Chapter-6

Case Studies
Case Studies

Introduction:

According to P.V. Young (1975:247), a case study may be defined as "a comprehensive study of a social unit—be that unit a person, a group, a social institution or a community—is called a case study". A case study is an intensive study of a social unit which may be an individual, an institution, a system, a community, an organization, or even the entire culture. It is a kind of research design which usually involves the qualitative method of selecting the source of data. Case study is not a method of data collection rather it is a research strategy or an empirical inquiry that investigates a contemporary phenomenon by using multiple source of evidence. The case study is a research strategy that focuses on the behavior, history, social context, symptoms, and treatment of one organization at one definite point in time or on a small number of individual cases that have features in common. Its purpose is to explore all the factors contributing to the organization's development. By focusing on a single community, event, group, individual, organization or specific process at a point in time, the case is developed. The function of a case study, then, is to either explain or describe in-depth and in-detail the characteristic of a single unit. A benefit, then, of this technique is that it produces lots of detailed information on the organization. On the other hand, the case study can be useful for generating theories or for developing tentative conclusions, so it is appropriate for descriptive or exploratory studies.

Four types of case studies have been attempted here—(i) the beneficiary farmers from new form of credit i.e. credit cards and crop insurance, (ii) beneficiary farmers from the informal/traditional sources i.e. moneylenders, friends, relatives and etc., (iii) beneficiaries from the both, i.e. from formal and informal institutions, and (iv) the non-beneficiary farmers. All case studies have been selected on the basis of their caste, education,
landholding, sources of awareness, connection with other caste persons and degree of utilization of the new form of credit. The case studies have been selected from the different socio-economic strata and for comparing the beneficiaries and non-beneficiaries from the same socio-economic strata and in order to understand how and why the farmers could get the credit from formal institutions and others could not get credit from it. The case studies are based on participant and quasi-participant observation.

Case study-1

In this case, ego is Damber Singh. Damber Singh is known as Darogigi. He belongs to the Hindu religion and Jat caste. He is approximately 55 years old. His father was an illiterate farmer. In the childhood, he went to a village school and passed class 5th from there. He has studied upto graduation. He reads newspaper daily and listen to the radio. He had one younger brother and has two elder sisters. Younger brother had been died at the age of sixteen. Now, he is the only son of his parents. He has two sons and both are married. He facilitated study of both of his sons in English
medium school since childhood at Modinagar. However, his elder son is also in agriculture and younger son has completed M.B.A. and now doing a job in Delhi. At the time of his son’s marriage his father died. He invited the villagers and well known persons of the area. He has nine members in his family. Out of nine, four are male and five are female. In this sense, he lives in a joint family.

Traditionally, he had about 90 bighas of land. But now he is maintaining about 141 bighas of land. Whole land was divided among four members, he has 62 bighas of land, his wife has 28 bighas of land and his both sons have equally 31 bighas of land. He has about 42 bighas of mango garden, and the remaining land is used for the cultivation purposes. He grows mainly sugarcane, wheat, paddy, maize and barley. He has two electrified tube wells for irrigation. He uses the canal water for the irrigation of mango garden. For the first time in this village, he bought a Zitar Tractor in 1972. He has bullock cart, thresher, seed-drill and a trolley.

He has a pucca house with seven rooms and two separate pucca toilets. He has separate pucca room for the cattle. He has one bicycle, one motorcycle, a radio, a T.V. set, washing machine, gas stove, refrigerator, land line connection of phone and mobile phone. He has two cars. But both the cars were given in the marriage of his son. His four family members have the membership of the cane cooperative society. He himself is a member of the cooperative society.

He knows about the credit card and crop insurance scheme. He got the information about the credit card and crop insurance scheme from the bank manager. Because, he already had an account in this bank, he got every information about KCC and crop Insurance from the bank manager like interest rate and other essential requirements. He took the no dues certificate from the other banks and the Teshil. He submitted the no dues to the Branch Manager. He filled-up his application form himself for taking the credit card. At
that time he did not need any guarantors, because, he already had an account in this bank and his credibility was already established with the bank. His family has four credit cards (one for himself, one for wife, two for sons) in his family. He is not benefited by the crop insurance scheme as he says that any kind of the natural calamities did not occur in this area since last few decades. He and his family members have a favorable attitude towards the credit cards and the crop insurance scheme. According to him the process of obtaining credit card is not difficult. For the first time he borrowed the credit of three lakh rupees on the credit cards in the four names in 2002. He bought a new tractor by the use of credit card money. He spent the remaining money on the education of his younger son. He gives money to other villagers who need money on a high rate of interest rate.

He repays the credit every year in single installment at a time. According to him rate of interest on credit card is alright. He has not been benefitted from any other schemes which are provided by the Government. He lends money to the villagers i.e. small farmers and laborers. They cast their vote to them. He participates in political activities not only in village politics but also at district level politics. He gets work of agriculture activities done by the debtors. He does not face the lack of man power in his agricultural activities.

This case suggests that:

On Socio-Economic Background of the Respondent:

He is of mature age, belongs to the Hindu religion and higher caste, educated upto graduation and lives in a joint family consisting of nine members. Traditionally, he had about 90 bighas of land, but now maintaining more, about 141 bighas of land and a member of credit-cooperative society
and his four family members have the membership of cane-cooperative society.

