



Pattern of occupation (Main and Subsidiary) of Sample Farmers in Allahabad District under Kisan Credit Card scheme

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ABSTRACT

Agriculture sector is known as primary sector. Agricultural development is the core of rural development. Agriculture depends on season and it is known as gambling of season. Agriculture development can not be fulfilled without the support of agricultural finance. In this research paper comprised of 240 samples undertaken using multistage stratified mixed sampling technique. The main occupation of the majority (62.08 %) of sample farmers was agriculture in the area under study. The remaining (37.92 %) the sample farmers has opted subsidiary occupations in addition among which the maximum i.e. 64.83 % has opted self employment. This paper obviously indicates that after their main occupation of agriculture self employment has emerged as major subsidiary occupation in the area under study. Thus, among marginal sample farmers 63.79 % had opted self employment as subsidiary occupation in addition to their main occupation (agriculture). This clearly shows that sample marginal farmers were engaged mere comprehensively in the area under study. Thus, in case of sample small farmers the maximum 76.79 % were engaged in agriculture only. This clarifies that the sample small farmers were less interested in opting subsidiary occupations. Therefore, it is concluded that among the medium & large sample farmers the majority 67.21 % were engaged in agriculture and among the medium & large farmers who opted subsidiary occupations in addition to their agriculture, the majority i.e. 70 % of them had opted self employment and only remaining 30 % had opted services and no had opted wage labor as subsidiary occupation. Thus medium & large farmers were engaged only in agriculture and self employment in the area under study.

KEY WORDS: Main occupation, Subsidiary occupation, Mixed stratified sampling technique, Kisan credit card scheme, Agriculture finance etc.

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INTRODUCTION

Agricultural finance simply is known as agricultural credit. Agricultural credit mainly followed the path of supply led approach. Since long time, many concerted efforts have been taken by the Governments such as Nationalization of banks in July 19, 1969 and April 16, 1980, establishment of RRBs (Regional Rural Banks) in October 2, 1975 and NABARD (National Bank for Agriculture and Rural Development) in July 12, 1982. The important role of commercial banks in providing credits for agricultural activities is higher than RRBs and Co-operatives banks. There are many banks provide credit through government policies and schemes. The most important scheme is known as Kisan Credit Card (KCC) scheme. The Kisan Credit cards scheme has been introduced in August, 1998. In the Union Budget (2018-19), the facility of extension of Kisan Credit Card (KCC) Scheme has been provided to Animal Husbandry and Fisheries Farmers. This was a significant measure towards expanding the credit outreach amongst farmers who are engaged in agri-allied activities. The KCC scheme based loan has given by banks generally on the basis of proposed crops.

Ashley and Maxwell (2001), The key elements of post Washington Consensus include: agriculture as the engine of rural development; the future viability of small farms; the potential of the non-farm rural economy; the challenges of new thinking on poverty; participation and governance and implementation problems.

Kale (2011), Majority (99.00%) of the farmers who committed suicide did not had any allied occupations/business etc. as a additional source of income other than farming. Most of the victims were engaged in seasonal farm labor as a supportive endeavor to farming. Majority of victims' households (96.50%) were having medium availability of infrastructural facilities. That means lack of subsidiary occupations and poor rural infrastructure might be linked with the farmers' distress in Vidarbha.

Trailokya Dehingia (2020), Subsidiary occupation may be defined as auxiliary occupations of an individual. The occupation which helps to an individual with the main considered as well as primary occupation. In an agrarian society, cultivating the land is primary occupation or source of wealth. The study has been confined as case study in the Gazpuria village of Dibrugarh district of Assam. The village is exclusively inhabited by OBC and MOBC population. Both primary secondary data have been used in the present paper. The head of the family were the respondents in this study. The study revealed that majority of the inhabitant of the studied village has small tea-garden as their subsidiary occupation. Whose primary occupation is only rice cultivation. The study also revealed that subsidiary occupations have played a very significant role in increasing

income level which helps them in smooth running their family, which is a positive sign of development as well as transformation of agrarian community. So that the main objective of this research paper is to see and analyze the subsidiary occupation distribution of sample farmers.

