



**A STUDY ON THE AWARENESS AND APPROACH ON NABARD CREDIT
SCHEMES FOR DEVELOPMENT OF AGRIBUSINESS IN TUMKUR DISTRICT
KARNATAKA**

By

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ABSTRACT

The present study is intended to through a light on the awareness about the credit schemes provided for the development of agricultural entrepreneurship and the approaches or routes to get accessibility to the various schemes available for the development of agribusiness in the backward district of Karnataka state in India. This paper also highlights the approach of National Bank for Agriculture and Rural Development (NABARD) credit schemes which are assisting the agricultural development in the remote district of Tumkur in Karnataka.

Keywords: NABARD, credit schemes, agricultural entrepreneurship, agribusiness, approaches to credit

INTRODUCTION

The NABARD presents refinance to the Apex Bank and CARD Bank. NABARD is a zenith establishment endorsed amongst all themes owing course of action, preparation and operational conduciveness along meadows of credit for agriculture and erstwhile fiscal conducts in rural/pastoral vicinity. It is a zenith refinancing bureau for the establishment ensuing investment and conception of credit for encouraging the assorted developmental

performances in rural/pastoral vicinity. It harmonizes the rural/pastoral financing performances of the entire establishment occupied in developmental occupation at the field intensity alongside sustains liaison amongst Government of India, State Governments, Reserve Bank of India and other national level establishments apprehensive along procedural formulations.

IMPORTANCE OF THE STUDY

Current research study insists on nurturing awareness of NABARD along with its numerous programmes, also understanding peculiarity of schemes under NABARD towards agricultural development amongst farmers, so as to adapt entire facilities of NABARD and get benefitted.

OBJECTIVES OF THE STUDY

1. Towards Understand and analyse the awareness on NABARD amongst farmers in selected area of study
2. To identify and analyse the issues rose through NABARD on agricultural practices, policies and programs implementations.

METHODOLOGY

Research being together through an assessment methods like primary and secondary data through questionnaires/interviews/oral debates with farmers, also with keen personal observations on farmers

SAMPLING DESIGN

So as to learn and understand farmer's awareness regarding NABARD to accomplish primary assessment in Tumkuru district villages. The subsequent illustration samples being drawn based on purposive random sampling.

SL.NO	TYPES OF FARMERS	NO .of RESPONDENTS
1.	SMALL FARMERS	66
2.	MARGINAL FARMERS	44
3.	BIG FARMERS	30
	TOTAL	140

The secondary data regarding Refinancing of Agriculture precincts in NABARD in accumulation, gathered through Books, similar articles/journals, Government publications/records, Website, other information sources etc.

LIMITATIONS OF THE STUDY

Current research study being confined to 'NABARD' and to know the role of 'NABARD' to agriculture development, compilation of primary data with farmers in Tumkuru district villages. The conclusions are based on precedent experience of farmers along apprehensive with psychosomatic thinking of farmers, while a few findings being through observational method.

RESULTS, ANALYSIS AND DISCUSSIONS

Table-1: Education Qualification of Farmer.

OCCUPATION	NO .of RESPONDENTS	PERCENTAGE
HIGHER PRIMARY	56	40
SSLC	45	32
PUC	36	26
DEGREE	03	02
TOTAL	140	100.00

Source:-Primary Survey 2019.

Afore table depicts awareness along educational qualifications of farmers from the current study highlights subsumed along 4 modalities for the gathered 140 samples, a-kin Higher Primary level with 40% of formers along 56 samples, SSLC level with 32% of farmers along 45 samples, PUC level with 26% of farmers along 36 samples and Degree level with 2% of farmers along 3 samples, depicting farmers awareness amongst agricultural developments and allied conveniences owing to agriculture, the percentage allocations of the tabulations being detailed through a pie-chart as below in figure:1.

Figure-1: Percentage allocation of respondent's education qualification.

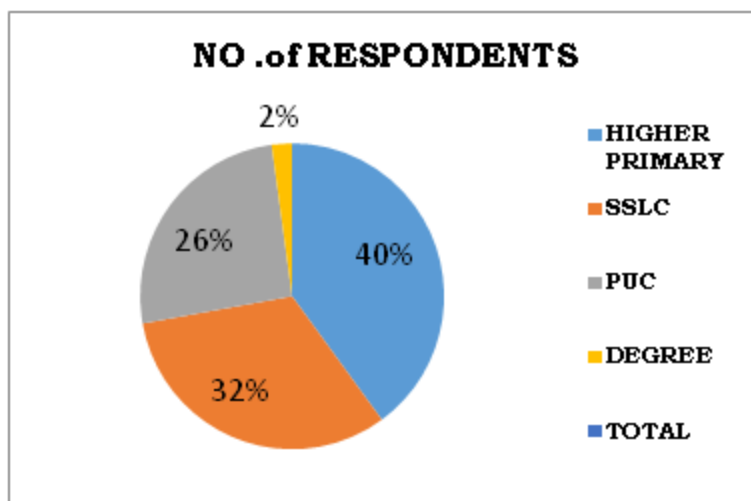


Table-2: Occupation of the Farmer.