**On Awareness and Process of Getting New Form of Credit:**

He knows about the new schemes - credit card and crop insurance schemes, got the information about the credit card and crop insurance schemes from the bank manager, took the no dues certificate from the other banks and Teshil and submitted the no dues to the Branch Manager himself, filled-up the application form himself.

**On Utilization of the New Form of Credit:**

He has four credit cards (one for himself, one for wife; two for sons) in his family, borrowed the credit for three lakhs on the credit cards in the four names in 2002, bought a new tractor by the use of credit card money, spent the remaining money on the education of his younger son and gives money to other villagers who need money on the higher rate of interest.

**On Consequences of the New Form of Credit:**

He lends money to the villagers i.e. small farmers and laborers. They cast their vote to them. He participates in political activities not only in village politics but also at district level politics. He gets work of agriculture activities done by the debtors. He does not face the lack of man power in his agricultural activities.

**Case Study-2**

In this case, ego is Santpal Singh. Santpal is known as Delar. He is 46 years old. He belongs to the Hindu religion and Rajput caste. He has studied up to graduation. He is a powerful man not only in Gangu Khandan but also in village Duiakhara and belongs to high status. He has seven members in his family, out of seven, three are male and four are female. He has one son and daughter, son is married and daughter is unmarried. He lives in the nuclear
one purpose but also many purpose. He gives money to the other villagers for pursuing more interest rate in comparison of the credit card rate. According to him after the use of credit card he never faces the money problem. He repays the credit on time and in a single installment. According to him interest rate on credit is optimum. He did not get benefit from loan waiving policy. He did not get benefit any other schemes which were provided by the Government.

This case suggests that:

On Socio-Economic Background of the Respondent:

He is of mature age, belongs to the Hindu religion and Rajput caste, educated upto graduation, lives in the nuclear family, size of the land increase and a member of the cane-cooperative society.

On Awareness and Process of Getting New Form of Credit:

He knows about the new schemes credit card, knows about the crop insurance scheme, got awareness about the Kisan credit card from the bank manger, took the no dues certificate from the other banks and Teshil and submitted the no dues to the branch manager himself, filled up the application form himself.

On Utilization of the New Form of Credit:

He has borrowed two lakh rupees from credit card, uses the money of credit card not only one purpose but also many purpose, gives money to the other villagers for pursuing more interest rate in comparison of the credit card rate and agriculture as well.

On Consequences of the New Form of Credit:

He never faces the money problem after the use of credit card and depends on the bank.
one purpose but also many purpose. He gives money to the other villagers for pursuing more interest rate in comparison of the credit card rate. According to him after the use of credit card he never faces the money problem. He repays the credit on time and in a single installment. According to him interest rate on credit is optimum. He did not get benefit from loan waiving policy. He did not get benefit any other schemes which were provided by the Government.

This case suggests that:

On Socio-Economic Background of the Respondent:

He is of mature age, belongs to the Hindu religion and Rajput caste, educated upto graduation, lives in the nuclear family, size of the land increase and a member of the cane-cooperative society.

On Awareness and Process of Getting New Form of Credit:

He knows about the new schemes credit card, knows about the crop insurance scheme, got awareness about the Kisan credit card from the bank manger, took the no dues certificate from the other banks and Teshil and submitted the no dues to the branch manager himself, filled up the application form himself.

On Utilization of the New Form of Credit:

He has borrowed two lakh rupees from credit card, uses the money of credit card not only one purpose but also many purpose, gives money to the other villagers for pursuing more interest rate in comparison of the credit card rate and agriculture as well.

On Consequences of the New Form of Credit:

He never faces the money problem after the use of credit card and depends on the bank.
Case study-3

In this case, ego is Jaypal Singh. He is about 87 years old. He belongs to Hindu religion and Jatav caste. His father purchased a bicycle for him in only five rupees and he went to school by that. He has read upto 10th class. He reads newspaper regularly and listen the radio. He wears the Dhoti-Kurta. He has 29 members in his family. Out of 29, 18 are male and 11 are female. In this sense, we can say that he lives in joint family. He has seven sons. Out of seven, six are married and one is unmarried. His elder son is doing job in a private factory as a manager, his two sons are teacher in a primary school, one is a lawyer, and others two are engaged in agriculture and younger son is studying in B.Ed.

Traditionally, he had about 60 bighas of land. But now he is maintaining about 90 bighas of land. He has a pucca with eight rooms and a separate Ghare (cattle place) with four rooms. He has a cycle, two motor cycles, radio, T.V. mobile and a car. He has six buffaloes. He grows mainly sugarcane, wheat, maize, paddy and barely. He has one electrified tub well for the irrigation. He bought a tractor in 2001 on the loan. He has bulcard, thrasher, seeddrl and a trolley. He is a member of cooperative society and cane cooperative society. He uses the urea, DAP and new Varity of seeds from the cooperative society. He has a saving account in Punjab National Bank at Uncha Geo.