RESEARCH METHODOLOGY

This study was confined to Allahabad District (Presently Prayagraj District since Oct, 2018) of Uttar Pradesh. The empirical data were collected from the sample beneficiaries of the economic categories such as 1. Marginal Farmers (up to 1 Ha), 2. Small Farmers (1.01 to 2 Ha), and 3. Medium and Large Farmers (above 2 Ha) under the important scheme i.e. KCC (Kisan Credit Card) of RRBs (Regional Rural Banks). The relevant data were collected by survey method through the direct personal interviews with the help of pre-tested and specially prepared separate schedules and questionnaires of the rural area of Allahabad district under study. The secondary data were collected in respects of the situation of area, climate rainfall, population, cropping pattern, size of holding, structure of rural financing, rural and agricultural credit and agricultural productivity along with the other relevant information. The required data were collected for the period of agricultural year 2017–18. A simple mathematical and statistical analysis was carried-out to derive the results put under this research study.

The sampling technique used in this research study was a multistage stratified mixed sampling technique. District Allahabad was selected purposively at the first stage of sampling. In Allahabad district there are two distinct regions i.e. (1) Gangapar and (2) Yamunapar wherein Gangapar is agriculturally rich and Yamunapar is socio-economically and agriculturally backward (poor). Thus, both the regions were selected at the second stage of sampling. At the third stage of sampling two tehsils from each of two regions making 4 tehsils were selected and from each of these 4 tehsils 1 block making a total 4 blocks were undertaken. Thereafter from these 4 blocks thus, selected two villages from each selected block making a total 8 villages were undertaken randomly on the basis of adequate numbers of loanies at the fourth stage of sampling. Further at the 5th and ultimate stage of sampling from each of the 8 villages thus, selected the sample beneficiaries were chosen randomly according to probability proportion to total numbers in three i.e. marginal, small and medium & above farmers restricting the numbers of sample beneficiaries to 30 from each village making the overall samples to 240 for in depth study.

RESULTS AND DISCUSSION

Occupation wise Distribution of Sample Farmers

The category wise distribution of sample farmers according to their occupation analyzed in table no.1 shows that out of 240 total sample farmers the maximum 149 sample farmers have opted agriculture as their main occupation and the remaining 91 have opted self employment, service (government/private) and labor. Among farmers opting subsidiary occupations the maximum 59 had self employment, 19 adopted services and

only 13 had opted wage labor on an overall average. Therefore, the main occupation of the majority (62.08 %) of sample farmers was agriculture in the area under study. The remaining (37.92 %) the sample farmers has opted subsidiary occupations in addition among which the maximum i.e. 64.83 % has opted self employment. This obviously indicates that after their main occupation of agriculture self employment has emerged as major subsidiary occupation in the area under study.

The category wise analysis indicates that the majority (123) sample farmers were marginal farmers among whom the majority 65 have opted agriculture as main occupation, 58 have opted subsidiary occupation in addition to their main occupation (agriculture). Thus, 52.85 % of the marginal farms were engaged in agriculture as their main occupation and 47.15 % were engaged in subsidiary occupations in addition to their agriculture. Among subsidiary occupations the majority 37 out of 58 marginal farmers had opted self employment, 10 services and remaining 11 as wage labor. Thus, among marginal sample farmers 63.79 % had opted self employment as subsidiary occupation in addition to their main occupation (agriculture). This clearly shows that sample marginal farmers were engaged mere comprehensively in the area under study. In case of small sample farmers out of total 56 the majority i.e. 43 had opted agriculture as main occupation and only 13 had opted subsidiary occupations. Thus, 76.79 % of the sample small sample farmers were engaged in agriculture and only 23.21 % were engaged subsidiary occupation in addition to their main occupation (agriculture). Among subsidiary occupations the maximum 61.54 % of sample small farmers had opted self employment, 23.08 % services and 15.38 % had opted wage labor. Thus, in case of sample small farmers the maximum 76.79 % were engaged in agriculture only. This clarifies that the sample small farmers were less interested in opting subsidiary occupations.