OCCUPATION	NO .of RESPONDENTS	PERCENTAGE
AGRICULTURE	136	97.1
OTHERS	04	2.9
TOTAL	140	100.00

Source: Primary Survey 2019.

Afore tabulations in table 2 depicts farmers occupations with sample allocations gathered amongst 140 samples, as 97.1 % of the farmers along 136 samples being occupied along agriculture while a minute 2.9% of farmers along 4 samples being occupied along other subsequent occupations such as self business, self employed, employer, business, etc, the subsequent percentage allocations of the tabulations being detailed through a pie-chart as below in figure: 2.

Figure -2: Percentage distribution of respondents on occupation

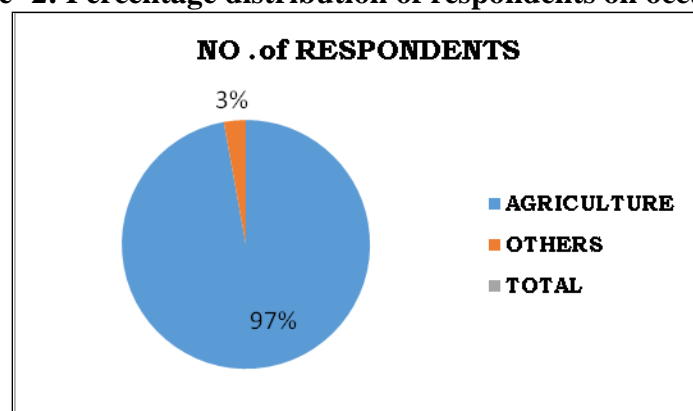


Table-3: Land Holding Size of the Farmer.

LANDHOLDING SIZE	NO .of RESPONDENTS	PERCENTAGE
LESS THAN 1 HECTOR	68	40
1 TO 2 HECTORS	38	32
MORE THAN 2 HECTORS	34	26
TOTAL	140	100.00

Source: Primary Survey 2019.

Afore depicted tabulations along table 3, shows that the land holdings of the farmer. Out of 140 farmers 40 Per cent of the farmers along 68 samples are having less than 1 Hectare of land, 32 Per cent of the farmers along 38 samples having 1 to 2 Hectare of land and remaining 26 Per cent of the farmers along 34 samples having more than hectares of land in their villages. This indicates in the total percentage that more farmers are having less than 1 hector of land in the villages, the same gathered allocations being detailed along a pie-chart below in figure 3.

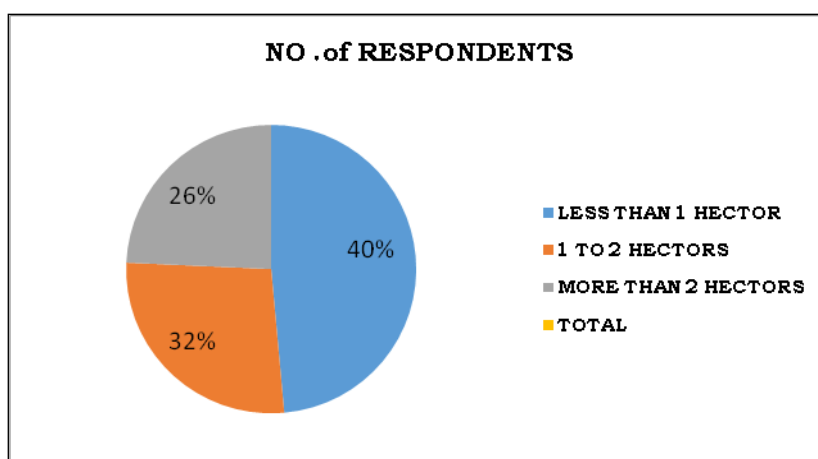


Figure-3: Percentage distribution of respondents on land holdings size.