First time, he has been known about the credit card and crop insurance scheme since 2003. He got the information about the credit card and crop insurance scheme from the bank clerk. Bank clerk was relative in this bank. His relative helped to make the credit card. His elder son filled up the application form, took the no-duce certificate from the other banks and credit cooperative society operating in the area and submitted the no-duce certificated to the bank manager. He received the money from credit card. He uses the Vikas Card i.e. upto 50,000 Rs. He knows about the terms and
conditions of credit card. He is not benefited from the crop insurance scheme. Because, any kind of natural calamities did not occur in this area last few decades as he added further. Before this scheme, he got the credit from local moneylender. He shows favorable attitude about the new form of credit. According to him, the process of obtaining credit is very easy and interest rate on credit card is low. He uses the credit money on agriculture, on the education of his son and house construction. Now he is not depending on the local moneylender. He repays the credit money on time and in single installment. He did not get benefit from loan waving policy. He did not get benefit from any other schemes which are provided by the government.

He takes interest in political activities. Now his living condition is better than the other community members. His family is most prestigious and influential in the village. He interacts with other castes people like Rajput and Jat caste.

This case suggests that:

**On Socio-Economic Background of the Respondent:**

He is old age, belongs to Hindu religion and Jatav caste, educated up to 10th class, lives in joint family, size of land increase and member of cooperative society and cane cooperative society.

**On Awareness and Process of Getting New Form of Credit:**

He has been known about the credit card and crop insurance scheme since 2003, got the information about the credit card and crop insurance scheme through the bank clerk. His elder son took the no-duce certificate from the other banks and credit cooperative society operating in the area and submitted to the no-duce certificated to the bank manager and filled the application form.
On Utilization of the New Form of Credit:

He uses the Vikas Card i.e. upto 50,000 Rs., knows about the terms and conditions of credit card, uses the credit money on agriculture, son education and house construction and did not benefit for the crop insurance scheme.

On Consequences of the New Form of Credit:

Before this scheme, he got the credit from local moneylender. Now he is not depending on the local moneylender. His living condition is better than the other community members. He interacts with other castes people like Rajput and Jat caste.

Case Study-4

In this case, ego is Radha. He is about 38 years old. He belongs to the Hindu religion and Dhimir caste. He is just literate, can write his name, can read a few small sentences. His wife is illiterate. His father was illiterate. He has five members in his family. Out of five, two are male and other three are female. He lives in nuclear family. His house is a Pakka house and has only one room and one Varanda in that. He has about two bighas of land.

He does work in the field for the help of family members. But most of the time, he works as a labour. Some time, he used to work in the Delhi as a labour. Now he works on contract basis (thaka) in the village. According to him, there is no benefit of being educated. Only working is necessary to earn livelihood.

He has a cycle and a radio. He uses the water for irrigation from other’s tubewell. He has an account in the Punjab National Bank. He is benefited from the NARAGA. He is not the member of the cooperative society.
He knows about the Kisan Credit Cards Scheme. He got the information about this scheme through the other castes person i.e. Rajput and Jat. According to him, these people are benefited for this scheme easily so he also accepted it. He does not know about the Crop Insurance Scheme. He is not benefited for the Kisan Credit Card Scheme. Because he does not know more about this scheme i.e. process of taking credit card. He says that if you receive the credit from bank. According to him the whole money is deposited in the single installment. He takes the credit from informal institution (local money lender). He says that the process of taking credit is very easy and no need of any paper work. According to him "whenever you have the money than you can return easily". He says that he has only two bighas of land. He can not take more amount of the credit for the bank. He uses this credit in the domestic work and health problem (wife illness).

This case suggests that:

On Socio-Economic Background of the Respondent:

He is of mature age, belongs to the Hindu religion and Dhimar caste, just literate, can write his name, can read a few small sentences, lives in nuclear family and has two bighas of land.

On Awareness and Process of Credit:

He knows about the Kisan Credit Cards Scheme, does not know about the Crop Insurance Scheme and got the information about this scheme from the other castes person i.e. Rajput and Jat. He did not benefit for the Kisan Credit Card Scheme.

On Causes of Not Utilization of New Form of credit:

He has only two bighas of land. He cannot take more amounts of the credit for the bank. Because of it he takes the credit for informal institution (local money lender). He says that the process of taking credit from local
money lender is very easy and no need the paper work and uses this credit on the domestic work and health problem (wife illness).

Case Study-5:

In this case, ego is Chatar Singh. He is known as Amacen. He is well respective not only for his community but also other castes. He is about 56 years old. He belongs to the Hindu religion and Jatav caste. He has studied up to graduate class. He is the only son of his father. His father was a farmer. Some time his father worked in the other field. He is an Amacen (revenue collected) since 1979. He has eight members in his family. He has three sons and one daughter. Out of eight, five are female and three are male. He lives in a joint family. His elder son is married and engaged in agriculture.

Traditionally he has four Bighas of land. He has pucca house with three rooms. He has two buffaloes and sales the milk. He has a cycle, motorcycle, gas stove and a mobile phone. He uses the water for irrigation for the other tube wells. He grows mainly wheat and maize for his own consumption and some time soaled. He ploughs his field on hire. He is a member of cooperative society. He takes urea, DAP, and other things from cooperative society for agriculture purpose. He is a member of cane cooperative society.

