

A Comparative Study of Socio-Economic Conditions of Farmers in Maliya Hatina and Keshod Talukas

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ABSTRACT

This study focuses on the socio-economic conditions of farmers in two selected talukas, Keshod and Maliya Hatina. The main purpose is to compare the socio-economic characteristics of farmers and to check whether meaningful differences exist between these two regions. For this purpose, data were collected from 400 farmers, with an equal distribution of 200 respondents from each taluka. Information was gathered on important aspects such as age, gender, education, occupation, farming experience, landholding size, family structure, and number of earning members in the household. The data were analyzed using simple descriptive statistics along with the Chi-Square test to examine the relationship between taluka and selected socio-economic variables. The results reveal clear differences between the two areas. Keshod shows a relatively younger and better-educated farming community, while Maliya Hatina has a higher proportion of older and less educated farmers. In terms of landholding, marginal farmers are more prevalent in Maliya Hatina. The Chi-Square results also indicate that variables such as age, education, and type of farmer are significantly associated with taluka. Overall, the study concludes that although agriculture is the main source of livelihood in both talukas, their socio-economic conditions are not the same. It suggests that area-specific development policies are needed to improve the living standards of farmers in both regions.

Keywords: Agriculture, Socio-Economic Status, Farmers, Keshod, Maliya Hatina.

Introduction

Agriculture has always been the backbone of rural life in India, especially in areas where most families depend on farming for their day-to-day living. In villages, farming is not just an occupation but a way of life that shapes income, lifestyle, and overall social and economic conditions of people. The well-being of farmers is closely linked with several factors such as the size of land they own, their education, experience in farming, family background, and the availability of resources.

In the present study, two talukas—Maliya Hatina and Keshod—have been selected. Both areas are largely dependent on agriculture, but the living conditions and background of farmers are not exactly the same. Differences in education, landholding patterns, age structure, and farming experience can be observed, which makes it interesting to compare these two regions.

For this study, a total of 400 farmers were covered, with 200 respondents from Maliya Hatina and 200 from Keshod. Information was collected on important aspects such as age, gender, education, occupation, farming experience, type of farmer, family structure, and number of earning members in the household.

The aim of this comparison is to understand how agriculture is shaping the lives of farmers in both talukas and what kind of differences exist between them. This helps in getting a clearer picture of rural livelihood conditions and can also support better planning for improving the lives of farming communities in the area.

Literature Review

(Kambali & Niyaz, 2021) explain that farmers in India still face low income mainly due to weak financial support, and many credit-related policies have not worked effectively in practice (Das et al., 2009) found that institutional credit has increased over time and dependence on informal lending has reduced, though its impact on production varies across regions.

(Mishra & Mohapatra, 2017) highlight steady growth in formal agricultural credit and stress the importance of microfinance for small and marginal farmers. Similarly, (Kambali & Niyaz, 2021) note that formal credit systems have strengthened, reducing reliance on informal borrowing due to policy support.

(Bharti, 2018) states that limited access to finance continues to restrict farmers' income growth and suggests that earlier reforms could have improved financial inclusion. And another study observes a shift in bank lending towards productive assets like irrigation and machinery, while traditional loan purposes declined.

(Chatterjee, 2006) points out regional imbalance in credit distribution and recommends improvements for fair and equal access to institutional finance.

Overall, the studies show that although agricultural credit has improved, issues like unequal access and limited effectiveness still remain important challenges for farmers.

Objectives

- **Objective 1:** To study the socio-economic profile of farmers in Maliya Hatina and Keshod talukas
- **Objective 2:** To compare the socio-economic conditions of farmers between the two talukas
- **Objective 3:** To find whether there is any significant relationship between taluka (Keshod and Maliya Hatina) and selected socio-economic factors of farmers, such as age, gender, education, landholding, family type, and earning members.

Hypothesis

H0 (Null Hypothesis): There is no significant relationship between taluka (Keshod and Maliya Hatina) and selected socio-economic variables of farmers.

H1 (Alternative Hypothesis): There is a significant relationship between taluka and selected socio-economic variables of farmers.

Data Analysis

Table 1: "Comparative Socio-Economic Profile of Farmers in Keshod and Maliya Hatina Talukas"

Variable	Category	Keshod (%)	Maliya Hatina (%)	Interpretation
Age	18–30	0.0	0.5	Keshod has more middle-aged; Maliya Hatina has more older farmers.
	31–40	26.0	10.5	
	41–50	42.0	22.5	
	51–60	30.5	42.0	
	Above 60	1.5	24.5	
Gender	Male	78.5	87.5	Male dominance in both; higher in Maliya Hatina.
	Female	21.5	12.5	
Education	Illiterate	9.5	33.0	Keshod is more educated; Maliya Hatina has higher illiteracy.
	Up to Primary	82.5	63.5	
	Up to Secondary	7.0	2.5	
	Higher Secondary	0.5	0.5	
Primary Occupation	Graduation	0.5	0.5	Farming is the main occupation in both talukas.
	Farming	100.0	98.5	
	Job	0.0	1.0	
	Business	0.0	0.5	