The tabulations along table 4 below, depicts Annual income of the farmers. In the total farmers samples of 140, majority of 54Per cent of the farmers are getting 11,000-25,000 of income annually, and 25 Per cent of the farmers are getting 25,001-50,000 of income annually, and finally 21Per cent of the farmers are having 50,001-1, 00,000 of income annually.

Table-4: Income of the Farmer.

ANNUAL INCOME	NO .of RESPONDENTS	PERCENTAGE
11,000 TO 25,000	76	54.3
25,000 TO 50,000	35	25.0
50,000 TO 1,00,000	29	20.7
TOTAL	140	100.00

Source: Primary Survey 2019.

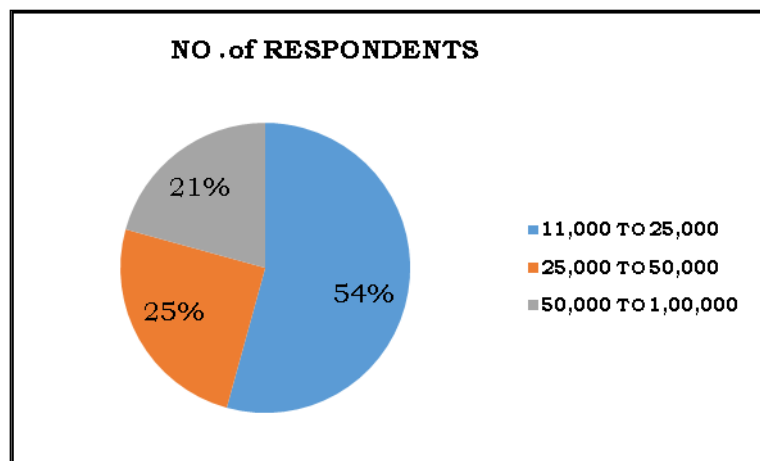


Figure-4: Percentage distribution of respondents on Annual Income.

Tabulations together with figure 4 clearly show the farmers annual income capability in agriculture bases. All the farmers are depending upon the agriculture. In recent years every farmers are suffering from credits in agriculture production and other purposes in India.

Table-5: Aware of NABARD

AWARENESS ON NABARAD	NO .of RESPONDENTS	PERCENTAGE
YES	71	50.7
NO	69	49.3
TOTAL	140	100.00

Source: Primary Survey 2019

The figure 5 below details with a pie-chart, the percentage allocations of awareness ratios amongst farmers as tabulated along the table 5, shows the awareness of NABARD amongst farmers in primary assessment. In the total farmers of 140 samples, a majority 50.7 Per cent of farmers are aware about NABARD, and 49.3 Per cent of farmers are not aware about NABARD. According to primary survey in recent days every farmers are aware about NABARD.

Majority of farmers know about agricultural programmes and schemes of rural banks. This is provided by NABARD to all rural and Grameena banks in all villages. Government is conducting so many awareness programmes in all villages in Karnataka.

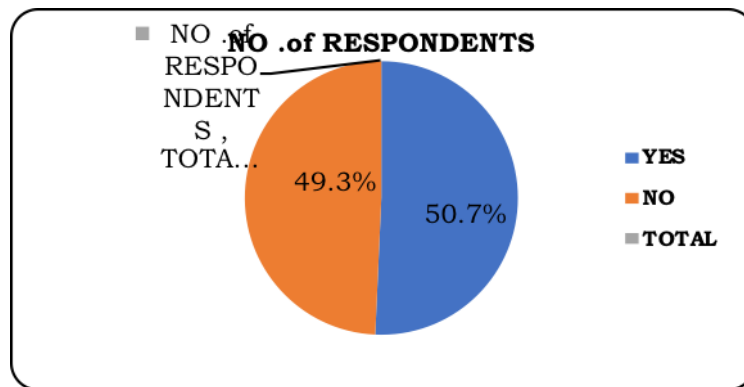


Figure-5: Percentage distribution of respondents Awareness on NABARD.

Table-6: Loan Taken From Rural Banks/Grameena Banks.

LOAN TAKEN FROM BANKS	NO .of RESPONDENTS	PERCENTAGE
YES	131	93
NO	9	7
TOTAL	140	100.00

Source: Primary Survey 2019.

The table 6 shows that the loan taken by farmers in rural or other grameen banks. In the total farmers 93 Per cent of farmers are taking loan from rural banks and other grameen banks, and only 7 Per cent of the farmers are not taking the loan in villages.