He knows about the credit cards scheme. He got the information about the credit card scheme through the other beneficiaries. He does not know the crop insurance scheme. He has an account in the Punjab National Bank. He deposit and withdraws the money from his account. Now he has no need of the credit for agriculture purpose. He takes the credit from local moneylender. He has taken the credit on his son’s marriage from the local money lender. He took 40,000 Rs. from the local moneylender with 4% monthly interest rate. He repaid the credit money in the multiple installments. According to him if any person takes the credit from local moneylender does not need for paper work.
He cannot take more money from the bank. Because he has only four bighas of land. He has a favorable feeling about the new form of credit. According to him interest rate on the credit card is very low in comparison the local moneylender.

He knows more about the plans being run by the government for the development of the villagers. He did not benefit from any other schemes which are provided by the government. He takes interest in the village politics. He is aware of village politics and state level politics as well. Km. Mayawati is the favorite and ideal leader. He gives vote to his caste candidate in election. He has more interaction with the Rajput, Jat and Ansari castes. His opinion about the different groups of castes is that the cooperation and relationship between the different religion and castes have enhanced to some extent but not much as it should have been. Even today in village’s relationship are kept to great extent to his own caste while limited relationship is kept with other caste. He thinks that people are free to adopt any occupation. According to his opinion now and in coming future it is not necessary to adopt the occupation of his caste.

This case suggests that:

On Socio-Economic Background of the Respondent:

He is of mature age, belongs to the Hindu religion and Jatav caste, studied upto graduate class, lives in a joint family, traditionally he has four Bighas of land. He is a member of cooperative society and cane cooperative society.

On Awareness and Process of Credit:

He knows about the credit cards scheme, got the information about the credit card scheme through the other beneficiaries, does not know the crop insurance scheme, taken the credit i.e. 40,000 Rs. on his marriage of son
from the local moneylender with 4% monthly interest rate and repaid the credit
money in the multiple installments.

On Causes of Not Utilization of New Form of credit:

According to him if any person takes the credit from local moneylender
does not need for paper work. He cannot take more money from the bank.
Because he has only four bighas of land. He has a favorable feeling about the
new form of credit. According to him interest rate on credit card is very low in
comparison the local moneylender.

Case Study-6:

In this case, ego is Mohammed Umar. He is known as Khuatu. He is well
respective person in his community. He belongs to the Muslim religion and
Ansari caste. He is about 51 years old. He has studied upto 8th class. He can
read and write Urdu. He is very religious person. He takes five times pray
(Namaj). He has eleven members in his family. Out of nine, five are male and
six are female. He lives in a joint family. He has married two daughters and
one son. His son has one son and daughter.

Traditionally, he had eight Bighas of land. But now he has five Bighas
of land. He has purchased a new house in Delhi. He has a pucca house with
three rooms and pucca toilet. He has a cycle, radio, T.V., and mobile phone.
His sons work in private factory at Delhi. His daughters work at the home. He
used to work in Delhi. But he lives at home. He has two brothers and all of
them live in nuclear family. His brother sold all the land. Now they live in Delhi
with his family.

He uses the canal water for irrigation. He has two goat. He grows
wheat, maize and paddy. He ploughs the field on hire. He has an account in
the Oriental Bank of Commerce. He deposits and withdraws the money from
his account. He is the member of cooperative society. He does not need the
money for agriculture. He knows about the Kisan Credit Card Scheme. He has got the information about Kisan Credit Card Scheme though the community members. According to him many Rajput and Jat families have the Kisan Credit Card and gives to other villagers on the more interest rate. He does not know about the crop insurance scheme. Whenever he has needed the money than takes from the local moneylender. According to him the professional lenders take the money from the bank. He has taken the money on the occasion of his son and daughter marriage. He took about 50,000 rupees with 4% monthly interest rate. He repaid the credit in four installments. He has a favourable feeling about the new form of credit. Because the interest rate on the credit card is less than the local moneylender. He did not benefit from any other schemes which are provided by the government.

He actively participates in village Pradhan election. He has effect on his community person. He has more interaction with the other castes person i.e. Rajput and Jat. Any time he needs anything. He can take easily.

This case suggests that:

On Socio-Economic Background of the Respondent:

He is of mature age, belongs to the Muslim religion and Ansari caste, studied upto 8th class, lives in a joint family, size of land decrease and member of cooperative society.

Awareness and Process of Credit:

He knows about the Kisan Credit Card Scheme, got the information about Kisan Credit Card Scheme though the community members and does not know about the crop insurance scheme. Whenever he has needed the money than takes from the local moneylender. He has taken the money on the occasion of his son and daughter marriage. He took about 50,000 rupees with 4% monthly interest rate and repaid the credit in four installments.
On Causes of Not Utilization of New Form of credit:

He has less land. He has more interaction with the other castes person like Rajput and Jat. Any time he needs anything. He takes very easily from the other castes person.

Case Study-7:

In this case, ego is Raudash. He belongs to the Hindu religion and Rajput caste. He is about 48 years old. He has read upto 8th class. He has one brother and two sisters. He is the eldest one. They live separately. He has three sons and one daughter. His elder son is studying in graduate class. His daughter has married. He has six members in his family. Out of six, five are male and one is female. He lives in nuclear family.

