



## Land Tenure and Credit - a Study in Selected Areas of Mymensingh

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### Abstract

The present study aims at investigating into the existing land tenure system and its relationship with credit at Trishal Upazila of Mymensingh district. Keeping in view the objectives, 70 samples were randomly selected. The respondents have taken loan from institutional, semi institutional and non-institutional sources of credit for producing crops. The study reveals that the absentee land owner and part operator in the area have got more access to institutional sources of credit because of their ability to offer land as security. Tenants on the other hand were found to have no loan at all from the BKB because of their inability to offer collateral against loan. The tenant farmers however, were found to have access to semi institutional sources like GB and BRAC. The respondents therefore, need not be so dependent at present on money lenders and non-institutional sources of credit because of institutional and semi-institutional network present close to the study area. A lion's share of loaned money obtained has been productively utilized by the sampled respondents irrespective of tenure categories implying the borrower's positive attitudes towards productive utilization.

**Key words:** Credit, Land Tenure

### Introduction

Land tenure refers to the possession of rights to the use of land. People hold various kinds of rights in the use of land and are said to be belonging to the different tenure classes. Although it is difficult to rank tenure classes according to the degree of rights, which are held, we generally recognize that the owner operator without debt has the most freedom of action with respect to inputs use. At the other end of the scale of rights in land are found the hired farm laborers and sharecroppers. Between these two extremes, are the share tenants, cash tenants, mortgage-owners, part owners and numerous combinations of these groupings. Although there is considerable inequality in the distribution of land ownership, land is generally small and medium size family based holdings. Majority of the small landowners rent in land from others to cultivate relatively a large size of holding than their actual ownership of land. Similarly many large landowners rent out a part/all of their holdings to others and cultivate smaller holding than the ownership right and might engage in other profession. There are different types of tenurial arrangements in Bangladesh at present in agricultural production process. There is a controversy over the true extent of tenancy operations in Bangladesh. The controversy arises that it is very difficult to get factual information about tenancy.

In our country, most of the farmers live hand to mouth and they are engulfed in vicious circle of poverty. The farmers in Bangladesh usually do not have anything surplus to sell in the market for extra income. Sometimes they are compelled to do the same mostly just after harvest and so at lower price not for extra income but to meet up financial obligations to others

usually the rural mahajans and money lenders and also to meet up other basic necessities of life. Whereas, it is very much known to themselves that after two or three months, the farmers have to buy the same commodities from the market at relatively higher prices. Moreover, at present the farmers have to buy most of the inputs (modern inputs) from the market out of pocket expenses. Having been in hard pressed financial crisis, farmers expect a few in our country cannot be able to make own savings available to purchase various modern inputs and have to borrow from institutional or non-institutional sources of credit.

The necessity of external fund for the rural poor in adopting modern technology in agriculture has been realized since long ago. Emphasis has also been given to flow more fund in agriculture. Bangladesh Krishi Bank (BKB), Rajshahi Krishi Unnayan Bank (RAKUB), cooperatives at government level, Bangladesh Rural Development Board (BRDB), the nationalized commercial banks, other private commercial banks, the Grameen Bank (GB) and other big or small NGOs insisted by the GoB have also been to finance agriculture. Various NGOs however, are involved providing loan to the millions of landless, marginal and small farmers in rural areas of Bangladesh mostly outside agriculture and agriculture related activities to some extent. Among those, however, the BKB and the RAKUB are the key institutions for providing increased amount of credit to the farmers with a view to developing agricultural sector by and large, different agro based industries, proper marketing of farm products and defunct cottage industries in rural Bangladesh. Nationalized commercial banks have also been brought to finance

agriculture. The flow of fund to agriculture has been increased considerably since independence of Bangladesh having been still less compared to genuine credit needs (Table 1). But in spite of increased supply

of fund in agriculture, significant progress could not be achieved so far in this sector. Neither the income of the farmers nor the productivity in agriculture has increased to expected level.

