

Rao, A.R. 1990. Regional Trends and Disparities in Fertilizer consumption in India. G.B. Part University of Agriculture and Technology, Pantnagar, Nainital. *Major Adviser* : V.K. Pandey

Fertiliser consumption in India increased at a much faster rate since mid sixties. But, this increase is reported to have been widely different in different states of the country leading to great regional disparities in fertiliser consumption. These disparities need to be narrowed down in order to enhance fertiliser consumption and meet the country's food and fibre needs. Keeping this in view, the present study was conducted to (i) estimate trends and growth rates in fertiliser consumption in different states and the country as a whole, (ii) study the regional disparities in fertilizer consumption, and (iii) identify the factors responsible for these disparities. For this purpose, seventeen states of the country were selected, for which consistent time series data is available for the period from 1966-67 to 1984-85.

Linear and exponential time trend equations were estimated to work out trends and growth rates in fertiliser consumption. The coefficient of variation and Spearman's rank correlation coefficients were used to see the disparities in fertiliser consumption across different states. A composite analysis of factors affecting fertiliser consumption and growth in these factors was done to identify the possible causation of these disparities.

The consumption of individual nutrients as well as total nutrients on per hectare of both net cultivated and gross cropped areas was found to have significantly increased in most of the states during the period. The fertiliser consumption, in general, was found to have increased at a much faster rate above all India average, in the states of Punjab, Madhya Pradesh, Haryana, West Bengal, and Uttar Pradesh. It was found to have increased at a much slower rate, below all India average in the states of Assam, Kerala, Tamil Nadu and Rajasthan.

There were large variations in fertiliser consumption on per hectare of net cultivated area as well gross cropped area, during both the terminal years of the study period. These disparities, as measured by coefficient of variation, were found to be quite high and did not show any rising or declining trend over the study period, except in case of potassic fertilisers where a declining trend was observed. The ranks of different states with respect to per hectare fertiliser consumption also remained unchanged during the study period. Total credit advances per ha, per cent gross cropped area irrigated and per cent area under HYVs were found to have significant impact on fertiliser consumption in all the states. The growth rates in per cent irrigated area and per cent area under HYVs across the states were significantly correlated with growth rates in per hectare fertiliser consumption. However, the

growth rates in credit advances were not correlated with that in fertiliser consumption across the states. Thus, differential growth rates in per cent irrigated area and per cent area under HYVs across different states can be said to have caused differential growth rates in per hectare fertiliser consumption.

Agrekar, K.S. 1989. Study of Village Multipurpose Co-operative Societies in Ratnagiri District (Maharashtra), Konkan Krishi Vidyapeeth, Dapoli. *Major Adviser* : S.G. Borude

The present study was an attempt to know the opinions and attitudes of members and non-members towards the working of the village co-operative societies and to examine the extent of borrowing, reasons for low borrowing, non-borrowing and non-membership among the cultivators and non-cultivators in Ratnagiri district.

Four village co-operative societies were selected from Chiplum Tehsil randomly. From each society 30 members (20 cultivators+10 non-cultivators) and 30 non-members (20 cultivators+10 non-cultivators) were selected randomly from the same villages where the societies were organised. The final sample of 240 households comprised 80 member cultivators (Group I), 40 member non-cultivators (Group II), 80 non-member cultivators (Group III) and 40 non-member cultivators (Group IV). The data were collected for the year 1987-88.

The study revealed that, of the total members in Group I and II, 12 per cent were females and 88 per cent were males with an average share amount of Rs. 84. Only 46 (38 per cent) members had borrowed from co-operative societies in 1987-88. Average borrowing for the sample was Rs. 111.75. An examination of the last five years of borrowing showed that a very small proportion of member cultivators were regular borrowers. However, majority of the borrowers expressed satisfaction regarding adequacy of loan, timely availability, rate of interest, cash component and repayment.

The average per farm total borrowing by members of Group I and II in the year 1987-88 was Rs. 917.66, of which 32.18 per cent was from co-operative society, 8.29 per cent from Land Development Bank, 53.12 per cent from commercial banks and the remaining from other private agencies. This showed that even the members relied more on the commercial banks.

The major reasons cited for non-borrowing by the members were non-requirement of credit and adequate own funds (50%), high interest (41%), chairman and manager partial in sanctioning loan (23%), corruption (16%), fear of losing land in the event of non-repayment (15%), inadequate security (13%) and possibility of default (12%).