His father was a farmer. His father was a well respective person in the village. His father did hard work and work on time and purchased one or two bighas of land every year. Traditionally he has about 28 bighas of land. But now he is maintaining about 22 Bigha of land. He sold 6 bighas of land. Because he has more debt.

He has a pucca house with four rooms. He has two buffalos. He has cycle, T.V. gas stove and mobile phone. He has 8 bighas of mango orchards and remaining land uses for agriculture purpose. He mainly grows sugar cane, wheat, maize and paddy. He has an electrified tube wells. He ploughs his field on hire.

He is also a member of cooperative society and cane cooperative society. He has an account in the Oriental Bank of Commerce. He deposits and withdraws the money from his account. He knows about the Kisan Credit Cards. He got the information about credit card through the same caste.
person. He does not know the crop insurance scheme. He took the no-dues certificate from the other banks and submitted to the bank manger. He himself filled-up the application form. After this he had needed two guarantors. First guarantor belongs to the same caste and second guarantor belongs to the other village and coincidentally met in the bank. He borrows about 49,000 Rs. through the KCC. Before this policy he borrows the credit from local moneylender. Now he becomes the debtor both (formal and informal). Some time he spends the money on Satta (Gambling). He does not utilize the money on agriculture. Now he is in this situation. How can he relief from this situation?

According to him rate of interest on credit card is very less in comparison local money lender. Because of it he has favorable feeling about the new form of credit. According to him Karga (credit) is not good. Whatever sources are you using?

This case suggests that:

On Socio-Economic Background of the Respondent:

He is about 48 years old, belongs to the Hindu religion and Rajput caste, educated, lives in nuclear family, size of the land decrease, a member of cooperative society and cane cooperative society.

On Awareness and Process of Getting New Form of Credit:

He knows about the Kisan Credit Cards, got the information about credit card through the same caste person, does not know the crop insurance scheme, took the no-dues certificate from the other banks and submitted to the bank manger. He himself filled-up the application form. After this he had
needed two guarantors. First guarantor belongs to the same caste and second guarantor belongs to the other village.

On Utilization of the New Form of Credit:
He borrows about 49,000 Rs. through the KCC, spends the money on Satta (Gambling) and does not utilize the money on agriculture.

On Consequences of the New Form of Credit:
Before this policy he borrowed the credit from local moneylender. Now he becomes the debtor from both (formal and informal) and size of the land decrease. Now he is in this situation. How can he relief from this situation? According to him rate of interest on credit card is very less in comparison local money lender as he has favorable feeling about the new form of credit. According to him Karga (credit) is not good. Whatever sources are you using?

Case Study-8:
In this case, ego is Nan Singh. He belongs to the Hindu religion and Jat caste. He is about 58 years old. He has read upto intermediate class. He is only son of his father and two sisters. His father was a illiterate farmer. He had largest land on his one name in the Jat community. He has two sons and one daughter. Daughter has been married and both sons are unmarried. He has four members in his family. Out of four, three are male and one is female. He lives in nuclear family. His elder son is doing job in merchant navy and younger son is studying in B.Tech. His wife is village pradhan now. He is a very labours person.

Traditionally, he had about 62 Bighas of land. But now he is maintaining 18 Bigha of land. He has been sold 44 Bighas of land. He lives in a semi-pucca house with three rooms. He has one cycle, motorcycle, T.V.,
gas stove and two mobile phones. He has three buffalos. He mainly grows sugarcane, wheat, maize and paddy. He has one electrified tub well. He has spend more money on the electrified tub wells. He has a diesel engine and bullock card. He ploughs his field on hire.

He is the member of cooperative society and cane cooperative society. He has an account on the Punjab National Bank. He deposits and withdraws the money from his account. He knows about Kisan Credit Card and crop insurance scheme. He got the information about credit card through the same caste person (first beneficiary). He got the information about the crop insurance scheme through the bank manager. He had needed two guarantors. First guarantor belongs to the same caste person i.e. Jat caste peson and second guarantor belong to other caste i.e. Rajput caste. Thereafter, he took the no-dues certificate from the other banks and tehsil. He submitted the no-dues to the bank manager. He filled up the application form himself. He borrows the credit from the formal and informal institutions.

According to him before this scheme he borrows the credit from local money lender. He gradually repays the money to money lender. He borrows about 80,000 rupees from the credit card. He repays the some money to local moneylender. Remaining money he spends on his domestic work i.e. children fee, health etc. But he is not totally depends on credit card. He is not benefit through the crop insurance scheme. According to him any kind of natural calamities do not occur in this area last few decades.

At the time of election he borrowed about 2 lakh from the local moneylender and has spend on the election. Whenever he repays the credit card money then he takes money from moneylender. According to him rate of interest on credit card is very less in comparison local moneylender. Because this he has favorable feeling about the new form of credit. According to him before this scheme he is only debtor of moneylender but he is debtor of both.
He did not benefit through any other schemes which were provided by the government.

This case suggests that:

On Socio-Economic Background of the Respondent:
He is of mature age, belongs to the Hindu religion and Jat caste, educated upto intermediate class, lives in nuclear family, size of land decrease, member of cooperative society and cane cooperative society.