**Table 1.** Distribution of institutional agricultural credit since 2005-2006 to 2013-2014 (in billion Tk.)

Year	Target	Actual disbursement
2005-2006	58.92	54.96
2006-2007	63.51	52.93
2007-2008	69.75	61.67
2008-2009	74.66	69.92
2009-2010	84.53	82.79
2010-2011	89.86	92.10
2011-2012	138.00	131.32
2012-2013	141.30	146.67
2013-2014	145.95	160.37

Source: Bangladesh Bank (2007, 2009, 2011, 2013 and 2015)

**Table 2.** Disbursement of crop loan according to sources since 2013-2014 (in billion Tk.)

Sources	Target	Actual disbursement
Bangladesh Krishi Bank(BKB)	46.00	54.26
Rajshahi Krishi Unnayan Bank(RAKUB)	14.50	14.31
State Owned Commercial Banks	27.40	24.92
Foreign Commercial Banks	4.33	5.93
Private Commercial Banks	53.72	60.95
Total	145.95	160.37

Source: Bangladesh Bank (2015)

Various institutional sources as revealed by the Bangladesh Bank report, of course, still disburse major of their funds to crop agriculture with the hope of making the country self-sufficient in food grains production. They use to render a vital role in building up agricultural crop sector (Table 2).

Credit facilities if could be made available in required amount as well as on time to the farmers at large and small farmers in particular would definitely contribute positively in reducing the multiple bottlenecks engulfed timely availability of agricultural inputs as well as proper distribution which keep expected yield at lower levels. Several credit programmes have been undertaken by the government of Bangladesh since the independence of Bangladesh. But very few made specific provisions for extending agricultural loans to small farmers and the tenants. The introduction of Tk.100 crore Special Agricultural Credit Programme (SACP) in 1977 has been in this connection, a significant stepping-stone because of the fact that it has made specific provision for extending loans to the sharecroppers and tenants. But unfortunately the SACP in fact failed to well accommodate the tenants and share croppers within the formal credit domain indicating the age old trend i.e., loan tends to deviate towards the affluent section of the society. Thus the iniquitous tenurial situation in Bangladesh handicaps

the small and marginal farmers to come into the arena of formal credit in general and the tenants in particular. But at present the various Non-Government Organizations (NGOs), the Grameen Bank (GB) and following them some of the formal banks and the BRDB having targeted micro credit programmes provide credit to the landless, marginal and sometimes small farmers without any tangible security.

### Methodology

Keeping in view the objectives as well as time and fund constraints the areas Jhairpar, Goaisa para and Dorirampur at Trishal Upazila of Mymensingh district. After selecting the area, first of all, the researcher visited the credit institutions available close to the selected area, collected the list of loanees who have taken loan during the period of January-December,2007 by using his cordial approach to the concerned institutions. 70 farmers were randomly selected from whom required data were sought during intensive field visits. Sampled farmers belonged to six tenurial groups. Out of 70 respondents 34, 22, 16, 7, 10 and 11 percent of total were owner operators, part operators, part tenants, part operator-cum-part tenants, tenants and absentee landowners respectively during the study year. Data were collected during the period from

March to April, 2008 and multi visit were made for collecting necessary information during this period. The researcher himself collected data with structured pre-tested questionnaire through personal interview with the individual respondents. After the completion of data collection, the data were then edited, coded and finally tabulated according to the objectives set for the study. Mostly tabular analysis was done. To attain some of the results, necessary statistical techniques were also employed.

**Results and Discussion**

**Sources of credit**

Credit plays a vital role in accelerating agricultural production. The vast majority of famers in Bangladesh need credit to purchase input for production such as, like fertilizers, irrigation water, improved seed, insecticides etc and even to meet some consumption requirements. The introduction and expansion of seed-water-fertilizer technology and modern methods of cultivation have increased demand for credit to a great extent in the country. It is possible to fulfill their needs by expanding credit facilities and it could bring about desired changes in agricultural production that ultimately would contribute to uplift the socio-economic condition of the poor farmers and economic development of the country at large.

Agricultural credit in our country is available both from institutional and non-institutional sources. The non-institutional sources are still playing a dominant role in the field of farm credit. This is because credit from these sources is available at the door step of the farmers and required formalities are minimum and terms and conditions of credit excepting the rate of interest are easier for the farmers to fulfill (Bashar, 1969). In present study, attempt has therefore, been made to study the nature of relationship between

existing land tenure categories and receipt of institutional credit by the farmers. the institutional sources of credit includes government taccavi loan, Bangladesh Samabaya Bank Ltd. (BSBL), Bangladesh Rural Development Board (BRBD), Bangladesh Krishi Bank (BKB), Rajshahi Krishi Unnayan Bank (RAKUB) and the nationalized as well as some private commercial banks, Grameen Bank (GB) and a large number NGOs working in our country and on the other hand, non-institutional sources include village money lenders, friends and relatives, marketing intermediaries, shopkeepers, business men, large land owners, input dealers etc.