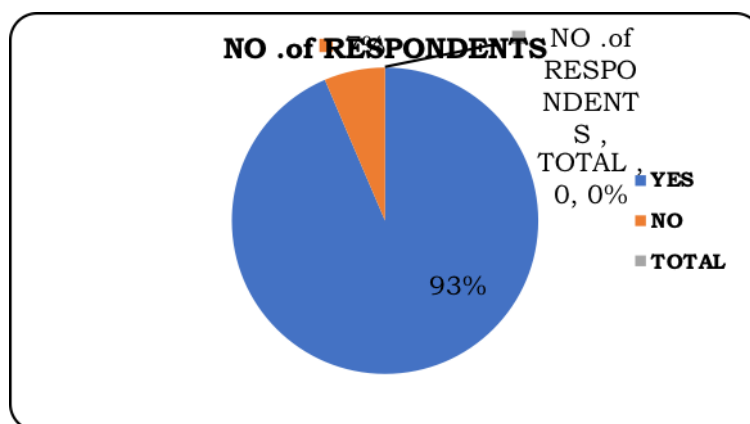


Figure-6: Percentage distribution of respondents Awareness on NABARD.

This shows that the majority farmers are depending upon the loan in agriculture and other activities. Every bank is giving the loan to farmers easily in recent years.

Table-7: Purpose of Loan Taken From Banks.

PURPOSE OF LOAN TAKEN FROM BANKS	NO .of RESPONDENTS	PERCENTAGE
CROP PRODUCTION	113	81.8
MARKETING	15	11.1
OTHERS	12	7.1
TOTAL	140	100.00

Source: Primary Survey 2019.

The table 7 shows the farmers purpose regarding loan taken from banks. 81.8 Per cent of farmers are taking loan for crop production purpose, and 11.1 Per cent of the farmers are taking loan for marketing purpose, and finally 7.1 Per cent of farmers are taking loan for other purpose.

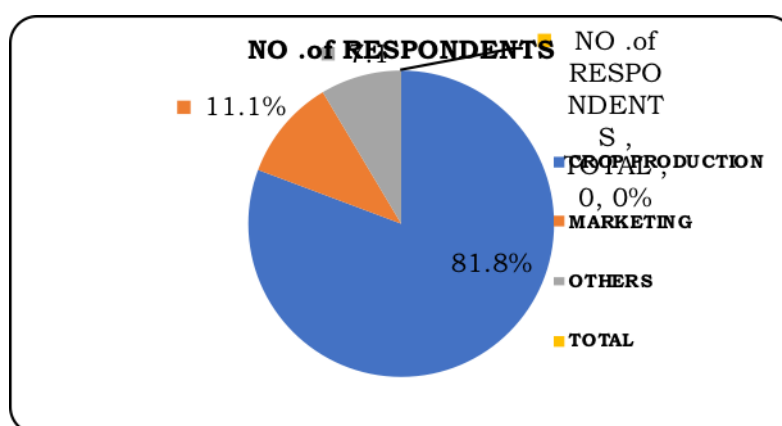


Figure-7: Percentage distribution of respondents Awareness on NABARD.

The table 8, below illustrate that the farmers awareness regarding programmes implemented by NABARD. A majority of 61.2 Per cent of the farmers know about the programmes of NABARD in recent years, and 38.8 Per cent of the farmers are not aware about NABARD programmes. This indicates that the majority of the farmers are aware about programmes of NABARD. While the subsequent pie-chart being fetching the details of percentage allocations in figure 8 below for the tabulations tabulated in table 8.

Table-8: Awareness on NABARD Programmes

AWARENESS ON NABARD PROGRAMMES	NO .of RESPONDENTS	PERCENTAGE
YES	86	61.2
NO	54	38.8
TOTAL	140	100.00

Source: Primary Survey 2019

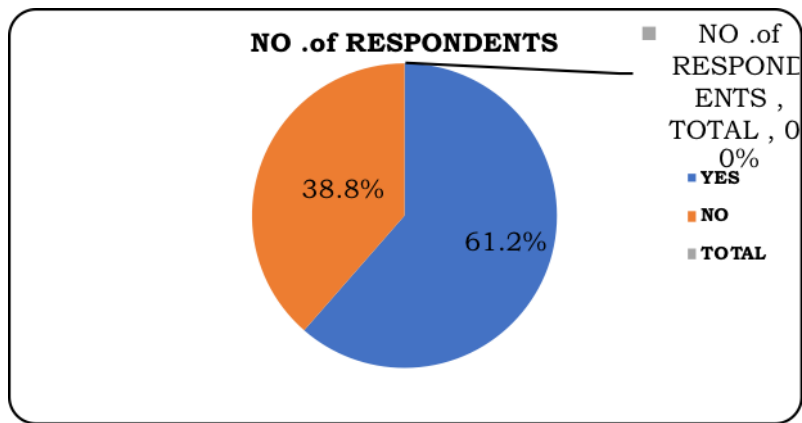


Figure-8: Percentage distribution of respondents Awareness on NABARD Programmes.

