Jalalpur of Parbhani district. In small farm-size holdings, wages formed a substantial portion of gross income and exceeded net income from crop production. Net income per acre decreased with the increase in the size of holding. About consumption, the low income and middle-income groups had resorted to borrowing to meet their consumption expenditure. The higher income group spent proportionately less on food grains. The middle-income group spent proportionately more on ceremonies. The study also revealed that the bulk of the co-operative finance was availed by the high-income group.

Singh et al. (2004) conducted a study in Sangrur district of Punjab state to scrutinize the area and sources of farm loans. The total sample consisted of 120 farmers in two blocks of Sangrur district of Punjab state. The study revealed that the average amount borrowed was Rs. 189750 for the marginal, Rs. 252162 for the small, Rs. 317632 for medium and Rs. 396200 large farmers respectively. The overall results brought out that there is a high level of credit prevalence among the Punjab farmers. Easy availability of credit and ignorance of its long-term negative consequences among farmers can be attributed to the high level of credit. The study also revealed that the average amount of outstanding loans increased with the increase in farm-size, whereas on a per acre basis there was an inverse relationship. Majority of the respondents, i.e., 42.50 per cent could not repay their loans because of the high cost of agricultural inputs, while insufficient income generation, high rate of interest, uneconomical size of landholdings were the other reasons responsible for the non-repayment of loans in time.

Kaur (2010) highlights that as the in the families of farmers who commit suicide are mainly female. Women often become the sole supporters of families. These women, who in times past managed the domestic region and perhaps engaged in light fieldwork, now find themselves playing the new role of meal ticket and sustaining their families among extreme outstanding debt. Given the traditional Punjabi gender dynamic, women are even less likely to be formally educated than men and are unable to find alternative sources of employment.

Okpeke et al. (2015) studied farmers' awareness of the economic importance in Nigeria. The result showed that majority (31.43 per cent) of the respondents were within the age range of 41-50 years, 52.86 per cent were Males,

61.43 per cent were married, 44.30 per cent were civil servants, 34.29 per cent had farming experience of above 15 years, 44.29 per cent had household size of the range of 5-8 persons and 85.71 per cent did not belong.

Samarpitha et al. (2016) studied about socio-economic profile of rice farmer's exploration from Kurnool district of Andhra Pradesh. The result showed that average age of the farmers was 43.30 years indicating that majority of the farmers were middle aged and were actively taking part in paddy cultivation. Majority (95 per cent) of the farmers were found to have small and medium sized families. The results also showed the general trend among the sample farmers towards having nuclear family. Majority of the farmers cultivated rice on own lands, which may be beneficial because owner farmers have the freedom for large capital investments in equipment's, and input.

RESEARCH METHODOLOGY

The present research is an attempt to study the impact of socio-economic factors on farmers of Punjab. With a view to have, a proper understanding of the research topic, review of literature, relating to socio economic conditions and its impact on agricultural financing has been thoroughly conducted. Important studies relating to factors effecting socio economic conditions and its impact on agricultural credit conducted by various researchers in India and Punjab have been reviewed.

This study examines relationship of Socio economic factors with agriculture credit; it also includes sampling design, data collection, data analysis, the statistical tools applied in the analysis of data.

Table-1: Education-Wise and Farm Size-Wise Distribution of Farmers

Education		Farm Size Categories											
		Marginal		Small		Semi-Medium		Medium		Large		Total	
		Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Zone I	Below Matriculation	5	35.71	7	19.4	8	25.0	4	26.7	1	25.0	25	25.0
	Matriculation	5	38.5	15	41.7	13	40.6	5	33.3	0	0.0	38	38.0
	Secondary	2	15.4	12	33.3	10	31.3	2	13.3	2	50.0	28	28.0
	Graduate	1	7.7	2	5.6	1	3.1	1	6.7	1	25.0	6	6.0
	Post graduate	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Uneducated	0	0.0	0	0.0	0	0.0	3	20.0	0	0.0	3	3.0
Zone II	Below Matriculation	2	25.0	4	26.7	6	16.7	9	26.5	3	42.9	24	24.0
	Matriculation	5	62.5	8	53.3	19	52.8	13	38.2	0	0.0	45	45.0
	Secondary	0	0.0	0	0.0	5	13.9	3	8.8	1	14.3	9	9.0
	Graduate	1	12.5	3	30.0	0	0.0	3	8.8	1	14.3	8	8.0
	Post graduate	0	0.0	0	0.0	0	0.0	1	2.9	0	0.0	1	1.0
	Uneducated	0	0.0	0	0.0	6	16.7	5	14.7	2	28.6	13	13.0
Zone III	Below Matriculation	0	0.0	6	24.0	9	26.5	7	25.9	1	14.3	23	23.0
	Matriculation	3	42.9	16	64.0	17	50.0	8	29.6	3	42.9	47	47.0
	Secondary	1	14.3	1	4.0	5	14.7	5	18.5	2	28.6	14	14.0
	Graduate	3	42.9	1	4.0	1	2.9	7	25.9	0	0.0	12	12.0
	Post graduate	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	Uneducated	0	0.0	1	4.0	2	5.9	0	0.0	1	14.3	4	4.0
Zone IV	Below Matriculation	7	38.9	9	32.1	3	12.0	3	15.0	2	22.2	24	24.0
	Matriculation	11	61.1	9	32.1	11	44.0	7	35.0	5	55.6	43	43.0
	Secondary	0	0.0	6	21.4	6	24.0	7	35.0	1	11.1	20	20.0
	Graduate	0	0.0	3	10.7	1	4.0	3	15.0	1	11.1	8	8.0

	Post graduate	0	0.0	1	3.6	0	0.0	0	0.0	0	0.0	1	1.0
	Uneducated	0	0.0	0	0.0	4	16.0	0	0.0	0	0.0	4	4.0
Total	Below Matriculation	14	30.4	26	25.0	26	20.5	23	24.0	7	25.9	96	24.0
	Matriculation	24	52.2	48	46.2	60	47.2	33	34.4	8	29.6	173	43.25
	Secondary	3	6.5	19	18.3	26	20.5	17	17.7	6	22.2	71	17.75
	Graduate	5	10.9	9	8.7	3	2.4	14	14.6	3	11.1	34	8.5
	Post graduate	0	0.0	1	1.0	0	0.0	1	1.0	0	0.0	2	.5
	Uneducated	0	0.0	1	1.0	12	9.4	8	8.3	3	11.1	24	6.0

Sources: Authors Compilation

Tables-1, highlights the distribution of selected farmers according to different Zones, farm size categories and education level.

In Zone-I, it is found that 35.71 per cent marginal, 19.4 per cent small, 25.0 per cent semi-medium, 26.7 per cent medium and 25.0 per cent large farmers are below Matriculates. 38.5 per cent marginal, 41.7 per cent small, 40.6 per cent semi-medium and 33.3 per cent medium farmers are Matriculates. 15.4 per cent marginal, 33.3 per cent small, 31.3 per cent semi-medium, 13.3 per cent medium and 50.0 per cent large farmers have passed Higher Secondary Examination. 7.7 per cent marginal, 5.6 per cent small, 3.1 per cent semi-medium, 6.7 per cent medium and 25.0 per cent large farmers are Graduates. There is no farmer with Post Graduate farmer. Only 3 per cent medium farmers are uneducated. The overall position of the **Zone-I** shows that 25 per cent farmers are below Matriculates, 38 per cent sample farmers are Matriculates, 28 per cent sample farmers have passed Higher Secondary Examination and 6 per cent sample farmers are Graduates. There is no sample farmer in this district who is Post Graduate. 3 per cent sample farmers are uneducated.

