

An Analytical Study of Record-Keeping Practices among Rural Farmers

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Abstract:

Efficient record-keeping is essential for informed decision-making and sustainable growth in agriculture. However, among rural farmers, especially in developing regions, the practice of maintaining systematic farm records remains limited. This study aims to analyze the existing record-keeping practices among rural farmers and explore the factors influencing their adoption and effectiveness. It focuses on the types of records maintained, the methods used, and the frequency and accuracy of documentation. The research also investigates the socio-economic characteristics of farmers that impact their ability and willingness to keep records. Primary data were collected from 50 rural farmers through structured questionnaires and personal interviews. The findings reveal that a majority of farmers rely on memory or informal notes, with limited use of structured formats or digital tools. Key challenges identified include lack of awareness, low literacy levels, time constraints, and absence of training or support mechanisms. Statistical analysis was conducted to examine the relationship between record-keeping and variables such as education, landholding size, and access to resources. The study concludes with practical recommendations for improving farm accounting practices through training,

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awareness programs, and the introduction of simplified tools. These efforts can enhance financial literacy, enable better farm management, and promote access to institutional credit and government support schemes.

Keyword: Record-Keeping, Rural Farmers, Farm Accounting, Agricultural Management

Introduction:

In the agricultural sector, efficient record-keeping plays a critical role in improving productivity, resource management, and financial planning. Despite its importance, farm record-keeping is often overlooked, especially among rural farmers in developing regions. Most small and marginal farmers rely on memory or informal notes to track farm-related activities, expenses, crop yields, and sales. This lack of systematic documentation not only affects their ability to make informed decisions but also limits access to institutional credit, government subsidies, and insurance schemes. Rural farmers are the backbone of India's agricultural economy. However, several challenges hinder their ability to maintain proper records—ranging from low literacy levels and lack of awareness to limited access to training and technology. With the rising demand for agricultural modernization, there is a growing need to understand how farmers manage their records and what factors influence their practices. Identifying these patterns and problems can guide policy-makers, NGOs, and agricultural extension services in designing effective tools and support mechanisms.

This research paper aims to analytically study the record-keeping practices adopted by rural farmers. It explores the types of records maintained, the frequency and methods of documentation, and the socio-economic factors influencing these practices. The study also examines the relationship between record-keeping and farm decision-making, financial performance, and awareness about government schemes. Data collected through field surveys and structured questionnaires will form the basis for analysis. By shedding light on the existing gaps and opportunities in farm accounting, this research seeks to offer practical recommendations to improve record-keeping habits among rural farmers. Ultimately, the goal is to enhance their economic stability, encourage financial literacy, and support sustainable agricultural development.

Review of Literature:

- **Adeogun, S. O., & Ajana, A. M. (2007)** In their study on aquaculture farmers in Nigeria, Adeogun and Ajana found that the majority of small-scale farmers lacked structured record-keeping practices. The absence of record-keeping was linked to poor training, low education levels, and a perception that it was time-consuming. They emphasized that record-keeping is essential for tracking profitability and accessing financial support.
- **Okwu, O. J., & Umoru, B. I. (2009)** Okwu and Umoru emphasized that record-keeping enables farmers to plan, monitor, and evaluate all agricultural activities effectively. Their findings revealed that lack of exposure to extension services was a major cause of poor record maintenance among Nigerian farmers. They advocated for more grassroots-level training through government agencies.
- **Singh, R., & Kaur, P. (2012)** Singh and Kaur observed that only a small percentage of Indian farmers maintained agricultural records, mostly in traditional or informal formats. Their study noted that proper farm records were directly linked to better crop planning and timely decision-making. They recommended that awareness programs and training workshops should be conducted at the village level to promote record-keeping.
- **Chahal, S. S., & Kaur, P. (2014)** This study focused on the awareness and attitude of farmers in Punjab towards farm record-keeping. It revealed that while many farmers acknowledged the usefulness of records, they lacked the skill or motivation to maintain them regularly. The study recommended simplified record-keeping formats suited for low-literacy users.