Table-9: Aware About Schemes of NABARD

AWARENESS ON NABARD SCHEMES	NO .of RESPONDENTS	PERCENTAGE
YES	54	38.9
NO	86	61.1
TOTAL	140	100.00

Source: Primary Survey 2019

The table 9, above demonstrate the farmers awareness about schemes of NABARD. In total of 140 samples, 38.9 Per cent of the farmers with 54 samples are aware about schemes of NABARD, while 61.1 Per cent of the farmers with 86 samples are unaware about the schemes of NABARD in the gathered sample meadows. While the detailed percentage allocations for the tabulations in table 9, are being detailed through a pie-chart in figure 9 below.

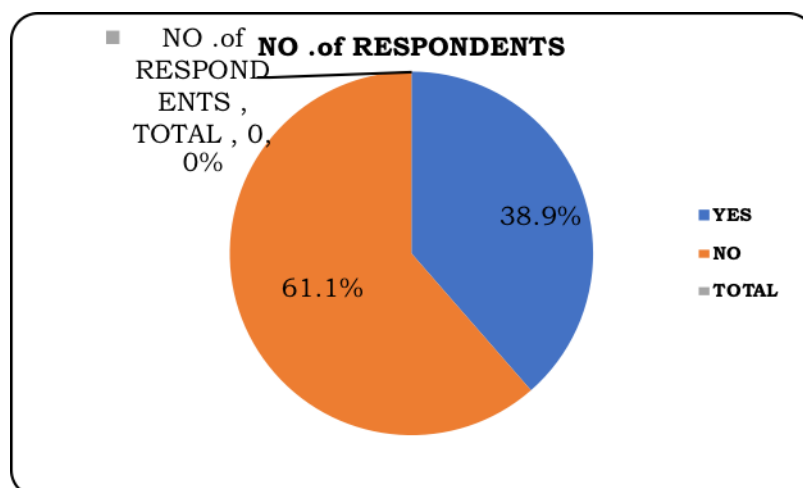


Figure-9: Percentage distribution of respondents Awareness on NABARD Schemes.

The table 10, below demonstrate the precincts of the schemes of NABARD regarding farmers in the study area. In the total farmers sample of 140, a considerable 22 Per cent of farmers with 31 samples aware about the ‘Poultry estates schemes’, a considerable 22 Per cent of the farmers with 32 samples are aware about ‘Capital investment subsidy schemes’, also a minimal 11 Per cent of the farmers with 14 samples are aware about ‘Dairying and fisheries schemes’, and finally a majority 45 cent of the farmers with 63 samples are aware about the ‘Livestock insurance schemes’.

Table-10: Different Schemes of NABARD

DIFFERENT SCHEMES OF NABARD	NO .of RESPONDENTS	PERCENTAGE
POULTRY ESTATES	31	22
CAPITAL INVESTMENT SUBSIDY	32	22
DAIRY AND FISHERIES	14	11
LIVESTOCK INSURANCE	63	45
TOTAL	140	100.00

Source: Primary Survey 2019.

The table 11 below illustrates the farmers awareness about subsidies of rural/grameena banks. In the total farmers of 140 samples, a majority 62 Per cent of the farmers with 87 samples are aware about subsidies of banks, while a considerable 38 Per cent of the farmers with 53 samples are unaware about the subsidies of banks.

Table-11: Aware About Subsidies of Banks

AWARENESS ON SUBSIDIES OF BANKS	NO .of RESPONDENTS	PERCENTAGE
YES	87	62
NO	53	38
TOTAL	140	100.00

Source: Primary Source 2019.

The table 12 below demonstrates the awareness about types of subsidies in rural / grameena/ other regional banks by the farmers in the study meadows. From the total Farmers sample of 140, a defending 46 Per cent of the farmers with 64 samples are aware about types of subsidies, while a considerably evoking 54 Per cent of the farmers with 76 samples are not aware about types of subsidies in Tumkuru district villages. In recent years all rural / grameena/other regional banks afford subsidies relating to agriculture.

Table-12: Awareness on Types of Subsidies

AWARENESS ON TYPES OF SUBSIDIES	NO .of RESPONDENTS	PERCENTAGE
YES	64	46
NO	76	54
TOTAL	140	100.00

Source: Primary Survey 2019.