In Zone-II, 25.0 per cent marginal, 26.7 per cent small, 16.7 per cent semi-medium, 26.5 per cent medium and 42.9 per cent large farmers are below Matriculates. 62.5 per cent marginal, 53.3 per cent small, 52.8 per cent semi-medium and 38.2 per cent medium farmers are Matriculates. 13.9 per cent semi-medium, 8.8 per cent medium and 14.3 per cent large farmers had passed Higher Secondary Examination. 12.5 per cent marginal, 20.0 per cent small, 8.8 per cent medium and 14.3 per cent large farmers are Graduates. 2.9 per cent medium farmers are post Graduates. 16.7 per cent semi-medium, 14.7 medium and 28.6 per cent large farmers are uneducated. The overall position of the **Zone-II** shows that 24 per cent farmers are below Matriculates, 45 per cent sample farmers are Matriculates, 9 per cent sample farmers have passed Higher Secondary Examination and 8 per cent sample farmers are Graduates. 1 per cent sample medium farmer in this district is Post Graduate. 13 per cent sample farmers are uneducated.

In Zone-III, 24.0 per cent small, 26.5 per cent semi-medium, 25.9 per cent medium and 14.3 per cent large farmers are below Matriculates. 42.9 per cent marginal, 64.0 per cent small, 50.0 per cent semi-medium, 29.6 per cent medium and 42.9 per cent large farmers are Matriculates. 14.3 per cent marginal, 4.0 per cent small, 14.7 per cent semi-medium, 18.5 per cent medium and 28.6 per cent large farmers had passed Higher Secondary Examination. 42.9 per cent marginal, 4 per cent small, 2.9 per cent semi-medium, 25.9 per cent medium farmers are Graduates. There is no farmer with post graduation. 4 per cent small, 5.9 per cent semi-medium and 14.3 per cent large farmers are uneducated. The overall position of the **Zone-III** shows that 23 per cent farmers are below Matriculates, 47 per cent sample farmers are Matriculates, 14 per cent sample farmers have passed Higher Secondary Examination, 12 per cent sample farmers are Graduates. There is no sample farmer in this district who is postgraduate. 4.0 per cent sample farmers are uneducated.

In Zone-IV, 38.9 per cent marginal, 31.1 per cent small, 12.0 per cent semi-medium, 15.0 per cent medium and 22.2 per cent large farmers are below Matriculates. 61.1 per cent marginal, 32.1 per cent small, 44.0 per cent semi-medium, 35.0 per cent medium and 55.6 per cent large farmers are Matriculates. 21.4 per cent small, 24.0 per cent semi-medium, 35.0 per cent medium and 11.1 per cent large farmers had passed Higher Secondary Examination. 10.7 per cent small, 4.0 per cent semi-medium, 15.0 per cent medium and 11.1 per cent large farmers are Graduates. There are 3.6 per cent small farmers who are Post Graduates. Only 16.0 per cent semi-medium farmers are uneducated. The overall position of the **Zone-IV** shows that 24 per cent farmers are below Matriculates, 43 per cent

sample farmers are Matriculates, 20 per cent sample farmers have passed Higher Secondary Examination and 8 per cent sample farmers are Graduates. There is 1 per cent sample small farmer in this district who is postgraduate. 4 per cent sample farmers are uneducated. The table highlights that 1.0 per cent sample small farmers and 1.0 per cent sample medium farmers are post Graduates in all the four sample districts.

The higher level of education will encourage the farmers to get training in agriculture production, proper utilization of farm credit, adoption of diversified farming practices, availing credit from the formal sources only. With this, the educated farmers can increase production of their crops, increase their income and improve their socio-economic status. The higher crop yield needs higher inputs and higher needs for institutional agriculture credit.

Table-2: Farm Size-Wise and Frequency-Wise Distribution of Farmers

Farm-Size Category	Number	Percentage
Marginal	46	11.5
Small	104	26.0
Semi-Medium	127	31.75
Medium	96	24.0
Large	27	6.75
Total	400	100.0

Sources: Authors Compilation

Table-2 exhibits the compositions of 400 sample farmers according to the size of land holdings. Accordingly, there are 46 (11.50%) marginal farmers, 104 (26.00 %) small farmers, 127 (31.75 %) semi-medium farmers, 96 (24.00%) medium farmers and there are 27 (6.75 %) large farmers out of 400 sample farmers. Thus, the overall position showed that 31.75 per cent of 400 sample farmers are semi-medium farmers, which constitute the majority of the sample farmers. Then, there are 150 sample small and marginal farmers with small size of land holdings and therefore, their credit requirements are less. Because of low income, they are unable to improve their socio- economic status also.

Table-3: Ownership-Wise and Farm Size-Wise Distribution of Farmers

Size of Land Holding Owned		Farm Size Categories											
		Marginal		Small		Semi-Medium		Medium		Large		Total	
		Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Zone I	Land holdings only on lease	1	7.7	0	0.0	0	0.0	0	0.0	0	0.0	1	1.0
	Up to 2.5 acre	12	92.3	0	0.0	0	0.0	0	0.0	0	0.0	12	12.0
	2.51 to 5 acre	0	0.0	36	100.0	0	0.0	0	0.0	0	0.0	36	36.0
	5.01 to 10 acre	0	0.0	0	0.0	32	100.0	0	0.0	0	0.0	32	32.0
	10.01 to 25 acre	0	0.0	0	0.0	0	0.0	15	100.0	1	25.0	16	16.0
	Above 25 acre	0	0.0	0	0.0	0	0.0	0	0.0	3	75.0	3	3.0
Zone II	Land holdings only on lease	1	12.5	0	0.0	0	0.0	0	0.0	0	0.0	1	1.0
	Up to 2.5 acre	7	87.5	0	0.0	0	0.0	0	0.0	0	0.0	7	7.0
	2.51 to 5 acre	0	0.0	15	100.0	0	0.0	0	0.0	0	0.0	15	15.0
	5.01 to 10 acre	0	0.0	0	0.0	36	100.0	0	0.0	0	0.0	36	36.0
	10.01 to 25 acre	0	0.0	0	0.0	0	0.0	34	100.0	1	14.3	35	35.0
	Above 25 acre	0	0.0	0	0.0	0	0.0	0	0.0	6	85.7	6	6.0
Zone III	Land holdings only on lease	2	28.6	0	0.0	0	0.0	0	0.0	0	0.0	2	2.0
	Up to 2.5 acre	5	71.4	0	0.0	0	0.0	0	0.0	0	0.0	5	5.0
	2.51 to 5 acre	0	0.0	25	100.0	0	0.0	0	0.0	0	0.0	25	25.0

	5.01 to 10 acre	0	0.0	0	0.0	34	100.0	1	3.7	0	0.0	35	35.0
	10.01 to 25 acre	0	0.0	0	0.0	0	0.0	26	96.3	5	71.4	31	31.0
	Above 25 acre	0	0.0	0	0.0	0	0.0	0	0.0	2	28.6	2	2.0
Zone IV	Land holdings only on lease	14	77.8	0	0.0	0	0.0	0	0.0	0	0.0	14	14.0
	Up to 2.5 acre	4	22.2	0	0.0	0	0.0	0	0.0	0	0.0	4	4.0
	2.51 to 5 acre	0	0.0	28	100.0	0	0.0	0	0.0	0	0.0	28	28.0
	5.01 to 10 acre	0	0.0	0	0.0	25	100.0	6	30.0	0	0.0	31	31.0
	10.01 to 25 acre	0	0.0	0	0.0	0	0.0	14	70.0	6	66.7	20	20.0
	Above 25 acres	0	0.0	0	0.0	0	0.0	0	0.0	3	33.3	3	3.0
Total	Land holdings only on lease	18	39.1	0	0.0	0	0.0	0	0.0	0	0.0	18	4.5
	Up to 2.5 acre	28	60.9	0	0.0	0	0.0	0	0.0	0	0.0	28	7.0
	2.51 to 5 acre	0	0.0	104	100.0	0	0.0	0	0.0	0	0.0	104	26.0
	5.01 to 10 acre	0	0.0	0	0.0	127	100.0	7	7.3	0	0.0	134	33.5
	10.01 to 25 acre	0	0.0	0	0.0	0	0.0	89	92.7	13	48.1	102	25.5
	Above 25 acre	0	0.0	0	0.0	0	0.0	0	0.0	14	51.9	14	3.5