**Sources of credit available in the study area**

Detailed information were collected from surveyed families regarding total amount of loan obtained during last one year. In the present study, the farmers received loan both from institutional source BKB, GB, BRAC and the non-institutional sources too, like money lenders and friends and relatives during the period of study. Here friends and relatives meant those who were in any way related to the borrowers and supplied credit to the farmers without any security as well as interest. Lending and borrowing transactions were usually made on mutual understanding. Persons who lent money on a fixed rate of interest and with material security whether registered or not were included as money lenders in the present study.

**Credit obtained from different sources**

The relative position of the institutional sources of credit available in the study area during the investigating year is quite evident in Table 3. In the study area, per farm loan provided by institutional source was Tk. 21816 comprising 86 percent of total loan received during the year while non-institutional sources shared only 14 percent during the same period.

**Table 3.** Amount of loan contracted from different sources of credit (amount in Tk.)

Tenure category	Institutional Source			Non-institutional Source			Total
	BKB	Others (GB, BRAC)	Sub-total	Money lender	Friends and relatives	Sub-total	
Owner operator	23417 (90)	-	23417 (90)	1333 (5)	1292 (5)	2625 (10)	26042 (100)
Part operator	27920 (88)	-	27920 (88)	1500 (5)	2267 (7)	3767 (12)	31687 (100)
Part tenant	14818 (75)	-	14818 (75)	2273 (11)	2818 (14)	5091 (25)	19909 (100)
Part operator-cum-part tenant	18900 (79)	-	18900 (79)	2740 (12)	2260 (9)	5000 (21)	23900 (100)
Tenant	-	6120 (88)	6120 (88)	492 (7)	317 (5)	809 (12)	6929 (100)
Absentee land owner	30750 (88)	-	30750 (88)	1375 (4)	2875 (8)	4250 (12)	35000 (100)
All categories	21204 (84)	612 (2)	21816 (86)	1538 (6)	1893 (8)	3431 (14)	25247 (100)

Source: Field Survey, 2008; Figures in parentheses indicate percentages of total

Tenants as before were found to have no loan at all from BKB because of their inability to offer collateral against loan. The tenant farmers however, were found to have access to semi institutional sources like GB and BRAC which use to provide collateral free loan to the farmers for income generating activities (IGAs) popularly known as micro credit.

**Adequacy of credit receipt**

Adequacy of credit shows the sufficiency of fund makes anxious free to the borrowers for investment in

productive activities. Table 4 shows that 90 percent of the respondents loan requirement has been satisfied by the credit institutions. Here again it is observed that relatively rich people (land owner, part operator and absentee land owner) could satisfy more of their credit requirements from institutional sources of credit. Tenants were also found to have satisfied their credit need however, not from formal credit sources but from semi-formal (NGOs) sources of credit which saved them from the bad effects of informal sources particularly the money lenders.

**Table 4.** Adequacy of credit received by the farmers

Tenure category	Amount applied for (Tk)	Amount received (Tk)	Percent of applied amount
Owner operator	26042	23417	89
Part operator	29600	27920	94
Part tenant	17636	14818	84
Part operator-cum-part tenant	21400	18900	88
Tenant	6375	6120	96
Absentee land owner	34125	30750	90
All categories	23864	21583	90

Source: Field Survey, 2008

**Amount of loan in relation to family size**

It appears from Table 5 that the average amount of loan contracted by the families was positively related to family size. It may therefore, be concluded that large the family size more would have been the requirement

of credit from various sources and vice versa. In Table 5 shows that families having maximum family members have received higher amount of loan during the study year.