The table 13 illustrates that the farmers utilization concerning ‘NABARD’ programmes in the Tumkuru district villages. Amongst the 140 samples gathered, majorities of 60.7 Per cent of the farmers with 85 samples are utilizing the ‘NABARD’ programmes in the study meadows; a considerable 39.3 Per cent of the farmers with 55 samples are not utilizing the ‘NABARD’ programmes in the study meadows. The subsequent percentage allocations of the tabulations are detailed with a pie-chart in figure 13.

Table-13: Utilize Programmes of NABARD.

AWARENESS ON TYPES OF SUBSIDIES	NO .of RESPONDENTS	PERCENTAGE
YES	85	60
NO	55	40
TOTAL	140	100.00

Source: Primary Survey 2019.

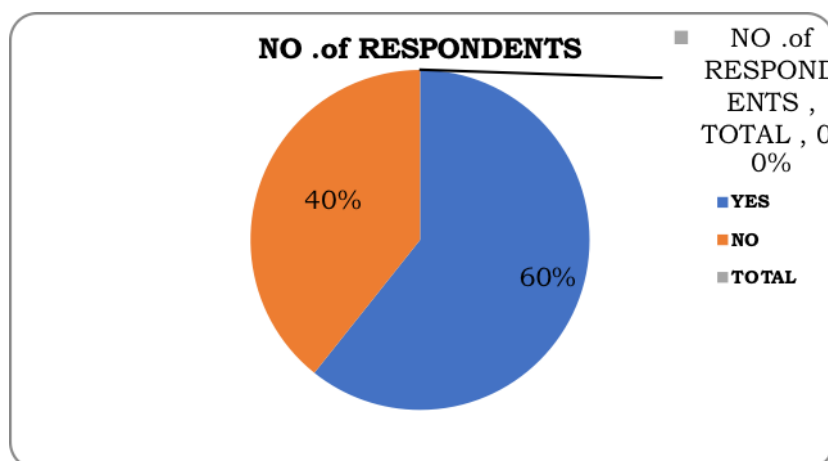


Figure-13: Percentage distribution of respondents Awareness on NABARD.

The table 14 below demonstrates that the problems faced by farmers while taking the loan in the study meadows. In the total farmers of 140 samples, a majority of 75 Per cent of the farmers with 106 samples are facing so various problems while taking the loan in rural/ grameena/other regional banks in the study meadows, while a considerable 25 Per cent of the farmers with 34 samples are not facing the problems while taking the loan in rural/ grameena/other regional banks in the study meadows.

Table-14: Problems Faced by the Farmers during Loan Taken.

PROBLEMS FACED BY FARMERS DURING LOAN TAKEN	NO .of RESPONDENTS	PERCENTAGE
YES	106	75
NO	34	25
TOTAL	140	100.00

Source: Primary Survey 2019.

The tabulations in respect of various parameters under consideration through the study being illustrated in table 15, that the list of major problems faced by farmers in the banks. In the total farmers samples of 140, a considerable 38 Per cent of the farmers with 54 samples are facing ‘late processing’ in the banks, also a moderate 31.4 Per cent of the farmers with 44 samples are facing ‘no perfect information’ provided in the banks, a consistent 20.0 Per cent of the farmers with 28 samples are facing ‘no proper response’ in the banks, and finally 10.0 Per cent of the farmers with a minimal 14 samples are facing ‘other problems’ in the banks in the study meadows. The considerable percentage allocations of tabulated parameters being analysed and detailed through a pie-chart in figure 15.

Table-15: List of Major Problems Faced by Farmers in Banks

MAJOR PROBLEMS LIST IN BANKS	NO .of RESPONDENTS	PERCENTAGE
LATE PROCESS	54	38
NO PERFECT INFROMATION	44	32
NO PROPER RESPONSE	28	20
OTHERS	14	10
TOTAL	140	100.00

Source: Primary Survey 2019.