Sources: Authors Compilation

Table-3.1: Ownership-Wise and Farm Size-Wise Distribution of Farmers

Ownership of land and Farm Size Category		Number	Percentage
Owned Land Goldings	Land holdings only on lease basis	18	4.5
	Up to 2.5 acre	28	7.0
	2.51 to 5 acre	104	26.0
	5.01 to 10 acre	134	33.5
	10.01 to 25 acre	102	25.5
	Above 25 acre	14	3.5
	Total	400	100.0

Sources: Authors Compilation

Table 3 and 3.1 indicates that the 400 sample farmers are classified based on size of owned land holdings. Accordingly, out of 400 sample farmers, 18 (4.5%) farmers do not own any land in their names. Then, there are 28 (7.00%) farmers who have land holdings up to 2.5 acres. 104 (26.00%) farmers have land holdings from 2.51 acres to 5 acres. Besides, 134 (33.50%) farmers have land holdings from 5.01 to 10 acres. 102 (25.50%) farmers have land holdings from 10 to 25 acre and, 14 (3.50%) farmers have land holdings of above 25 acre. The total number of marginal and small farmers' is 132. These farmers have less credit requirements due to small size of land holdings. Being poor, they are unable to improve their socio economic status. Majority of the sampled farmers are semi- medium farmers. Only 14 (3.5%) sample farmers are the large farmers who have higher credit requirements for agriculture production.

Table-4: Gender-Wise and Farm Size-Wise Distribution of Farmers

Gender		Farm Size Categories											
		Marginal		Small		Semi-Medium		Medium		Large		Total	
		Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Zone I	Male	12	92.3	35	97.2	32	100.0	15	100.0	4	100.0	98	98.0
	Female	1	7.7	1	2.8	0	0.0	0	0.0	0	0.0	2	2.0
Zone II	Male	8	100.0	15	100.0	36	100.0	34	100.0	7	100.0	100	100.0
	Female	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Zone III	Male	7	100.0	25	100.0	34	100.0	27	100.0	7	100.0	100	100.0
	Female	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Zone IV	Male	18	100.0	28	100.0	25	100.0	20	100.0	9	100.0	100	100.0
	Female	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Total	Male	45	97.8	103	99.0	127	100.0	96	100.0	27	100.0	398	99.5
	Female	1	2.2	1	1.0	0	0.0	0	0.0	0	0.0	2	.5

Sources: Authors Compilation

Tables 4 shows that the gender wise classification of the farmers reveals that 398 (99.50 %) sample farmers out of 400 sample farmers are males and 2 (0.50 %) sample farmers are females. The above table shows that there are only 2 female farmers one each in marginal and small category in Zone-I who head their families. In other 3 sampled Zones, no female heads the family. Thus, 99.50 per cent families are headed by the males in the study area. In **Zone-I**, 12 sample the marginal, 35 small, 32 semi-medium, 15 medium and 4 large farmers are males. As stated earlier, in this district there are two female farmers, who head their families. In **Zone-II**, 8 sample marginal farmers, 15 small, 36 semi-medium, 34 medium farmers and 7 large farmers are males. There is no female sample farmer in this district. In **Zone-III**, 7 sample marginal farmers, 25 small sample farmers, 34 sample semi-medium farmers, 27 medium farmers and 7 large farmers are males. There is no female sample farmer in this district. In **Zone-IV**, 18 sample marginal farmers, 28 small, 25 semi-medium, 20 medium farmers and 9 large farmers are males. There is no female sample farmer in this district.

The male-headed households have more access to formal credit than female-headed households do because the effect of gender was positive.

Table-5: Age-Wise and Farm Size-Wise Distribution of Farmers

Age		Farm Size Categories											
		Marginal		Small		Semi-Medium		Medium		Large		Total	
		Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Zone-I	21 – 30	3	23.1	4	11.1	3	9.4	1	6.7	0	0.0	11	11.0
	31 – 40	2	15.4	11	30.6	7	21.9	3	20.0	3	75.0	26	26.0
	More than 40	8	61.5	21	58.3	22	68.8	11	73.3	1	25.0	63	63.0
Zone-II	21 – 30	1	12.5	0	0.0	3	8.3	3	8.8	0	0.0	7	7.0
	31 – 40	2	25.0	1	6.7	9	25.0	7	20.6	1	14.3	20	20.0
	More than 40	5	62.5	14	93.3	24	66.7	24	70.6	6	85.7	73	73.0
Zone-III	21 – 30	0	0.0	1	4.0	1	2.9	3	11.1	0	0.0	5	5.0
	31 – 40	3	42.9	3	12.0	7	20.6	3	11.1	3	42.9	19	19.0
	More than 40	4	57.1	21	84.0	26	76.5	21	77.8	4	57.1	76	76.0
Zone-IV	21 – 30	0	0.0	0	0.0	4	16.0	2	10.0	1	11.1	7	7.0
	31 – 40	2	11.1	4	14.3	5	20.0	2	10.0	0	0.0	13	13.0
	More than 40	16	88.9	24	85.7	16	64.0	16	80.0	8	88.9	80	80.0
Total	21 – 30	4	8.7	5	4.8	11	8.7	9	9.4	1	3.7	30	7.5
	31 – 40	9	19.6	19	18.3	28	22.0	15	15.6	7	25.9	78	19.5
	More than 40	33	71.7	80	76.9	88	69.3	72	75.0	19	70.4	292	73.0

Sources: Authors Compilation

Table-5.1: Age-Wise and Frequency – Wise Distribution of Farmers

Age of Sample Farmers	Frequency	Percentage
21 – 30	30	7.5
31 – 40	78	19.5
More than 40	292	73.0
Total	400	100.0

Sources: Authors Compilation

Tables-5 and Table-5.1 reveal the age of 400 sample marginal, small, semi- medium, medium and large farmers. Three age groups have been constituted of the sample farmers in each district i. e. 21 to 30 years, more than 30 years but not exceeding 40 years and exceeding 40 years.

In Zone I, the 3 marginal farmers, 4 small, 3 semi-medium, 1 medium farmer fall in the age group of 21 to 30 years. In the age group of more than 30 years but not exceeding 40 years, there are 2 marginal farmers, 11 small farmers, 7 semi-medium farmers, 3 medium farmers, 3 large farmers. With respect to the age group of more than 40 years, there are 8 marginal, 21 small, 22 semi-medium, 11 medium and 1 large farmer. In this Zone, vast majority (63.00 %) of the sample farmers are in the age group of more than 40 years.

In Zone II, the 1 marginal, 3 semi-medium, 3 medium farmers fall in the age group of 21 to 30 years. In the age group of more than 30 years but not exceeding 40 years, there are 2 marginal farmers, 1 small farmer, 9 semi- medium farmers, 7 medium farmers, 1 large farmer. With respect to the age group of more than 40 years, 5 marginal, 14 small, 24 semi-medium, 24 medium and 6 large farmers fall in this age group. In this Zone, vast majority (73.00 %) of the sample farmers are in the age group of more than 40 years.

In Zone III, 1 small farmer, 1 semi-medium, 3 medium farmers fall in the age group of 21 to 30 years. In the age group of more than 30 years but not exceeding 40 years, there are 3 marginal, 3 small, 7 semi-medium, 3 medium and 3 large farmers. With respect to the age group of more than 40 years, there are 4 marginal, 21 small, 26 semi-medium, 21 medium and 4 large farmers that fall in this age group. In this Zone, vast majority (76.0 %) of the sample farmers are in the age group of more than 40 years.