**Table 5.** Amount of loan in relation to family size

Size of family (person)	No. of farmer	Average amount received (Tk.)	Percent of loan contracted
Below 4	13	21826	16
4 to 7	46	25918	67
7 and above	11	26484	17
All	70	25247	100

Source: Field Survey, 2008

**Amount of loan and value of assets of the farmers**

Value of assets of the farmers might be another

criterion of contracting loan from the various sources of credit and so attempted which is present in Table 6.

**Table 6.** Amount of loan contracted according to value of assets

Value of assets	No. of farmer	Average amount of loan contracted (Tk.)	Percent of loan contracted
Below 50000	8	9856	4
50000 to 100000	13	21530	16
100000 to 200000	38	26967	58
Above 200000	11	34891	22
All	70	25247	100

Source: Field Survey, 2008

In Table 6 shows that assets owned to the value of Tk. 100001 to 200000 got the highest amount of loan comprising about 58 percent of total loan and assets value owned below Tk. 50000 got least amount of loan

constituting only 4 of total loan during the study period.

**Amount of loan received and income of the farmer**

It was also felt necessary to see the relationship between credit receipt and farm income of the respondents. Farm income is the main source available to farmers to repay the loan. Table 7 shows that income level of Tk. 10000 to 50000 got about 7 percent of total loan while income level of Tk. 50001

to 100000 got the highest amount of loan sharing 57 percent of total. Income level above Tk. 100000 received 36 percent of total loan during the same period. Association show in relation to assets value and income also indicates that relatively solvent farm households similar to farm size in the study villages during the year.

**Table 7.** Amount of loan disbursed according to income of the farmer

Income group	No. of farmer	Average amount of loan contracted (Tk.)	Percent of loan contracted
Below 10000	-	-	-
10000 to 50000	12	10058	7
50000 to 100000	39	25884	57
Above 100000	19	33532	36
All	70	25247	100

Source: Field Survey, 2008

**Cost of loan according to tenure category**

One of the bottlenecks in the growth of institutional loan is its cost. The cost of loan is so high that it does not permit the farmers of ordinary means to take advantage of such loan. While getting loans from the institutional sources, the farmers have to spend some amount of money for negotiating the loan case. In present study, information regarding cost incurred during negotiation of getting loan from instructional sources were also sought during the year under review.

Table 8 shows that the respondents had to spend some amount of money in obtaining loans. Six major cost items were identified during the present investigation. These were (i) documents, stamps and deeds, (ii) cost of entertainment, (iii) cost of certificate and photograph, (iv) cost of travels to and from the bank, (v) Tips and bribes and (vi) cost of days spent in obtaining credit.

**Table 8.** Cost of obtaining credit from the institutional sources

Components of cost	Tenure category						
	Owner operator	Part operator	Part tenant	Part operator-cum-part tenant	Tenant	Absentee land owner	All
Documents, stamps and deeds	5	5	5	5	5	5	5
Cost of travels to and from the bank	32	38	27	29	22	40	32
Cost of entertainment	24	26	21	25	-	25	22
Photograph	20	20	20	20	20	20	20
Tips and bribes	125	139	122	142	-	141	122
Labor cost of days spent in obtaining credit	175	180	160	155	100	200	169
Total cost	381	408	355	376	147	431	370
Cost per Tk.100	1.63	1.46	2.40	1.99	2.41	1.40	1.70

Source: Field Survey, 2008

Table 9 shows that total average cost incurred for loan was found to be Tk 381,408, 355, 376, 147 and 431 for owner operator, part operator, part tenant, part operator-cum-part tenant, tenant and absentee land owner respectively. Overall average cost incurred was found to be Tk. 370 taking the respondents together. The same table shows that, cost per Tk. 100 was

observed to be minimum (Tk. 1.40) for absentee land owner while maximum incurred by the tenant farmers (Tk. 2.41) perhaps absentee land owner received big amount of credit, so cost per Tk. 100 is relatively lower than others or their acquaintance with bank staff.