In case of sample medium and large farmers out of 61 the maximum i.e. 41 were engaged in agriculture as the main occupation and only 20 were engaged in subsidiary occupations. Therefore, the majority i.e. 67.21% was engaged in agriculture and only 32.79 % of them has opted subsidiary occupations in addition to agriculture as their main occupation. Among the sample medium and large farmers opting subsidiary occupations the majority i.e. 14 had opted self employment and remaining 6 had opted services and not a single medium and large farmer has opted wage labor in the area under study. Therefore, it is safely concluded that among the medium & large sample farmers the majority 67.21 % were engaged in agriculture and among the medium & large farmers who opted subsidiary occupations in addition to their agriculture , the majority i.e. 70 % of them had opted self employment and only remaining 30 % had opted services and no had opted wage labor as subsidiary occupation . Thus medium & large farmers were engaged only in agriculture and self employment in the area under study. The related data are given in table no.1

Table no. 1

Category wise Distribution of Sample Farmers according to Their Occupations

Sr. no.	Categories of Sample Farmers	Number of Sample Farmers	Main Occupation (only agriculture)	Subsidiary Occupation				Grand Total
				Wage Labor	Service (Private/Government)	Self Employment	Total (%)	
1	Marginal	123	65 (52.85 %)	<i>11</i> (18.97 %)	<i>10</i> (17.24 %)	<i>37</i> (63.79 %)	58 (47.15 %)	123 (100 %)
2	Small	56	43 (76.79 %)	<i>2</i> (15.38 %)	<i>3</i> (23.08 %)	<i>8</i> (61.54 %)	13 (23.21 %)	56 (100 %)
3	Medium and Large	61	41 (67.21 %)	<i>0</i> (0.00 %)	<i>6</i> (30.00 %)	<i>14</i> (70.00 %)	20 (32.79 %)	61 (100 %)
	Overall	240	149 (62.08 %)	<i>13</i> (14.29 %)	<i>19</i> (20.88 %)	<i>59</i> (64.83 %)	91 (37.92 %)	240 (100 %)

Source: Field-survey

FINDINGS

Therefore, the main occupation of the majority (62.08 %) of sample farmers was agriculture in the area under study. The remaining (37.92 %) the sample farmers has opted subsidiary occupations in addition among which the maximum i.e. 64.83 % has opted self employment. This obviously indicates that after their main occupation of agriculture self employment has emerged as major subsidiary occupation in the area under study.

Thus among marginal sample farmers 63.79 % had opted self employment as subsidiary occupation in addition to their main occupation (agriculture). This clearly shows that sample marginal farmers were engaged more comprehensively in the area under study.

In case of small sample farmers out of total 56 the majority i.e. 43 had opted agriculture as main occupation and only 13 had opted subsidiary occupations. Thus, 76.79 % of the sample small sample farmers were engaged in agriculture and only 23.21 % were engaged subsidiary occupation in addition to their main occupation (agriculture). Among subsidiary occupations the maximum 61.54 % of sample small farmers had opted self employment, 23.08 % services and 15.38 % had opted wage labor. Thus, in case of sample small farmers the maximum 76.79 % were engaged in agriculture only. This clarifies that the sample small farmers were less interested in opting subsidiary occupations.

Therefore, it is concluded that among the medium & large sample farmers the majority 67.21 % were engaged in agriculture and among the medium & large farmers who opted subsidiary occupations in addition to their agriculture, the majority i.e. 70 % of them had opted self employment and only remaining 30 % had opted services and no had opted wage labor as subsidiary occupation. Thus medium & large farmers were engaged only in agriculture and self employment in the area under study.

The category wise distribution of occupation shows that among small sample farmers the maximum i.e. 76.79% were engaged in agriculture only as compared to that in marginal as well as medium and large sample farmers. Therefore, it is concluded that small farmers were less interested in adopting subsidiary occupations in the area under study.

SUGGESTIONS

1. Self-employment among subsidiary occupations opted by sample farmers must be encouraged more and more for sound agricultural development in the area under study.
2. Sample small farmers must be lured for opting subsidiary occupations also because they were less interested in it apart from agriculture.

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