In Zone IV, 4 semi-medium farmers, 2 medium farmers and 1 large farmer fall in the age group of 21 to 30 years. In the age group of more than 30 years but not exceeding 40 years, there are 2 marginal, 4 small, 5 semi-medium, 2 medium farmers. With respect to the age group of more than 40 years, 16 marginal farmers, 24 small, 16 semi-medium, 16 medium and 8 large farmers fall in this age group. In this Zone, vast majority (80.00 %) of the sample farmers are in the age group of more than 40 years.

The overall position of all the four sample Zones taken together reveals that out of 400 sample farmers, 7.5 per cent fall in the age group of 21 to 30 years, 19.5 per cent between the age group of 31 to 40 years, 73 per cent of the sample farmers are above 40 years of age .Therefore, the vast majority i. e. 73 per cent of the sample farmers are more than 40 years old.

The farmers gain maturity with the age and therefore have better appreciation for the source of credit. The aged farmers takes mature decision, uses the loan raised from the banks for the productive purposes, adopt diversified farming practices, gets higher yield of his crops etc. and do not take the loan from private money lenders such as arhtias, commission agents who charge exorbitant rate of interest. Therefore, in the study area 73 per cent sample farmers are wise, mature, and do not fall prey in the hands of the moneylenders.

Table-6: Marital Status-Wise and Farm Size-Wise Distribution of Farmers

Marital Status		Farm Size Categories											
		Marginal		Small		Semi-Medium		Medium		Large		Total	
		Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Zone I	Married	13	100.0	27	75.0	27	84.4	14	93.3	4	100.0	85	85.0
	Unmarried	0	0.0	8	22.2	5	15.6	1	6.7	0	0.0	14	14.0
	Divorcee	0	0.0	1	2.8	0	0.0	0	0.0	0	0.0	1	1.0
Zone II	Married	5	62.5	14	93.3	31	86.1	33	97.1	7	100.0	90	90.0
	Unmarried	3	37.5	1	6.7	4	11.1	0	0.0	0	0.0	8	8.0
	Divorcee	0	0.0	0	0.0	1	2.8	1	2.9	0	0.0	2	2.0
Zone III	Married	7	100.0	25	100.0	32	94.1	24	88.9	6	85.7	94	94.0
	Unmarried	0	0.0	0	0.0	2	5.9	2	7.4	1	14.3	5	5.0
	Divorcee	0	0.0	0	0.0	0	0.0	1	3.7	0	0.0	1	1.0

Zone IV	Married	18	100.0	25	89.3	25	100.0	19	95.0	9	100.0	96	96.0
	Unmarried	0	0.0	2	7.1	0	0.0	1	5.0	0	0.0	3	3.0
	Divorcee	0	0.0	1	3.6	0	0.0	0	0.0	0	0.0	1	1.0
Total	Married	43	93.5	91	87.5	115	90.6	90	93.8	26	96.3	365	91.25
	Unmarried	3	6.5	11	10.6	11	8.7	4	4.2	1	3.7	30	7.5
	Divorcee	0	0.0	2	1.9	1	.8	2	2.1	0	0.0	5	1.25

Sources: Authors Compilation

Table 6 highlights that 365 farmers out of 400 sample farmers which constitute 91.25 per cent are married, 30 farmers out of 400 sample farmers which constitute 7.5 per cent are unmarried and 5 farmers out of 400 sample farmers which constitute 1.25 percent are divorcees.

In Zone I, 13 sample marginal, 27 small, 27 semi-medium, 14 medium farmers and 4 sample large farmers are married. 8 sample small farmers, 5 sample semi-medium farmers, 1 sample medium farmer are unmarried. 1 sample small farmer is a divorcee.

In Zone II, 5 sample marginal farmers, 14 small, 31 semi-medium, 33 medium and 7 sample large farmers are married. 3 sample marginal, 1 small, 4 sample semi-medium farmers, are unmarried. 1 sample semi-medium farmer and 1 sample medium farmer are divorcees.

In Zone-III, 7 sample marginal farmers, 25 small, 32 semi-medium, 24 medium and 6 sample large farmers are married. 2 sample semi-medium farmers, 2 sample medium farmer and 1 sample large farmers are unmarried. 1 sample medium farmers is a divorcee.

In Zone-IV, 18 sample marginal farmers, 25 sample small farmers, 25 sample semi-medium farmers, 19 sample medium farmers and 9 sample large farmers are married. 2 sample small farmer, 1 sample medium farmer are unmarried. 1 sample small farmer is a divorcee.

The married farmers have better decision-making authority than the unmarried or divorcees relating to agriculture production. Because if the farmer is married then his wife plays a significant role in the decision making and giving him the right advice from time to time. Such farmers do not take the loan from private moneylenders such as arhtias, commission agents who charge exorbitant rate of interest. Such farmers use the loan for productive purposes; get higher crop yield and thus higher income. Thus, 91.25 married sample farmers in the study area take mature decision in consultation with their wives with respect to proper utilization of credit, choice of taking credit from the formal sources with respect to agriculture production.

Table-7: Income-Wise and Farm Size-Wise Distribution of Farmers

Annual Family Income		Farm Size Categories											
		Marginal		Small		Semi-Medium		Medium		Large		Total	
		Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Zone I	Below 50000	13	100.0	26	72.2	6	18.8	0	0.0	0	0.0	45	45.0
	50001-100000	0	0.0	10	27.8	14	43.8	4	26.7	0	0.0	28	28.0
	100001-250000	0	0.0	0	0.0	11	34.4	9	60.0	3	75.0	23	23.0
	More than 250000	0	0.0	0	0.0	1	3.1	2	13.3	1	25.0	4	4.0
Zone II	Below 50000	8	100.0	13	86.67	3	8.3	0	0.0	0	0.0	24	24.0
	50001 - 100000	0	0.0	2	13.33	25	69.4	9	26.5	0	0.0	36	36.0

	100001 - 250000	0	0.0	0	0.0	8	22.2	25	73.5	5	71.4	38	42.0
	More than 250000	0	0.0	0	0.0	0	0.0	0	0.0	2	28.6	2	3.0
Zone III	Below 50000	5	71.4	20	80.0	1	2.9	1	3.7	0	0.0	27	27.0
	50001 - 100000	2	28.6	4	16.0	25	73.5	3	11.1	0	0.0	34	34.0
	100001 - 250000	0	0.0	1	4.0	7	20.6	21	77.8	4	57.1	33	33.0
	More than 250000	0	0.0	0	0.0	1	2.9	2	7.4	3	42.9	6	6.0
Zone IV	Below 50000	6	33.3	15	53.6	6	24.0	0	0.0	0	0.0	27	27.0
	50001 - 100000	12	66.7	8	28.5	13	52.0	3	15.0	0	0.0	36	36.0
	100001 - 250000	0	0.0	5	17.9	6	24.0	14	70.0	7	77.8	32	32.0
	More than 250000	0	0.0	0	0.0	0	0.0	3	15.0	2	22.2	5	7.0
Total	Below 50000	32	69.56	74	71.2	16	12.6	1	1.0	0	0.0	123	30.75
	50001 - 100000	14	30.44	24	23.1	77	60.6	19	19.8	0	0.0	134	33.5
	100001 - 250000	0	0.0	6	5.7	32	25.2	69	71.9	19	70.4	126	31.5
	More than 250000	0	0.0	0	0.0	2	1.6	7	7.3	8	29.6	17	4.25

Sources: Authors Compilation

Table-7.1: Income-Wise and Frequency-Wise Distribution of Farmers

Annual Family Income	Number	Percentage
Below 50000	123	30.75
50001 – 100000	134	33.50
100001 – 250000	126	31.50
More than 250000	17	4.25
Total	400	100.0

Sources: Authors Compilation

Tables-7.1 reveals the annual income from farm operations of the marginal, small, semi-medium, medium and large sample farmers. The income has been divided into four categories i. e. less than Rs. 50,000, Rs. 50,000 to Rs. 1,00,000, Rs 1,00,000 to Rs. 2,50,000 and more than Rs. 2,50,000.