**Utilization of credit according to tenure category**

Amount of outstanding and overdue loans of financing institutions increased day by day. One of the main reasons for non-payment of loan is that the borrower very often use the loan money for consumption and other unproductive purposes for which loans were not advanced which resulted ultimate loan defaults. Information were collected from different tenurial

categories regarding their loan utilization. The purposes for which the loanees were observed to have used loan during the year of investigation have been broadly classified into the following heads:

- a) Capital expenditure on framing
- b) Current expenditure on farming
- c) Non-farm business expenditure
- d) Family expenditure on farming

**Table 9.** Utilization of credit received from different sources according to tenure category (amount in percent)

Head of expenditure	Percent amount of loan use						
	Owner operator	Part operator	Part tenant	Part operator-cum-part tenant	Tenant	Absentee land owner	All categories
Purchase of livestock	28.21	23.30	32.80	28.80	11.19	6.25	25.30
Purchase of land	5.27	4.17	5.81	5.58	-	25.37	6.91
Purchase of tube-well/power pump/power tiller	2.97	6.87	2.10	3.91	-	-	3.10
Pond leased in/digging	5.30	4.10	3.88	2.38	-	2.10	3.72
<b>Total capital expenditure on farming</b>	<b>41.75</b>	<b>38.44</b>	<b>44.59</b>	<b>40.67</b>	<b>11.19</b>	<b>33.72</b>	<b>39.03</b>
Land preparation	4.90	5.20	3.10	4.48	8.80	1.70	4.68
Purchase of seed/seeding	3.10	1.10	1.80	2.10	5.20	1.82	2.46
Purchase of fertilizer	5.92	4.50	4.41	3.29	8.00	2.12	4.96
Charge for human labor	6.81	7.42	3.40	2.91	-	-	4.67
Irrigation charge incurred	19.91	22.32	7.71	5.90	15.72	4.81	15.02
Purchase of insecticides	2.10	3.18	0.87	1.27	2.98	1.80	2.13
<b>Total current expenditure on farming</b>	<b>42.74</b>	<b>43.72</b>	<b>21.29</b>	<b>19.95</b>	<b>40.70</b>	<b>12.25</b>	<b>33.92</b>
Expenditure on business	5.22	3.82	7.12	6.18	4.15	36.15	10.01
<b>Total non-farm business expenditure</b>	<b>5.22</b>	<b>3.82</b>	<b>7.12</b>	<b>6.18</b>	<b>4.15</b>	<b>36.15</b>	<b>10.01</b>
Purchase of food	-	-	6.85	5.81	18.00	4.20	3.04
Purchase of cloths	3.80	4.82	7.28	6.60	7.50	2.82	4.52
Medical treatment	1.25	2.37	4.58	5.28	4.50	0.68	2.10
Expenditure on education	2.21	1.25	2.41	3.22	2.83	3.39	2.06
Social ceremonies	3.03	3.37	2.52	3.71	2.21	4.48	3.01
Construction/repairing of house and furniture	-	2.21	3.36	8.58	8.92	2.31	2.31
<b>Total family expenditure</b>	<b>10.29</b>	<b>14.02</b>	<b>27.00</b>	<b>33.20</b>	<b>43.96</b>	<b>17.88</b>	<b>17.04</b>
<b>Grand total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Field Survey, 2008

Table 9 shows that maximum of loan money has been used for capital expenditure on farming irrespective tenure category being more than 39 percent during the year. Tenure-wise loan use indicates that 41.75, 38.44, 44.59, 40.67, 11.19 and 33.72 percent of total loan have been used for capital expenditure on farming respectively by owner operator, part operator, part tenant, part operator cum part tenant, tenant and absentee land owner during the year of investigation. Next to capital expenditure, current expenditure on farming has been preferred by the surveyed farmers where the part operators were expectedly observed to

have used most on this head and absentee land owner did the least on the same in the study area. Family expenditure like others in the present study received least priority and tenant farmer were found to have expectedly used more money for family expenditure (43.96 percent) while the owner operators did the least (only 10.29 percent) during same period. It can therefore, be strongly said that the farmers at present in the study areas are very much conscious about productive use of borrowed funds which is definitely a positive sign towards economic development of the country.

