

CREDIT ORIENTATION OF TRIBAL DAIRY FARMERS

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It has been rightly said that leaving aside a small microscopic rural population, the great majority is living under conditions of stark poverty, landless labourers and particularly tribals are the worst hit. There is currently, a genuine concern for the development of rural people in general and the tribals in particular. The living condition of tribals can be improved apparently by providing assured source of income in order to meet the minimum essential requirements of life. The tribals are resource poor but hard working people. National Commission on Agriculture had rightly observed that dairying as an additional enterprise is an instrument of great significance for improving the socio-economic condition of weaker sections of rural population specially the tribals. The organized dairy industry in the country is surviving primarily on the basis of milk produced by small milk producers. Tribals families have facility of surplus manpower in the family in the form of women, who normally are looking after the milch animals and other activities.

Dairy development in India has been acknowledged as one of the most successful programmes of the world. The potential of dairy sector in the country need to be harnessed not only to meet the domestic requirements but also to exploit the export potential. The use of modern dairy practices required financial investment. The poor socio-economic condition of tribals does not allow them to invest money on different aspects of dairy operations. Credit plays an important role in increasing productivity. Most of the times, one or other financial agencies viz., private cooperative and public sector financial institutions are available to provide short term and long term financial support for increased milk production. However, use of these institutions depends on personal awareness and experience of the people. Thus, the present investigation was undertaken to know about credit orientation of tribals dairy farmers.

METHODOLOGY

The study was carried out in the Ranchi district of Jharkhand having high concentration of tribal population. Two hundred (200) tribal dairy farmers were selected from eight villages situated in four development blocks by using multistage stratified random sampling technique. The investigation was conducted through interview method with the help of structured schedule to assess amount of credit, sources of credit and purpose for which credits were taken by the respondents.

RESULTS AND DISCUSSION

Credit pattern of tribal dairy farmers, studied in terms of amount of credit taken, sources of credit, and purpose of credit, has been described below :

Amount of credits taken

It is revealed that 38 per cent of tribal dairy farmers had not taken any credit. About 32 per cent respondents had taken credit of more than Rs. 6000, followed by 13.5 per cent farmers (13.5%) who had taken credit ranging from Rs. 2001 to 4000. Only 11.5 per cent respondents were those who had taken credit upto Rs. 2000. Mere 5 per cent tribal dairy farmers had taken credit ranging from Rs. 4001 to 6000.

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Table 1. Credit Orientation of Tribal Dairy Farmers

Sl.No.	Amount of credit taken	Frequency (N=200)	Percentage
1.	No credit	76	38.00
2.	Upto Rs. 2000	23	11.50
3.	Rs. 2001-4000	27	13.50
4.	Rs. 4001-6000	10	5.00
5.	Above Rs. 6000	64	32.00
	Total	200	100.00

Sources of credit

A perusal of table 2 indicates that majority of tribals dairy farmers (44.35%) obtained loan from nationalized bank, whereas a large number of respondents (20.16%) got loan from cooperative societies. Regarding local money lenders as a source of credit, 20.97 per cent respondents reported that they obtained loan in terms of kind and 14.52 per cent obtained loan in terms of cash.

Table 2. Sources of credit

Sl.No.	Source	Frequency (N=200)	Percentage
1.	Nationalized Bank	55	44.35
2.	Cooperative Societies	25	20.16
3.	Local money lenders		
	i. in terms of cash	18	14.52
	ii. in terms of kind	26	20.97

Purposes of credit

It is evident from Table 3 that majority of tribal dairy farmers (50.81%) had taken loan for dairying purpose followed by tribal dairy farmers (32.26%) who had taken loan for food articles. A small chunk of respondents i.e. 13.71 and 3.22 per cent had taken loan for the purposes of agriculture and house repair respectively.

Table 3. Purpose of credit

Sl.No.	Source	Frequency (N=200)	Percentage
1.	Food Articles	40	32.26
2.	Repair of house	4	3.22
3.	Agriculture	17	13.71
4.	Dairying	63	50.81

CONCLUSION

The study points out that tribal dairy farmers were coming forward to take advantage of credit facilities. It clearly showed that majority of respondents had taken loan for dairy purpose. It also revealed through personal discussion that local moneylender still acted as a one of the major sources of credit in the tribals setting. More than 66 per cent tribals utilized credit facilities available at cooperative societies and nationalized bank. The reason for not obtaining loan from formal credit sources was attributed to cumbersome procedure followed by credit institutions. Thus, there is urgent present need to simplify the procedure of obtaining credit in order to enable the tribals to utilize the facilities more effectively. Credit orientation among the tribals was not upto mark. It is not only necessary that the tribals should be made credit oriented but credit institutions should also be made more tribal oriented.

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