In Zone-I, the annual income from farm operations of 13 marginal, 26 small, 6 semi-medium farmers is less than Rs. 50,000. In the case of 10 small, 14 semi-medium and 4 medium farmers the annual income ranges from Rs. 50,000 to Rs. 1,00,000 the income of 11 semi-medium, 9 medium and 3 large farmers ranges from more than Rs. 1,00, 000 but does exceed Rs. 2,50,000. In the case of 1 semi-medium, 2 medium and 1 large farmer the income is more than Rs. 2,50,000. In this Zone, the vast majority of the sample farmers whose income is less than Rs. 50,000 are the small farmers. The majority of the sample farmers whose income are more than Rs. 50,000 but do not exceed Rs. 1,00,000 are the semi-medium farmers. The majority of the sample farmers whose income are more than Rs. 1,00,000 but do not exceed Rs. 2,50,000 are the semi –medium farmers. The majority of the sample farmers whose income is more than Rs. 2,50,000 are the medium farmers.

In Zone-II, the annual income from farm operations of 8 marginal, 13 small, 3 semi-medium farmers is less than Rs. 50,000. In the case of 2 small, 25 semi-medium and 9 medium farmers the annual income ranges from Rs. 50,000 to Rs. 1,00,000. In the income range of more than Rs. 1,00,000 but not more than Rs. 2,50,000 falls 8 semi-medium, 25 medium and 5 sample large farmers. In the case of 2 sample large farmers, the income is more than Rs. 2,50,000. In this Zone, the majority of the sample farmers whose income is less than Rs. 50,000 are the small farmers. The majority of the sample farmers whose income are more than Rs. 50,000 but do not exceed Rs. 1,00,000 are the semi-medium farmers. The majority of the sample farmers whose income are more than Rs. 1,00,000 but do not exceed Rs. 2,50,000 are medium farmers. The majority of the sample farmers whose income is more than Rs. 2,50,000 are the sample large farmers.

In Zone-III, the annual income from farm operations of 5 marginal, 20 small, 1 semi-medium and 1 sample medium farmer is less than Rs. 50,000. In the case of 2 marginal, 4 small, 25 semi-medium and 3 sample medium farmers the annual income ranges from Rs. 50,000 to Rs. 1,00,000. Within the income range of more than Rs. 1,00,000 but not exceeding Rs. 2,50,000 falls 1 small, 7 semi-medium, 21 medium and 4 sample large farmers. Similarly, in the income range of more than Rs. 2,50,000 falls 1 semi-medium, 2 medium and 3 large farmers. In this Zone, the majority of the sample farmers whose income is less than Rs. 50,000 are the small farmers. The majority of the sample farmers whose income are more than Rs. 50,000 but do not exceed Rs. 1,00,000 are the semi-medium farmers. The majority of the sample farmers whose income are more than Rs. 1,00,000 but do not exceed Rs. 2,50,000 are medium farmers. The majority of the sample farmers whose income is more than Rs. 2,50,000 are the large farmers.

In Zone-IV, the annual income from farm operations of 6 marginal, 15 small and 6 semi-medium farmers is less than Rs. 50,000. Within the income range of Rs. 50,000 to Rs. 1,00,000 fall 12 marginal, 8 small, 13 semi-medium and 3 sample medium farmers. In case of 5 small, 6 semi-medium, 14 medium and 7 sample large farmers the income ranges from more than Rs. 1,00,000 but does exceed Rs. 2,50,000. Similarly in the case of 3 medium and 2 large farmers the income is more than Rs. 2,50,000. In this Zone, the majority of the sample farmers whose income is less than Rs. 50,000 are the small farmers. The majority of the sample farmers whose income are more than Rs. 50,000 but do not exceed Rs. 1,00,000 are the semi-medium farmers. The majority of the sample farmers whose income are more than Rs. 1,00,000 but do not exceed Rs. 2,50,000 are medium farmers. The majority of the sample farmers whose income is more than Rs. 2,50,000 are the sample medium farmers.

Table-7 and 7.1 indicate the overall position of all the four sampled Zones taken together. Accordingly, the table highlight that the annual farm income of 123 (30.75 %) sample farmers is less than Rs. 50,000. The annual income of 134 (33.50 %) sample farmers ranges from Rs. 50,000, to Rs. 1,00,000. In case of 126 (31.50 %) sample farmers, the income ranges from more than Rs. 1,00,000 but does not exceed Rs. 2,50,000. The annual income of 17 (4.25 %) sample farmer is more than Rs. 2,50,000.

As per the total of four sampled Zones, the majority of the sample farmers whose income is up to Rs. 50,000 are the small farmers. The majority of the sample farmers whose income are more than Rs. 50,000 but do not exceed Rs. 1,00,000 are the semi-medium farmers. The majority of the sample farmers whose income are more than Rs. 1,00,000 but do not exceed Rs. 2,50,000 are medium farmers. The majority of the sample farmers whose income is more than Rs. 2,50,000 are the large farmers.

Thus, the annual income of 257 sample farmers (which constitute 64.25 %) is in the range of less than Rs. 50,000 to Rs. 1,00,000. In the present level of prices, this income level is insufficient. The reason behind this is that the input costs (such as seeds, fertilizers, pesticides, insecticides, fungicides, labour etc.) are very high but the prices of the farm produce are very low. Because of low farm income, the farmers could not improve their socio economic status. The reasons of low farm income are that the state of Punjab has not fixed the Maximum Support Prices of Sunflower seeds and Maize and the state Government is also not purchasing the Sunflower seeds and Maize from the farmers. In this regard, the Punjab and Haryana High Court has asked the Punjab state Government to clarify its stand on the Maximum Support Prices for Sunflower seeds and Maize. The High Court has further directed the state Government to also clarify its stand why the state Government is not purchasing the Sunflower seeds and Maize from the farmers. (The Tribune, Chandigarh, 25th October 2016, page 04.)

With higher income, the farmers can improve their socio-economic status. Higher yield of crops will increase the income of the farmers. Higher yield of crops is based on the age, qualification, experience, training in agriculture, member of farm organization, size of land holdings, gender, size of the family and availability of farm credit at a low rate of interest etc.

CONCLUSION AND FINDINGS

In all the four sampled Zones, out of 400 sample farmers, 376 (94.00 %) are educated and the education level ranges from below matriculation to post graduation level. The remaining 24 (6.00 %) sample farmers are illiterate. The higher level of education will encourage the farmers to get training in agriculture production, proper utilization of farm credit, adoption of diversified farming practices, availing credit from formal sources only. With this, the educated farmers can increase production of crops, increase in their income and improving their socio economic status. The higher crop yield needs higher inputs and higher needs for institutional agriculture credit.