**Empirical analysis**

The specific empirical model (Gujarati, 2003) for owner operator was as follows.

$$Y = aX_1^{b_1} X_2^{b_2} X_3^{b_3} X_4^{b_4} X_5^{b_5} X_6^{b_6} e^u \dots\dots\dots(i)$$

The equation may be alternatively expressed in log-linear form as:

$$\ln Y = \ln a + b_1 \ln X_1 + b_2 \ln X_2 + b_3 \ln X_3 + b_4 \ln X_4 + b_5 \ln X_5 + b_6 \ln X_6 + e^u \dots\dots\dots(ii)$$

Where,

- Y = Purposive utilization of credit
- ln = Natural logarithm
- a = Constant term
- X<sub>1</sub> = Farm size
- X<sub>2</sub> = Asset position value (Tk.)
- X<sub>3</sub> = Income (Tk.)
- X<sub>4</sub> = Savings (Tk.)
- X<sub>5</sub> = Loan received (Tk.)
- X<sub>6</sub> = Age (years)
- U = Error term

b<sub>1</sub>,.....,b<sub>6</sub>=Co-efficient of respective variables

**Table 10.** Estimated values of coefficients for owner operators

Explanatory variables	Coefficients	Standard error	t-values
Constant	4.883	1.661	2.940
X <sub>1</sub> , Farm size of the respondent	0.249*	0.099	2.514
X <sub>2</sub> , Asset position value (Tk.)	0.415*	0.082	5.036
X <sub>3</sub> , Income (Tk.)	-0.308	0.155	-1.981
X <sub>4</sub> , Savings (Tk.)	0.111*	0.054	2.071
X <sub>5</sub> , Loan received (Tk.)	0.205**	0.059	3.555
X <sub>6</sub> , Age of the respondents (years)	0.039	0.085	0.460
R <sup>2</sup>	0.942	-	-
Adjust R <sup>2</sup>	0.932	-	-
F-Value	90.619**	-	-

\*significant at 5 percent level, \*\* significant at 1 percent level

**Table 11.** Estimated values of coefficients for tenant operators

Explanatory variables	Coefficients	Standard error	t-values
Constant	0.545	1.539	0.354
X <sub>1</sub> , Farm size of the respondent	0.129**	0.033	3.916
X <sub>2</sub> , Asset position value (Tk.)	0.82*	0.038	2.140
X <sub>3</sub> , Income (Tk.)	-0.418	0.265	-1.578
X <sub>4</sub> , Savings (Tk.)	-0.007	0.101	-0.071
X <sub>5</sub> , Loan received (Tk.)	0.873**	0.115	7.600
X <sub>6</sub> , Age of the respondents (years)	1.438**	0.416	3.460
R <sup>2</sup>	0.911	-	-
Adjust R <sup>2</sup>	0.927	-	-
F-Value	247.608**	-	-

\*significant at 5 percent level, \*\* significant at 1 percent level

The estimated values with t-test are presented in Table 10 and Table11 for owner operators and tenant operators respectively. Six explanatory variables such as farm size, asset value, income, savings, loan received and age of the respondents were consider for empirical model. Farm size, asset value, savings and loan received variables in the model had significant effect on owner operators in the purposive utilization of credit. On the other hand, farm size, asset value, loan received and age of the respondent variables in

the model had significant effect on tenant operators in the purposive utilization of credit.

**Conclusions**

Agriculture is the heart as well as centre to the economy of Bangladesh but perhaps more important to be the basic sector for overall future economic growth. Agricultural development in Bangladesh is influenced by various factors of which land tenure and financial aspects are important. The system of land tenure

conditions agricultural productivity in many ways. It determines the size and unit of ownership. It influences the volume of agricultural production as well as determines the distribution of the production among the parties involved. Agriculture needs capital for its operational and development purposes. But unfortunately, the farmers of Bangladesh hardly possess any capital to invest in agriculture to bring an increased output. For this reason, they are to depend upon credit which is rarely available to them. Credit provided by the existing institutional sources has always been fallen far behind the actual requirement of the farmers. Institutional rural credit in Bangladesh is administered through multi financial agencies. Among these, BKB is the prime financial institution for

agricultural lending in the country. BKB is meant for the purpose of meeting credit needs of the rural individuals as well as people of limited means engaged in agriculture as well as agro-based industries. Land tenure system is definitely has relationship with institutional credit. The present study is to assess the tenurial arrangements existing in the study area and to examine the credit receipt, adequacy and utilization of loan according to tenure category with a view to generating information which may help the researcher, policy maker and planners as well as the academicians in order to formulate as well as taking pragmatic timely decisions relating to providing credit to the farmers of lower profile under various tenurial strata.

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