On Awareness and Process of Getting New Form of Credit:
He knows about Kisan Credit Card and crop insurance scheme, got the information about credit card through the same caste person (first beneficiary), got the information about the crop insurance scheme through the bank manager, took the no-dues certificate from the other banks and tehsil, submitted the no-dues to the bank, filled up the application form himself, had needed two guarantors. First guarantor belongs to the same caste person i.e. Jat caste peson and second guarantor belong to other caste i.e. Rajput caste.

On Utilization of the New Form of Credit:
He borrows the credit from the formal and informal institutions. He borrows about 80,000 rupees from the credit card, repays the some money to local moneylender and remaining money spends on his domestic work i.e. children fee, health etc. and did not benefit through the crop insurance scheme because any kind of natural calamities did not occur in this area last few decades.

On Consequences of the New Form of Credit:
He repays the some money to local moneylender before this scheme he is only debtor of moneylender but he is debtor of both. He did not benefit through any other schemes which were provided by the government.
Case Study-9:

In this case, ego is Chander Pal Singh. He is 42 years of old. He belongs to Hindu religion and Jatav caste. He has read upto 8th class. He married at the age of 22 years. His father was an illiterate farmer. He is fatherless. He belongs to a big lineage and his family is well-off among the Jatav. He has younger brother and two sisters. His younger brother is engaged in agriculture and lives separate now. He has nine members in his family. Out of nine, six are male and three are female. He has four sons and a daughter. He lives in a joint family.

Traditionally he had about 26 bighas of land. He has semi-pucca house with three rooms and separate cattle place. He has cycle, motorcycle, T.V. and mobile phone. He grows mainly sugarcane, wheat, maize and paddy. He has an electrified tubewells for irrigation.

He is the member of cane cooperative society and cooperative society. He knows about the credit card from the other village person. He does not know about the crop insurance scheme. He did not benefit through the crop insurance scheme. According to him any kind of natural calamities did not occur in this area since last few decades. He took the no-dues certificate from the other banks and teshil and submitted to the bank manager. After that he needed two guarantors. First guarantor belongs to the same caste person i.e. Jatav and second guarantor belongs to the other village person. He filled up the application form himself and submitted to bank manager. He borrowed about 49,000 rupees from the credit card. He says that before this policy he borrowed the money from local money lender. But after some period of time he will return the all money to local moneylender. He spends the credit card money on daughter marriage and son’s education. He repays the credit money single installment at time. According to him before this policy he depended on the local moneylender. He has a favorable attitude about this policy because interest rate on the credit card is very low in comparison to
local moneylender. He did not benefit through any other scheme which were provided by the government.

He takes more interest in the village politics and prepared plans for the election campaign. He elected as the B.D.C. member in last election. He creates hurdles in the interests of the upper castes but tries to help and solve the problem of the Jatav. The Jatav of the village have faith in his leadership.

This case suggests that:

On Socio-Economic Background of the Respondent:

He is 42 year of old, belongs to Hindu religion and Jatav caste educated upto 8th class, lives in joint family, has about 26 bigha of land and is the member of cane cooperative society and cooperative society.

Awareness and Process of Getting New Form of Credit:

He knows about the credit card through the other village person, does not know about the crop insurance scheme, took the no-dues certificate from the other banks and teshil and submitted to the bank manager. After that He needed two guarantors. First guarantor belongs to the same caste person i.e. Jatave and second guarantor belongs to the other village person and filled up the application form himself and to the branch manager.

On Utilization of the New Form of Credit:

He borrowed about 49,000 rupees from the credit card, spends the credit card money on daughter marriage and son's education and has a favorable attitude about this policy because interest rate on the credit card is very low in comparison to local moneylender.
On Consequences of the New Form of Credit:

He says that before this policy he borrowed the money from local money lender. But after some period of time he will return the all money to local moneylender. He repays the credit money single installment at time. According to him before this policy he depended on the local moneylender. He has a favorable attitude about this policy because interest rate on the credit card is very low in comparison to local moneylender. He did not benefit through any other scheme which were provided by the government.

Case Study-10:

In this case, ego is known as Pradhan or Mukhya. He belongs to the Hindu religion and Jat caste. He is about 65 years old. He has read upto 10th class. He has seven members in his family. Out of seven, four are male and three are female. He has two sons, one is married and another is unmarried. Married son has two children, one is male and another is female. He lives in joint family. Elder son has read upto graduate class and now he is engaged in agriculture activities.

He was about four years than his father died. At that time his father was Mukhya of this village. His mother purchased a cycle for the goes to school. He married in the age of 18 years. After five years, he opened a shop of Adhate at Jhanzaribad town. Now he maintained two occupation one is agriculture and another is shop. He has done work in agriculture with the help of labour. He left out his traditional house. He constructed a now house and shifted in his now house. He left out his shop in 1982. And he was become village Pradhan in 1989. Now he purchase a tractor and a scooter.

Traditionally he has about 65 Bighas of land. But now he is maintaining about 130 Bighas of land. This land is divided into four family members. He has about 45 Bighas of mango garden and remaining land uses for agriculture
purpose. He grows mainly sugarcane, wheat, maize, paddy and barley. He has a pucca house with eight rooms and two pucca toilet. He has separate pucca rooms for the cattle. He has a cycle, a motorcycle, a radio, T.V., gas stove, washing machine, fridge, telephone, mobile and car. He has three electrified tube wells for the irrigation.