The compositions of 400 sample farmers according to size of land holdings comprises of 46 (11.50 %) marginal, 104 (26.00 %) small, 127 (31.75%) semi-medium , 96 (24.00 %) medium and 27 (6.75 %) large farmers. Thus, the overall position showed that 31.75 Percent of 400 sample farmers are semi-medium farmers, which constitute the majority of the sample farmers. Then, there are 150 sample small and marginal farmers with small size of land holdings and therefore their credit requirements are less. These 150 small and marginal farmers because of their low income are unable to improve their socio economic status also. The total numbers of marginal and small farmers are 132. These farmers have less credit requirements due to small size of land holdings. Being poor, they are unable to improve their socio economic status. Majority of the sampled farmers are semi-medium farmer. Only 14 (3.5%) sample farmers are the large farmers who have higher credit requirements for agriculture production. The male-headed households have more access to formal credit than female-headed households do because the effect of gender was positive. The farmers gain maturity with the age and therefore have better appreciation for the source of credit. The aged farmer take mature decision uses the loan raised from banks for productive purposes, adopt diversified farming practices, get higher yield of their crops etc. and do not take the loan from private moneylenders such as arhtias, commission agents who charge exorbitant rate of interest. Therefore, in the study area 73 per cent sample farmers are wise, mature, and do not fall prey in the hands of moneylenders. The married farmers have better decision-making authority than the unmarried or divorcee relating to agriculture production. Because if the farmer is married then his wife plays significant role in decision making and giving him the correct advice from time to time. Such farmers do not take the loan from private moneylenders such as arhtias, commission agents who charge exorbitant rate of interest. Such farmers use the loan for productive purposes; get higher crop yield and thus higher income. Thus, 91.25 married sample farmers in the study area take mature decision in consultation with their wives with respect to proper utilization of credit, choice of taking credit from formal sources with respect to agriculture production. Vast majority i. e. 367 (91.75 %) sample farmers, which constitute vast majority, live in joint families. Besides there are 33 (8.25 %) sample farmers who live in nuclear families. Therefore, the 367 (91.75 %) sample farmers who live in joint families have better chances of availing institutional credit than nuclear families. Because one person in joint families is spared for doing follow up measures with the bank and complete the loan documents. Moreover, two minds are always better than single mind. In a joint family better decisions can be taken jointly for carrying out farm operation, choice of source of credit, amount of loan to be taken etc. than the nuclear family. Higher the income of the farmers, higher the chances in the improvement of their socio-economic status. Higher the yield of crops will lead to higher income. Higher yield of crops is based on the age, qualification, experience, training in agriculture, member of farm organization, size of land holdings, gender, and size of family and availability of farm credit at low rate of interest. Etc. The income of the sample farmers particularly of the marginal, small and medium farmers from agricultural operation was less due to high cost of inputs and low prices of the farm produce. From the study, it is concluded that due to low income farmers could not improve their socio economic status. This puts a question mark on the performance of the state government, which has not cared to redress the problems of the farmers relating to high cost of inputs and low prices of farm produce. Vast majority i. e. 73 per cent of the sample farmer is more than 40 years old. The farmers gain maturity with the age and therefore have better appreciation for the source of credit. The aged farmer take mature decision uses the loan raised from banks for productive purposes, adopt diversified farming practices, get higher yield of their crops etc.

In order to increase the farm income of the small, marginal and other farmers for improving their socio-economic status, the Punjab State Government should implement the following policy suggestion:

- Viable farming- decreasing costs and increasing productivity.
- Institutional credit at low rate of interest should be provided to the farmers.
- Arhtiya system must be regulated.
- Easy credit policies for promoting tractorisation should be rationalized.
- Non-farm sector, especially dairy farming should be developed.
- Co-operative sector should be developed and strengthened.
- Crop' insurance Scheme should be made effective.
- Special package should be given to the small farmers. Mass campaign against intoxicants and conservative social values should be launched.

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ASSESSMENT OF EMPLOYERS' SATISFACTION TOWARDS BUSINESS GRADUATES IN PRIVATE AND COMMERCIAL BANK OF ETHIOPIA: THE CASE OF JIGJIGA CITY

Dr. Tazebachew Achenef Alem⁴

ABSTRACT

Quality education is the baseline for every country economy, social and political growth and sustainable development. It is a public truth for all of us the civilization of Western and others Asian countries do not happen without their efforts concerning quality education generating from different universities. Quality education is questionable in Ethiopia particularly with the last two decades. It leads the occurrence of mismatch between employability skills and employers satisfaction with respect to the knowledge and understanding they possess. Therefore, the basic aim of this study was to indicate the level of managers' satisfaction towards business graduates of Jigjiga University in private and commercial bank of Ethiopia. Quantitative researcher design was used. After data were collected correctional, the results were described and analyzed based on mean and frequency value.

Data were obtained from managers and supervisors of each bank. As census was used, the entire 14 managers or supervisors were included in the survey. It was concluded that managers in both banking sectors named private and commercial bank shown moderate satisfaction towards their business graduates of Jigjiga University. In other words the level of managers satisfaction was average or on the scale of somewhat satisfied. Finally, the researcher recommended that employees should have more commitment towards their banks, respect the working time and create friendliness in the organization for a better achievements.

KEYWORDS

Private, Employer, Bank, Commercial etc.

INTRODUCTION

Background of Study

People can be an asset or liability. To make them as a bigger capital one has to invest on them desperately. Investing in people is critical and essential for economic and social development of any country. Hence, the education has to play different role in economy especially; higher education institutions provide an important value in supporting the country's economic objectives as well as in spreading and applying new knowledge and developing a qualified indigenous labor force Duoc and Mertzger (2006). The purpose of higher educations are producing and enabling students with different knowledge and skills that could fill the requirements of the organizations as well as the societies. The demand and supply for human capital should be compatible in terms of quantity and quality. Various organizations demand for workforce would not be satisfied if especially the qualities of graduates are not match with what the job describes. This is also evident in our country Ethiopia especially after the establishment of various colleges and universities in different regions that are producing graduates in different disciplines to meet actually the shortage of labor in all professions. In this manner, the focus is training or teaching a large number of students until the required volume of graduates to feed up the available vacancies and jobs by compromising the quality aspects. Quality cannot be compromised with quantity. Graduates should encompass basic knowledge to be able to competent and effective in the labor markets. Banks as financial and business industries needs graduates of business who knows the practical aspects of the institutions. Without universities that produce employees who are working with others and integrated themselves to the changing situations is considered as finding money in side empty pocket. The

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quantity of business graduates will not matter to either for private banks and government banks. However, the quality issue is the first thing that every business organizations considered as the competitive advantage to survive. Therefore, the aim of this study is assessing employers' satisfaction towards business graduate of Jigjiga University in Private and Commercial bank of Ethiopia Somali Regional State, specifically Jigjiga branches.

Statement of the Problem

Gradually the attitude and practice about is changed granted quality education is the foundation for growth and development. The stiff competition is emerged among graduates to be selected by employers of various institutions. Companies are incorporating issues of employees' performance in their policy, strategy, guidelines principles either in corporate level or in some other working activities. This is not exceptional in Jigjiga university business graduates who are most of the time hired in different financial sectors such as insurances, share companies, Plc. and banks are the primary hosts for these employees. There is a certain gap between the level of understanding or knowledge and the expectation of employers with regard to graduates in different field of study particularly in business and economics. To fill that gap Jigjig University is working delight to support the smooth operation of financial institutions like bank. That implies the more they produce quality business graduates the perception and expectation of employers become positive and fruitful. To identify and fill the gap that organizations are complained the researcher assesses employers' satisfaction towards business graduate of Jigjiga University in private and Commercial Bank of Ethiopia in Somali Regional State, Jigjiga City.

Research Questions

Based on the problem statement clarified above the following research question was designed.

What is the level of employers' satisfaction to business graduates?

Objective of the Study

The general objective of the study is to assess employers' satisfaction of business graduate of Jigjiga University in private and government banks in Somali Regional State.

Specifically the researcher need:

To find out the level of satisfaction of managers towards business graduates.

Significance of the Study

Meanwhile Jigjig University is the primary beneficiary after the study is conducted and be able it to reshuffle curriculums of business graduates. From the results of the study, Jigjiga University will easily identify its weakness and it paves the way for improvement. Both sector of the bank are the other advantageous from this research in indicating what must be done to secure best employees through their needs. Final ministries of education can easily obtain inputs to update its education policy and create a link between business sectors owned by different individuals and the universities. Not least, the research work will help to others to use as a reference material.