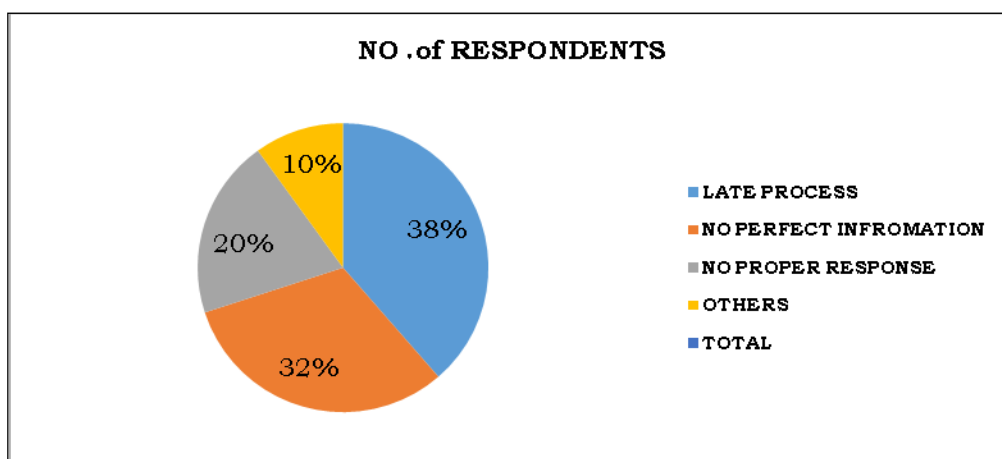


Figure-15: Percentage distribution of respondents Awareness on NABARD.

The tabulations in respect of various parameters under consideration through the study being illustrated in table 16, amongst 140 samples gathered for the study, the respondents gratified with usefulness of NABARD being superior with 120 samples along 85 percent, while only 20 samples with 15 percent respondents being stated as un usefulness of the NABARD, thus the tabulations being analysed and detailed with a pie-chart in figure 16.

Table-16: Usefulness of NABARD Facilities.

USEFULNESS OF NABARD	NO .of RESPONDENTS	PERCENTAGE
YES	120	85
NO	20	15
TOTAL	140	100.00

Source: Primary Survey 2019.

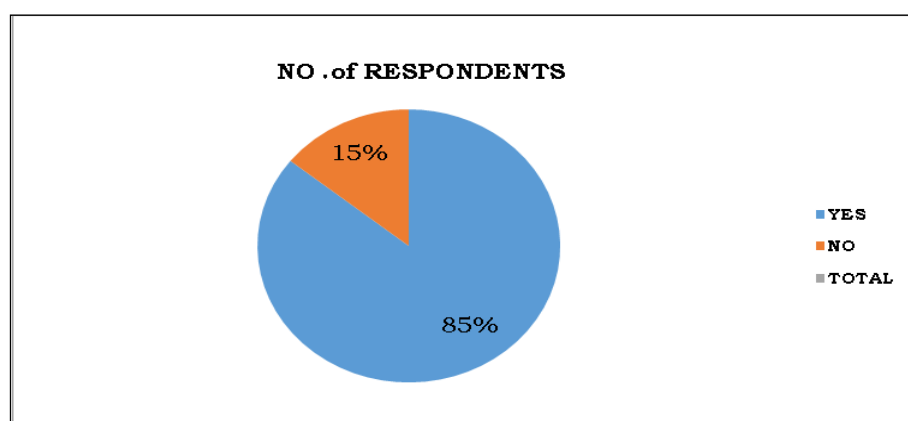


Figure-16: Percentage distribution of respondents Awareness on NABARD

Table-17: Farmers Suggestion.

SUGGESTIONS FOR NABARD IMPROVEMENTS	NO .of RESPONDENTS	PERCENTAGE
INTRODUCE NEW BANKS	54	38
PROVIDING MORE SUBSIDIES	46	32
PROVIDING LOAN ON FREE OF INTEREST	27	20
OTHERS	13	10
TOTAL	140	100.00

Source: Primary Survey 2019.

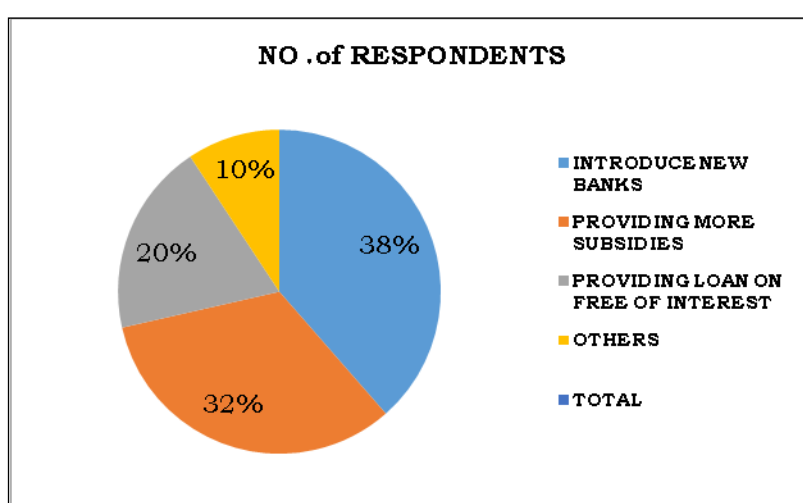


Figure-17: Percentage distribution of respondents Awareness on NABARD.