He and his family members know about the Kisan Credit Cards. He does not know about the Corp Insurance Scheme. He got the information about the credit card through the bank manager. He has an account in the Punjab National Bank. He does not interest getting the money from Kisan Credit Card. Because he has sufficient money for the agriculture purpose. He has favorable attitude about the schemes. According to him interest rate of the credit card is not higher. He did not benefit by any other schemes which were provided by the government.

He participates in the political activities not only village politics but also district politics. He is very cooperative person.

This case suggests that:

On Socio-Economic Background of the Respondent:

He belongs to the Hindu religion and Jat caste, mature age, educated upto 10th class, has seven members in his family and lives in joint family. Traditionally he has about 65 Bighas of land. But now he is maintaining about 130 Bighas of land. He has separate pucca rooms for the cattle. He has a cycle, a motorcycle, a radio, T.V., gas stove, washing machine, fridge, telephone, mobile and car. He has three electrified tube wells for the irrigation.

On Awareness about New Form of Credit:

He and his family members know about the Kisan Credit Cards. He does not know about the Corp Insurance Scheme. He got the information about the credit card through the bank manager.
On Causes of Not Utilization of the New Form of Credit:

He does not interest getting the money from Kisan Credit Card. Because he has sufficient money for the agriculture purpose. He has favorable attitude about the schemes. According to him interest rate of the credit card is not higher. He participates in the political activities not only village politics but also district politics. He is very cooperative person.

Case Study-11:

In this case, ego is Naurange Singh. He is about 52 years of age. He belongs to Hindu religion and Rajput caste. He is just literate, can write his name, can read a few small sentences. He is well respective person not only in his family but also in his community. Because he is a very soft nature person. He has a pack house of five rooms. He had five siblings, three brothers and one sister. He is younger in his brother and sister. Now he has eleven members in his family. Out of eleven, seven are male and four are female. He lives in joint family. He has three sons and one daughter. Two sons are married. His children are not more educated. His elder son is engaged in agriculture. His second son is a driver. When they lived together then they purchased the some land every year. After the separation, he could not purchase any land. Now he has about 22 bighas of land. This land is irrigated by canal and tubewell. He has not separate tubewell. He ploughs his land on hire. In the every season he takes some land (5 bighas) on the lease.

He has a cycle, radio, T.V., gas stove and a mobile. He has bulcard and four buffalos. He sells the buffalo’s milk to the milkman and in this way he earns some money for the domestic work. He grows mainly sugarcane, wheat and paddy in his field. His way of life is very simple. He has not any bad habit like take liquor. He does not fight any other. He is a very cooperative person. His elder son helps in the Polio vaccination and gets
some money. He can do any work. He does not feel shy. He says that "if you do not work what you take". His younger son studies in 6th class. Some time he cooperates in the domestic work.

He is the member of can-cooperative society. He sells his sugarcane to sugar factory. He has an account in the Oriental Banks of Commerce. He deposits and withdraw the money from his account. He is not the member of cooperative society. He knows the name of Kisan Credit Card schemes. But he does not know about the crop insurance scheme. He got the information about the KCCs through the first beneficiaries (Damber Singh). But he is not benefit through the scheme. Because he afraids for the debt. He says that he can reduce the home expenditure. But he would not take money for any person or bank. He does work hard in the field with his family members. He has a favorable attitude about the scheme. Those people who have land they can get easily money from the bank. According to him interest rate is not very high. He is not benefit for the any other scheme which is provided by the government.

This case suggests that:

On Socio-Economic Background of the Respondent:

He is about 52 years of age, belongs to Hindu religion and Rajput caste and just literate, can write his name, can read a few small sentences. He lives in joint family. He has three sons and one daughter. He has about 22 bighas of land. He has a cycle, radio, T.V., gas stove and a mobile. He is the member of can-cooperative society. He is not the member of cooperative society.

On Awareness about New Form of Credit:

He knows the name of Kisan Credit Card schemes. But he does not know about the crop insurance scheme. He got the information about the KCCs through the first beneficiaries (Damber Singh).
On Causes of Not Utilization of the New Form of Credit:

He is not benefit through the scheme. Because he afraid for the debt. He says that he can reduce the home expenditure. But he would not take money for any person or bank. He does work hard in the field with his family members. He has a favorable attitude about the scheme.

Case study-12:

In this case, ego is Khusaalde. He is about 38 years old. He belongs to the Muslim religion and Ansari caste. He has read up to graduate class. He had one younger brother and three sisters. His younger brother had been died in the age of thirteen. Now, he is the only son of his father. He has seven members in his family. Out of seven, three are female and four are male. He has two sons and two daughters. In this sense we can say he lives in joint family.

Traditionally, he had about 18 bighas of land. But now he is maintaining about 22 bighas of land. He purchased 4 bighas of land before ten years. He has a pucca house with four rooms. He has a cycle, T.V. and radio. He has a electrified tubewell, but he has not electric connection. He uses the other tubewell for irrigation. He has four buffalos and three got. He has a bulacard. He has an account in the Oriental Bank of Commerce. He deposits and withdraws the money from his account. He is a member of cooperative society.