Scope of the Study

The study was established to point out level of satisfaction of managers towards business graduates after identifying whether they are satisfied or not. Actually, in my article, I indicated that employers of the aforementioned banks are satisfied. Due to financial constraints, it was delimited only in Jigjiga City administration, Fafen Zone of Somali Reginal State. Here the researcher did not include other human resource aspects like organizational commitment, job stress, job design, and employee turnover other than employers' satisfaction on their business graduates.

REVIEW OF RELATED LITERATURE

Employability Aspects

Acquiring graduated employees with necessary skill, understanding and technical expertise is compulsory for most organizations that will trigger them for better performance, achievement and success Nilsson and Ellström (2012). For that, matter graduates who have proper knowledge and ability can possess easily superior confidence that help to them convince their employers in every direction in a particular job and provide a subsequent positive impact to organizational performance. The implication is graduates do not have a guaranty other than their skills, knowledge and insight to compete and win in the labor markets. To obtain these skillful labor universities such as Jigjiga should provide necessary facilities, technologies, and practical application tradition of education.

Moreover, there is a direct relationship between employees' qualification and employability that will simplify the workload for managers, employers and owners of business organization. This is because the qualifications or the learned abilities of graduates can have a considerable effect on the capability to effectively perform in a given job Aamodt et al., (2010). Even though many policy makers and practitioners are currently placing greater attention on the association between employees' development and the role of higher education, rather the focus that many organizations still place on employability skills tends to be on selection rather than training Little (2011).

Consequently, as significant strategic and financial costs can result from inappropriate hiring decisions, individual HRD programs should be designed by organizations to strategically develop employability skills to better meet future job demands Nilsson (2010). One thing both universities and business organizations should aware is that they have to create open system to interact each other in order to build the vital employability skills of new graduates that entails more than finding a job, it comprises the development of individual techniques, attributes, and/or experiences Harvey (2005). Furthermore, the disagreement between the supply of overall employability skills and the equivalent demand for relevant skills is a fundamental issue as universities continue to create more graduates than can be absorbed by the job market Baciu and Lazar (2011).

Because of the variety of definitions allied with employability skills and other related terms, abundant investigators and organizations (both public and private) have tried to provide various frameworks to explain this terminology in a comprehensive manner McQuaid and Lindsay (2005) and Hillage and Pollard (1998). For example, the definition of employability offered by Hillage and Pollard Hillage and Pollard (1998) is part of a practical framework that defines employability and its associated skills in somewhat simplistic terms. Therefore, employability is the factor that determines individual is potential to capacitate themselves to fill the opened vacancies that could create an appropriate match between the theories what they grasp in the class and the pragmatic attribute in the real situation.

Factors Affecting Employability Skills

Obviously, it is possible to utilize numerous techniques that influence how graduates efficiently or effectively apply employability skills in coaching, role-playing, and training and employee development. McQuaid and Lindsay (2005) state that for different types of employability skills, definite types of demand may exist which can alter throughout time, space, and even among employers.

Further, attitudes of employability skills may change when it is inspected in different perspectives such as potential employees, employers, higher institutions and society in general. Thus, any assessment of employability skills must include a broad approach that accounts for individual factors (such as the various qualities that make an individual's employable); personal settings (such as socioeconomic and other contextual factors that are related to an individual's household and/or social circumstances); and external factors (the conditions that influence employability such as the level of demand in the job market and the available support from employment related public services and the curricula designed for students in different universities). Finally, these individual factors, personal circumstances, and external factors are closely related and conserve a two-way interaction with one another McQuaid and Lindsay (2005).

Because of the substantial increase of Ethiopian students entering higher education over the past two decades, universities had to find ways to sufficiently prepare students so that they could effectively enter a broader range of careers. Therefore, the rising number of university students and the demand for relevant studies of the job market appears to be closely related Aamodt et al (2010). This is actually a collaborative linkage between government sectors such as banks and universities. Recently there is new structure in every Ethiopian universities called as industry linkage in directorate level. Tremendous effort is expected in this office to satisfy both party's viz. employers and graduate students. In response to changing individual choices and varying organizational aspects, career and employment arrangements have fundamentally altered and will continue to change in the future Clarke (2009). However, in spite of these changes, some individuals maintain an old-style career mindset by merely maintaining their present skills rather than arranging for changing circumstances via skill development and ongoing career self-assessment. Therefore, at the individual level, the focus of managing one's own career must be on developing behaviors and attitudes that supports employability. Furthermore, at the organizational level, opportunities such as job rotations, and networking could be provided to enhance employee perceptions of the skills they will need to remain employable. Although constructing important employability skills may now a days be considered an individual responsibility, by helping to develop employees meet the challenges of the future, organizations may have much to gain by understanding the skills that make individuals employable Clarke (2009).

RESEARCH METHODOLOGY

Research Methodology and Design

The study was quantitative and crosses-sectional survey that used to collect vital information with regard to employers satisfaction of business graduates of banks that are available in Jigjiga City Administration. The researcher used a descriptive survey type of research design in order to assess the of satisfaction of managers with respect to business graduates of the University.

Population and Sampling Procedures

In every bank with different branches managers, cash supervisors, section heads who have subordinate under their hierarchy, and other responsible individuals for their employees are included in the population. The researcher proposed to take at most two top-level employers including mangers of the banks to get appropriate responses. However, due to workloads observed by the researcher in some banks the sampled inclined only towards managers of each bank. Actually, there were occasions that the researcher distributed questionnaire for supervisors or immediate alliances when mangers are out of station for different purposes. Due to this fact, the researcher had 14 managers for each bank to fill the questionnaire. Because the numbers of banks available in Jigjiga are thirteen, one Commercial Bank of Ethiopia with 7 branches and the reset 12 are privet banks few with one more branches. Among the seventh Commercial Banks of Ethiopia, the researcher has taken 4 of them using their established year and only those who have Jigjiga University business graduates. Concerning the private banks, the main branches and other newly established branches such as Awash International Bank new branch was included in the survey. Therefore, the researcher implemented census survey as all banks with their branches were considered even though three private banks viz. United, Bunna, Oromiya cooperative banks were excluded from the study as a matter of facts they don't have JJU business graduates.

Data Sources and Analysis Techniques

Data was gathered from both primary and secondary sources. Primary data were collected by the use of a Likert Scale questionnaire from individual mangers and others who are in supervisory positions. Concerning secondary data materials were collected from relevant source such as, articles, publication, journals, and documents that have direct and indirect relationship with the study.

After the required data are collected the researcher employed statistical tools. Among this Mean, Standard Deviation, Min., and Max., were used to show the difference between private banks and government banks managers' satisfaction of business graduate. Moreover, percentage, frequencies, tables were used to strengthen the results and discussions.

ANALYSIS AND DISCUSSION

Analysis, Discussion and Interpretation

This part contains analysis and discussion of responses obtained from participants of the study viz managers. More specifically, it highlighted the demographic features of the respondents and described the results in accordance with the data collected about employers' satisfaction towards their graduates who are working with them in different positions.

Respondent's Profile

The number of male respondents from the sampled banks were 13 (92.9) and female respondents were 01 (7.1%). Age range was between <26 to 48 years. Majority of the respondents' age lied on the range of 27 to 37 years followed by 38 to 48 years old. The average age is 32.0 years.