Research Objectives:

The primary goal of this research is to analyze the record-keeping practices among rural farmers and identify factors influencing these practices. The specific objectives of the study are:

1. To identify the types of records maintained by rural farmers.
 2. To examine the methods and frequency of record-keeping.
 3. To assess farmers' awareness of the importance of record-keeping.
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Research Methodology:

- **Research Design:**The study adopts a **descriptive and analytical research design**. It aims to describe current record-keeping practices and analyze the factors affecting them.
- **Study Area:**The research will be conducted among rural farmers in selected villages of Chh. Sambhaji Nagar District.
- **Sample Size and Sampling Technique:**A total of **50 rural farmers** will be selected using **stratified random sampling**, ensuring representation from different landholding sizes, education levels, and farming types.
- **Data Collection Method:**Primary data will be collected through a **structured questionnaire** containing both closed-ended and open-ended questions. Face-to-face interviews will be conducted to ensure accurate and complete responses.
- **Tools for Analysis:**The collected data will be analyzed using **descriptive statistics** (mean, percentage, frequency) and **inferential statistical tools** such as **cross-tabulation** to examine relationships between variables.
- **Scope and Limitations:**The study is limited to rural farmers in a specific geographical area. The findings may not be generalizable to all regions but provide a useful foundation for wider research.

1. Importance of Record-Keeping in Agriculture

Record-keeping is a vital management tool in agriculture. It helps farmers track expenses, income, crop yields, labor usage, input costs, and weather impacts. Maintaining accurate records enables better decision-making, financial planning, and risk management. It also supports access to bank loans, crop insurance, and government subsidy schemes. Without proper records, farmers struggle to assess farm profitability, compare annual performance, or make informed choices regarding cropping patterns and resource use. Thus, systematic record-keeping enhances both productivity and sustainability in farming.

2. Current Status of Rural Farm Accounting

In rural areas, farm accounting is often informal or absent. Most small and marginal farmers do not maintain written or digital records of their farm activities. They rely heavily on memory or verbal communication, which leads to poor data retention and

decision errors. Only a few educated or commercial farmers keep organized records, while awareness and training on record-keeping are lacking in most villages. As a result, rural farmers face challenges in accessing institutional credit and monitoring farm performance effectively.

3. Rationale and Relevance of the Study

Given the increasing need for modern farm management and financial inclusion, it is crucial to understand the status of record-keeping among rural farmers. This study is relevant because it highlights the existing gaps and challenges in agricultural bookkeeping and identifies factors that influence record-keeping behavior. By focusing on grassroots realities, the study aims to provide insights for policymakers, agricultural extension officers, and NGOs working to improve rural livelihoods and farm productivity through better information and financial management.

4. Scope and Significance of the Research

The study covers a sample of rural farmers across various socio-economic backgrounds in a selected geographic region. It analyzes the nature, frequency, and quality of record-keeping practices and explores their impact on farm decisions. The research is significant as it provides practical recommendations to improve record-keeping habits, which can lead to better farm efficiency, higher income, and improved access to institutional support. It also contributes to academic literature on rural farm management.

Table 1: Types of Records Maintained by Respondents

Type of Record	Frequency	Percentage (%)
Income & Expense Records	18	36.00
Crop Production Records	12	24.00
Labour and Input Usage Records	8	16.00
Loan and Credit Records	5	10.00
No Records Maintained	7	14.00

This table shows that the most commonly maintained records are related to income and expenses (36%), followed by crop production records (24%). A relatively small proportion

(16%) keep records on labor and inputs, while even fewer maintain loan and credit records (10%). Alarming, 14% of farmers do not maintain any records, indicating a gap in awareness or practice. This reflects a tendency to prioritize financial tracking but a lack of holistic farm management documentation.

Table 2: Mode of Record-Keeping among Farmers

Mode of Record-Keeping	Frequency	Percentage (%)
Verbal/Memory-Based	20	40.00
Written in Notebooks	18	36.00
Mobile/Digital Methods	4	8.00
Not Practicing Any Mode	8	16.00

A majority of respondents (40%) rely on memory or verbal methods for record-keeping, which increases the risk of error and data loss. Notebook-based record-keeping (36%) remains a traditional but preferred method. Only 8% use digital tools, revealing limited technological adoption. 16% do not follow any record-keeping method, showing a need for targeted interventions, especially in digital training and literacy.