He grows mainly sugarcane, wheat and pady in his field. He does hard work in his field. Some time, he hires the Naukkar (labour) on the daily wages. Most timely, he interacts with the with the Rajput and Jat castes person.

He knows about the Kisan Credit Card Scheme and crop insurance scheme. He got the information about the Kisan Credit Card Scheme for the first beneficiaries (Damber Singh). But he does not benefit through the
schemes. He says that he can become the member of Kisan Credit Card very easily. But he has not need bank money because he has sufficient money for his Kharcha Pani (home expenses).

This case suggests that:

On Socio-Economic Background of the Respondent:

He is about 38 years old, belongs to the Muslim religion and Ansari caste and has read up to graduate class. He lives in joint family. Traditionally, he had about 16 bighas of land. But now he is maintaining about 22 bighas of land. He is a member of cooperative society.

On Awareness about New Form of Credit:

He knows about the Kisan Credit Card Scheme and crop insurance scheme. He got the information about the Kisan Credit Card Scheme for the first beneficiaries (Damber Singh).

On Causes of Not Utilization of the New Form of Credit:

He did not benefit through the schemes. He says that he can become the member of Kisan Credit Card very easily. But he has not need bank money because he has sufficient money for his Kharcha Pani (home expenses).

These case studies suggest the following:

On Socio-Economic Background of the Respondents:

The case studies suggest that the respondents are male. They belong to middle and old age groups. The respondents belong to Hindu and Muslim religions. They belong to different castes: Rajput, Jat, Jatav and Muslim Ansari. They have studied up to different levels: primary, secondary and college. They live in nuclear and joint families. They are small, marginal, middle and big farmers. The main occupation of the farmers is agriculture and small farmers are also engaged in other supporting occupations like labour.
The respondents live in pucca and semi pucca houses. The condition of houses of farmers are very good from inside and outside. We find that all types of modern entertainment amenities like radio, T.V. with D.V.D. player etc are available in their houses. The farmers and their children are using advance communication equipments like mobile phone and landline phone. It has also been found that all types of modern kitchen appliances like mixer-grinder, pressure cooker, washing machine, microwave, cooking gas etc. are used by the women in the households. The respondents are members of credit cooperative society and cane cooperative society.

Awareness and Process of Getting New Form of Credit:

The respondents know about the Kisan Credit Card Scheme. Only those respondents who have the Kisan Credit Cards also know the Crop Insurance Scheme. The respondents got the information about the credit card from the bank manager, first beneficiaries, persons of the same caste and also other persons of the village.

If the respondents get the credit from Kisan Credit Card then they need two guarantors. The guarantors belong to the same caste and other castes and also any other from other village. The farmers took the no-dues certificate from the other banks with the help of person of their own caste, other caste person and also others. The farmers fill up the application form themselves, with the help of family members, bank manager, and also other persons. However, for taking credit, the farmers, till now, depend on persons of their caste persons of the castes and other persons of the village.

Utilization of the New Form of Credit:

Big farmers have used the credit for their land improvement and money lending to others to earn more money. The small and marginal farmers have used the credit for repayment of old debts, spending on socio-religious ceremonies, health and education. The middle farmers have used the credit
for productive purposes (purchase of agriculture equipments and construction of cowsheds). The misuse of credit has been negligible in the case of middle farmers whereas other farmers have either diverted the credit to other productive purposes or some times to unproductive purposes (household expenditure, repayment of old debts, social and religious function, purchase of essential commodities and other household products) resulting into decline of agricultural production. No respondents has taken benefit from the Crop Insurance Scheme as they say any kind of natural calamities did not occur in this area since last few decades.

On Causes of not Utilization of the New Form of Credit:

It has been found that farmers borrow credit from formal institution (i.e. Kisan Credit Card) as well as informal institution (i.e. traditional moneylenders). Small farmers borrow credit from moneylenders because it is very easy, without involvement of any paperwork and no need of big land. The other respondents do not borrow the credit from the Kisan Credit Card because they have sufficient money and their land is not sufficient.

On Consequences of the New Form of Credit:

Those utilized credit properly for the purpose for which it was sanctioned, its impact is flow of benefits to the beneficiaries have helped in improving their economic status. It reflects that big farmers have shown the best results. Those farmers who have taken credit both from formal as well as informal sources, they are not in a better condition. Though the dependency on the local money lender has decreased apparently yet it increase sometimes when they repay the loan of the formal source.

It has been found that only farmers with stronger socio-economic and political power have got better access to formal sources of credit. Informal sector credit attracts much higher interest rates as compared to formal sector credit (48 percent as compared to 8.5 percent per annum), that is how the farmers have favorable feeling towards the new form of credit.
Some of the farmers are not interested in getting Kisan Credit Cards, as they feel superior in comparison to others who are seeking credit on Kisan Credit Card. Thus social reputation also comes in the way for accepting the new credit facility. The change is seen among this cases who have properly utilized credit card and thus have shown significant improvement in their lifestyle in comparison to the previous generation and apparently improving materially as they have acquired assets like T.V., Radio, News Paper and Scooter etc.