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Constraints faced by farmers during credit borrowing, credit utilization and credit repayment

Ratan R. Chaudhari*

Abstract :- Rural development is very broad aspect as well as most important aspect and need to focus in the current scenario. The way of rural development goes through agriculture development and agriculture development is depend on farmers situation. Keeping this in view the present paper written with the objective as to study the constraints faced by the cotton growing farmers while credit borrowing, credit utilization and credit repayment. The investigation was carried out in Akola district of Maharashtra state. Total 150 cotton growing farmers who borrowed crop loan were selected from Primary Agriculture Credit Societies by proportionate random sampling method with the help of structured schedule and interview method. The major findings of the investigation are as 80.00 per cent of the cotton growers faced the constraint of delay in loan disbursement followed by 64.00 per cent cotton growers faced inadequacy of loan amount disbursed while borrowing crop loan, whereas 60.00 per cent cotton growers faced the constraint of inadequate utilization of loan due to its delay in disbursement followed by 39.33 per cent cotton growers faced utilizing crop loan for meeting family needs instead of farming operation while credit utilization, whereas 80.67 per cent cotton growers faced constraint of crop failure due to natural calamity and 30.00 per cent cotton growers faced family expenditure while credit repayment. Cotton growers faced these major constraints at the time of credit borrowing, credit utilization and credit repayment. Hence, there is need to take proper action from financial institutions as well as government agency to provide solution over the constraints faced by cotton growers.

Key words :- credit borrowing, credit utilization, credit repayment, cotton growers, constraints).

Introduction :- Rural development is very broad aspect as well as most important aspect and need to focus in the current scenario. The way of rural development goes through agriculture development and agriculture development is depend on farmers situation. Farmers require different types of assistance and financial assistance i.e. credit availability is one of the major assistance. Government has implemented different rural development schemes for villagers but there are still some areas at back stage. Financial availability is very essential for farming operations and it is made available to farmers in the form of crop loan through banks and Primary Agricultural Credit Societies. Earlier there were money lenders availing loan to farmers with larger interest rates. Hence, government taken step to provide financial assistance to farmers through banks and PACS during their credit need. Even availing financial facilities to farmers, the situation of farmers is still poor. Farmers faced different constraints at the time of credit borrowing, credit utilization and credit repayment. Keeping this in view the present investigation was carried with the objective as to study the constraints faced by the cotton growing farmers while credit borrowing, credit utilization and credit repayment.

Material and Methods :- The present investigation was carried out in Akola District of Maharashtra State. The Primary Agricultural Credit Society (PACS) is one of the main sources of financing crop loan to the farmers. Out of 74 PACS, 15 PACS were selected purposively on the basis of higher turnover. Cotton growing farmers who borrowed crop loan from PACS were considered for the investigation. A sample of 150 cotton growing farmers was selected by proportionate random sampling method. The pre-tested structured interview schedule was used for interviewing the cotton growing farmers.

Results and Discussion :- The constraints faced by the members of Primary Agricultural Credit Society

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STRETCHING EXERCISES EFFECT ON FLEXIBILITY OF COLLEGE GIRL STUDENTS

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STRECT

The main purpose of the study was to find out the effect of 4 - weeks stretching exercises on flexibility of college students. Flexibility is one of the important Physical fitness variables that severely affect athlete's performance. Before participation to physical activities stretching is a standard exercise for all levels of sports, competitive or recreational. Trainers, Physicians and physiotherapists recommend stretching in order to enhance performance and prevent injuries. Therefore, stretching exercises are commonly included in warm-up and cooldown exercises. The study was based on sample of 40 Female students of villages and hamlets of Jajoo Grameen Seva Mahavidyalaya Pipri, Wardha or nearby villages of college of Maharashtra. The subjects ranged between the age group of 18 to 22 Years were selected purposively for the study during the training camp. They were divided in two equal groups of 20 for experimental group and 20 for control group. The variables selected for the present study were stretching exercise (independent variable) and flexibility (dependent variables). Data for flexibility was collected by administering Sit and Reach (SR) test. Pre-test data was collected before starting the training and post-test data was collected after 4-weeks stretching exercise programme. The subjects were asked to perform the stretching exercises in the morning for six days in a week for a period of 4 weeks. The total time of training was 45 minutes per day. In order to find out the effect of stretching exercise on flexibility the data was analysed by descriptive statistics and t-test. The statistical analysis measured that there is a significant difference between flexibility of Experimental group and Control group after 4-week stretching exercise programme, Calculated value of "t" 4.92 is greater than tabulated t value 2.021, it shows significant improvement at 0.05 significant levels in the flexibility hence it proved that stretching exercises are beneficial for improving flexibility level.

KEY WORDS: Stretching; flexibility; range of motion; college students

Introduction:

Flexibility is one of the important Physical fitness variables that severely affect athlete's performance. Changes in living environments due to mechanization decreased physical activity and decreased flexibility. In certain, increases in the time spent sitting on chairs in incorrect postures act to decrease the flexibility of hamstrings. Before participation to physical activities stretching is a standard exercise for all levels of sports, competitive or recreational. Trainers, Physicians and physiotherapists recommend stretching in order to enhance performance and prevent injuries. Therefore, stretching exercises are commonly included in warm-up and cooldown exercises. Among many muscles, hamstrings are shortened most often, and many people experience problems