Table 3: Frequency of Record Maintenance

Frequency of Maintenance	Frequency	Percentage (%)
Daily	5	10.00
Weekly	12	24.00
Monthly	15	30.00
Occasionally	10	20.00
Never	8	16.00

Only 10% of farmers maintain records daily, while monthly maintenance (30%) is more common, likely due to lower time availability and workload. 24% maintain records weekly, and 20% do it occasionally, indicating inconsistency. A notable 16% never maintain records, further stressing the gap in regular farm documentation habits. These patterns suggest a need for promoting simplified tools that suit farmers' time constraints.

Table 4: Source of Awareness/Training in Record-Keeping

Source of Training	Frequency	Percentage (%)
Agricultural Extension Officers	10	20.00
Self-Learning/Experience	15	30.00
Fellow Farmers/Community	8	16.00
NGO or Private Training Programs	5	10.00
No Training/Awareness	12	24.00

Most respondents (30%) learned record-keeping through self-experience, while 20% were guided by government extension officers. However, 24% had no exposure or training, which is a concern. Formal training through NGOs or institutions was the least common (10%), suggesting a need to increase structured awareness programs. Peer learning also plays a moderate role (16%).

Table 5: Purpose of Maintaining Records

Purpose	Frequency	Percentage (%)
Tracking Income and Expenses	16	32.00
Planning Future Farming Activities	10	20.00
Loan and Subsidy Applications	8	16.00
Monitoring Input Use and Labor	7	14.00
No Specific Purpose / Not Maintained	9	18.00

The leading purpose of record-keeping is financial tracking (32%), followed by future planning (20%) and loan/subsidy documentation (16%). This shows that farmers do understand the practical use of records in managing money and accessing institutional support. However, 18% of farmers either maintain records without any clear purpose or do not maintain them at all, reflecting low awareness of its broader utility.

Table 6: Perceived Benefits of Record-Keeping

Benefit Experienced	Frequency	Percentage (%)
Better Financial Management	15	30.00
Improved Crop Planning	10	20.00
Easier Loan/Grant Application	7	14.00
Reduced Wastage of Inputs	8	16.00
No Benefit Observed Yet	10	20.00

30% of farmers reported better financial control as the key benefit, while 20% noticed improvements in crop planning. However, 20% felt no clear benefit, possibly due to poor follow-up or irregular practices. The use of records for loan/grant support (14%) and input control (16%) indicates farmers are starting to realize their utility, but there remains room for broader awareness and integration with support services.

Conclusion

This research set out to analyze the record-keeping practices among rural farmers, with the objective of understanding the types, methods, frequency, challenges, and benefits of agricultural record maintenance. The study was based on primary data collected from 50 rural farmers using structured questionnaires and interviews. The analysis reveals several key findings that reflect the current state of farm accounting at the grassroots level. It was observed that although a fair number of farmers maintain income and expense records, only a limited section documents other crucial areas such as crop production, labor usage, and credit records. Most farmers continue to rely on memory or basic written notes, while the adoption of digital tools remains very low. The frequency of record maintenance is largely irregular, with monthly and occasional updating being most common, and daily maintenance rare. A significant number of farmers have never received formal training or awareness on the importance of record-keeping. They either learned on their own or were influenced by peers. The major perceived benefits include better financial management, improved planning, and easier access to loans or subsidies. However, a substantial percentage of farmers did not observe any benefit, which may be due to poor implementation or lack of consistent practice. The study highlights the gap between the recognized importance of record-keeping and its practical application

in daily farm operations. Low literacy, time constraints, lack of training, and limited access to technology are key challenges that prevent rural farmers from adopting systematic record-keeping practices. To bridge this gap, there is a need for comprehensive awareness programs, training through agricultural extension services, and the introduction of simplified record-keeping tools, including mobile applications tailored for rural users. Encouraging peer learning, incentivizing documentation through policy support, and linking record-keeping to financial access can further enhance adoption.

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