The assessments being substantiated with suggestions as a final phenomenal attribute for any study before its findings being delivered, likewise the current study also has foregone with the farmers suggestions regarding to progress the responsibility and occupation of ‘NABARD’ and its involvement in development of agribusiness in Karnataka. In the total farmers of 140 samples, a compensating 38 Per cent of the farmers with 54 samples said the ‘introduction of new banks’ in rural areas, a considerable 32 Per cent of the farmers with 46 samples said ‘providing more subsidies’ in the banks, also a 20 Per cent of the farmers with 27 samples said ‘providing loan free of interest’ in the banks, and finally 10 Per cent of the farmers with 13 samples said ‘others’ matters in the study area.

MAJOR FINDINGS OF THE STUDY

The learning being plunged away along 'NABARD', Tumkuru District Villages. The study portrayed assessments a-kin interviews/oral communication/physical personal observations through questionnaires amongst farmers perceptions and awareness on 'NABARD' along Tumkuru District Villages, also composed secondary data in 'NABARD' institute Bangaluru; along chosen sample precincts, based on both primary and secondary data following are major findings drawn:

- ✍ 40 Per cent Of the farmers are qualified upto higher primary, and 32Per cent of the farmers are qualified upto S.S.L.C, and 26Per cent of the farmers are qualified upto P.U.C, while only 2 Per cent of the farmers are qualified upto degree in current sample study.
- ✍ 97.1 Per cent of the farmers are depending upon the agriculture in profession, and only 2.9 Per cent of the farmers are depending upon other professions in current sample study.
- ✍ 40Per cent of the farmers are holding less than 1hector of land, a considerable 32 Per cent of the farmers are holding above 1 hector, while 26 Per cent of the farmers are holdings 2-3 hector of land in current sample study.
- ✍ 54.3 Per cent of the farmers are receiving 11,000-25,000 Rs annually, and 25.0 Per cent of the farmers are receiving 25,001- 50,000 Rs annually, and 20.27 Per cent of the farmers are receiving 50,001-1,00,000 Rs annually in study area.
- ✍ 50.7 Per cent of the farmers are aware about 'NABARD' and 49.3 Per cent of the farmers are not aware about 'NABARD' in current sample study.
- ✍ 93Per cent of the farmers are taking loan in rural /grameena /other regional banks, and only 7Per cent of the farmers are not taking the loans in rural /grameena /other regional banks.
- ✍ 81.8 Per cent of the farmers are loan pleasing for the intention of production, and 11.1 Per cent of the farmers are loan pleasing for the intention of marketing, and only 7.1 Per cent of the farmers are loanpleasing for the other intentions.
- ✍ 45 Per cent of the farmers aware about the 'livestock insurance scheme', and 22 Per cent of the farmers aware about the 'capital investment subsidy schemes', and 22 Per cent of the farmers are aware about 'poultry estates schemes', and 11 Per cent of the farmers are aware about the 'dairying and fisheries schemes' in current sample study.

- ✘ More than 80 per cent of the farmers are facing the problems to taking loan rural /grameena /other regional banks in current sample study.

SUGGESTIONS

The following are the some of the suggestions based on finding of the study area.

- ✘ Persuade the youths along younger generations for create novel speculations of Agro endeavors.
- ✘ Educate the youths along younger generations with the help of Regional/divisional banks financial assistance.
- ✘ Provisions of tax along interest free loans to Agro manufacturing along farming precincts.
- ✘ Availing up to date information along executing programmes at village level to uplift the marketing procedures along farming cultivation.
- ✘ Refinance the Agro ailing industrial precincts.
- ✘ Persuade the Self Help Group to implement novel technologies along machineries along manufacturing their harvests.

CONCLUSIONS

NABARD occupies a superlative role in improvement of Agricultural business along Karnataka. It is awfully obliging to agro-ailing industrial precincts along farming precincts throughout persuading along provision of Refinancing amongst improving their technology together implementing novel manufactured goods initiations. Flourishing Self Help Group to progress their emblematic livelihood through receiving loans from regional/divisional banks. So, it advance the loans conveniences and present up to date information to agro-industrial precincts along farming meadows, also edify the farmers to implement novel technologies in their crop production along marketing behaviors.

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