Table-1: Demographic Information

S. No.	Indicators	Category	Frequency	Percentage
1	Gender	Male	13	92.9
		Female	1	7.1
2	Age	<26 years	2	14.3
		27 to 37 years	7	50
		38 to 48 years	5	35.7
3	Employees Field of Study	Accounting	14	0.56
		Management	8	0.32
		Economics	3	0.12
4	Number of JJU Graduate Employees	0 to 3	6	42.9
		4 to 7	6	42.9
		8 to 11	1	7.1
		12 to 15	1	7.1

Sources: Authors Compilation

The other point was about employees' field of study working in each bank. Most of the employees specialization was accounting 14(0.56), the next biggest number of employees were from management that takes 8 (0.32) and the least number of employees was recorded from economics field of study 3 (0.12). Briefly, one can understand from this statistics that in Ethiopia the banking sector gives much more interest and attention for accounting specialization to hire employees in different universities unlike that of other business departments. However, recently almost all banks open vacancies equally for all business related field of studies rather year of serves could differentiate applicants.

Finally, the researcher asked managers to indicate the number of Jigjiga University graduates currently working in each banks. Therefore, 0 to 3 and 4 to 7 number of Jigjiga University graduates is the first and second larger ranges that each has a percentage of 42.9. The smallest numbers of the university graduates are found in the range between 8 to 11 and 12 to 15 with a percentage of 7.1 each.

Reliability

Table-2: Reliability Test

N of Items	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items
82	.959	.960
4 main variables	.845	.775

Sources: Authors Compilation

Reliable measures do not vary-they yield consistent results (Ruane, 2005). This implies reliability indicates goodness of the measures.

Tracing this fact to know the internal consistency of the measures, the researcher calculated the Cronbach alpha of the whole items and based on their variables. According to Chan (2003) the ranges of the reliability less or equals to 35 is considered as weak, 36 to 67 is moderate and > 68, is strong. Therefore, using these scales the present study reliability test is clearly provided in table 2. As shown in the table the Cronbach alpha of the measures when the researcher calculated based on the four variables was (0.84) that indicate strong internal consistency of measures. Whereas when the whole items were simultaneously calculated without any variable categorization, the Cronbach alpha became (0.95) that show a very good improvement in the internal consistency value. In general the present study reliability of internal consistency was strong that indicates the homogeneity of the items in the measure that tap the construct. From this, the researcher concluded that the scale constructed was then considered reliable enough to be applied as a measuring tool.

Descriptive Analysis

In order to measure the satisfaction level of employers about their employees specifically Jigjiga University graduates a five point Likert scale is used that have the range between “extremely satisfied” and “not at all satisfied”. Similarly, for evaluation of items and variables importance for bank employers’ similar scale was applied. The discussion of variables and items were made based on the responses of managers of private and commercial bank of Ethiopia. . Hence, this study has been assessed how well the business graduates of a Jigjiga university in Jigjiga city are show their performance, skills and competence through measuring the level of satisfaction of bank employers towards recruiting business graduates. In addition, specifically it indicated the level of mangers satisfaction towards business graduates.

Table-3: Mean, Min and Max Value of Variables

Measurements	N=14 Variables	Minimum	Maximum	Mean	Std. Deviation
		Statistic	Statistic	Statistic	Statistic
Importance of Items by Managers	Knowledge and Understanding	1.10	3.40	2.0929	.69555
	General Qualities	1.00	3.55	1.9805	.74981
	General Skills	1.00	3.79	2.2602	.85053
Managers Satisfaction on each item	Knowledge and Understanding	1.90	3.40	2.6286	.48584
	General Qualities	1.45	3.64	2.6234	.55682
	General Skills	2.00	3.43	2.7194	.42161
	Attributes of Graduates	1.83	3.00	2.3750	.31138
	Valid N (Leastwise)				

Sources: Authors Compilation

Mangers’ overall Viewpoint for Major Variables Importance and Satisfaction

Table-3 indicated the minimum, maximum; mean and standard deviation of variable on the bases of employer’s outlook on the importance of items as well as variables and the sores demonstrated the employer’s satisfaction value for each variable. The mean value of almost all the variables viz importance of knowledge and understanding (2.09), std. 0.69, satisfaction of employers on knowledge and understanding (2.623), std. 0.48, satisfaction of employers on general qualities (2.62), std. 0.55, importance of general skills (2.620), std. 0.85, satisfaction of managers on general skills (2.71), std. 0.42 and attributes of JJU graduate employees (2.35), std. 0.31 are equivalent and related. This implied that variables are very important and managers are satisfied too. However, the variable general qualities have the lowest mean value (1.98), std. (0.74) amongst others.

The highest mean value is scored by satisfaction of employers on employees general skills (2.71) followed by satisfaction of employers on employees knowledge and understanding. The findings revealed that the managers were satisfied with the business graduates of Jigjiga University employees’ knowledge, understanding and general skill

who are working in different private and Commercial Banks of Ethiopia. Opposite to this, the findings fascinatingly showed that the employers were least satisfied with the business graduates of general qualities. Moreover, the mean value recognized that employers believed that all the items with their constructs are important to measure their business graduates of Jigjiga University employees' knowledge and understanding, general qualities and general skills.

The highest Min. value is obtained from employers' satisfaction of their employees' general skill (2.00). In addition, the lowest Min. value is scored by general qualities and general skills (1.00) respectively. Whereas the highest and lowest Max. Value is scored by general skills (3.79) and attributes of graduates (3.00) respectively.

The specific objective of the study was to find out the satisfaction level of bank managers towards Jigjiga University business graduates. Based on the mean value of the analysis the level of managers satisfaction was average or on the scale of somewhat satisfied. It can therefore be considered that the managers in the sample were of the opinion that there is scope for improvement in some measures even if negative mean value did not scored in the analysis of this study.

For most of the measures, not all, a positive trend can be observed between the importance given to each items and the level of satisfaction with the items, i.e. the greater the importance given to a measure, the higher the level of employer satisfaction with that measure. One best example is the measures of general quality that has direct relationship between managers' satisfaction and importance of items. Given that it is a matter of subjective assessment, employers tend to hire according to the knowledge, qualifies and skills they consider to be most important; it is therefore logical for the level of satisfaction to be close to that of importance, as an employer will choose those graduates who better possess their selection standards (the AQU Catalunya Employers Survey, 2014).

CONCLUSION AND RECOMMENDATION

Conclusion

The findings revealed that the employers were satisfied with the business graduates of Jigjiga university employees' knowledge, understanding and general skill who are working in different private and Commercial Banks of Ethiopia. Opposite to this, the findings fascinatingly showed that the employers were least satisfied with the business graduates general qualities. Moreover, the mean value recognized that employers believed that all the items with their constructs are important to measure their business graduates of Jigjiga university employees' knowledge and understanding, general qualities and general skills. It is concluded that graduates allocate time to achieve goals, have a good understanding of job-related information, possess knowledge of people and other cultures, and possess the specific technical knowledge required for the job. Conversely it is important to understand that business graduates of JJU who are working in different banks available at Jigjiga city administration lack the attributes of feeling of belonging to the bank, respect working time required by the employers and working with other by following the bank culture as well as creating friendliness environment that make them more sociable to the existing situation. These are the attributes that every employee has to develop or adapt without forgetting other vital factors mentioned earlier just like spices that enable us to cook testy food.

Recommendation

Jigjig University should give attention for various attributes commitment, punctuality, team working cultures and friendliness environment that make graduates more cordial to the existing situation. Emphasis should be given also on practical training of graduates such as simulation of banking functions, graduates need to cope up with new technologies in relation to bank systems or application software's and financial institutions to be their apparent ship places to get more pragmatic knowledge. Moreover, the curriculum needs certain revision in these facets. The bank managers should create feeling of belongingness on the minds of their employees to be more committed enough in their day-to-day activities. As time is, the most precious resource in every organization there should be serious education and measurement regarding the value of money and bring down the punctuality problem. It is also recommended that graduates should develop good attitude to attract others as well as follow terms and conditions stated by the banks. Finally, communication and customer handling are the valuable areas of banks that higher



education and business sectors should take care of as they worth more than money especially to survive with the competition and keep clients' longer period.

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