Secondary Occupation	Farming	97.5	88.5	Keshod depends more on farming; Maliya Hatina shows some diversification.
	Job	2.5	2.5	
	Business	0.0	9.0	
Farming Experience	< 5 years	1.0	0.0	Keshod has moderate experience; Maliya Hatina has higher experience.
	5–10 years	5.5	5.5	
	10–20 years	47.5	22.0	
	20–30 years	37.5	25.0	
	> 30 years	8.5	47.5	
Type of Farmer	Marginal	56.0	70.5	Marginal farmers dominate; more in Maliya Hatina.
	Small	36.5	23.5	
	Semi-medium	5.5	3.5	
	Medium	2.0	1.0	
	Large	0.0	1.5	
Family Type	Nuclear	62.0	83.5	Nuclear families dominate, especially in Maliya Hatina.
	Joint	38.0	16.5	
Family Members	2	0.0	1.5	Keshod has medium-size families; Maliya Hatina slightly larger.
	3	3.0	8.0	
	4	39.0	20.5	
	5	33.0	51.5	
	> 5	25.0	18.5	
Earning Members	1	0.5	1.5	Most families have 2–3 earners; more 3 earners in Maliya Hatina.
	2	38.0	20.5	
	3	43.5	60.5	
	> 3	18.0	17.5	

(Source: SPSS Frequency Output)

The table highlights some noticeable differences between the two talukas. In Keshod, most farmers fall in the middle-age group, have relatively better education, and possess moderate farming experience. On the other hand, farmers in Maliya Hatina tend to be older, more experienced, and include a higher proportion of illiterate individuals. Farming remains the primary occupation in both areas, although Maliya Hatina shows a bit more involvement in secondary activities like business. In both talukas, marginal farmers form the largest group, with a higher share in Maliya Hatina, indicating smaller landholdings. Nuclear families are more common in both regions, and households in Maliya Hatina generally have slightly larger family sizes with more earning members. Overall, Keshod shows a somewhat better educational profile, while Maliya Hatina reflects a more traditional and experience-driven farming community.

Age and Taluka

- H0: Age of farmers is independent of taluka.
- H1: Age of farmers is associated with taluka.

Table 2: Name of Taluka and Age of Farmer Cross-tabulation

Name of Taluka	18 to 30	31 to 40	41 to 50	51 to 60	Above 60	Total
Keshod	0	52	84	61	3	200
Maliya hatina	1	21	45	84	49	200
Total	1	73	129	145	52	400

(Source: SPSS Output)

Table 3: Chi-Square Test of Taluka and Age of Farmers

Variable	Pearson Chi-Square Value	df	p-value	Threshold (0.05)	Result
Taluka × Age of Farmer	70.296	4	0.000	0.05	Significant

(Source: SPSS Output)

The table indicates differences in the age distribution of farmers between Keshod and Maliya Hatina. In Keshod, most farmers fall within the 31–50 years age group, showing a relatively younger and middle-aged farming population. In contrast, Maliya Hatina has a larger share of farmers in the higher age groups, particularly above 50 years. The Chi-Square test further confirms that this variation is

statistically significant, as the p-value is below the 0.05 level. This means that the age pattern of farmers is not the same in both talukas, suggesting clear differences in their demographic structure.

Education and Taluka

- H0: Education level is independent of taluka.
- H1: Education level is associated with taluka.

Table 4: Name of Taluka and Education of Farmer Cross-tabulation

Name of Taluka	Illiterate	Upto Primary Education	Upto Secondary Education	Upto Higher Secondary Education	Up to Graduation	Total
Keshod	19	165	14	1	1	200
Maliya hatina	66	127	5	1	1	200
Total	85	292	19	2	2	400

(Source: SPSS Output)

Table 5: Chi-Square Test of Taluka and Education of Farmers

Variable	Pearson Chi-Square Value	df	p-value	Threshold (0.05)	Result
Taluka × Education of Farmer	35.197	4	0.000	0.05	Significant

(Source: SPSS Output)

The table highlights differences in the education levels of farmers across the two talukas. In Keshod, a majority of farmers are educated up to the primary level, and relatively fewer are illiterate. On the other hand, Maliya Hatina shows a higher share of illiterate farmers, along with a smaller proportion having secondary or higher education. The Chi-Square test result shows that this variation is statistically significant, as the p-value is below 0.05. This suggests that education levels are not uniform across the two talukas and differ in a meaningful way, reflecting variations in awareness and social development between the regions.

Type of Farmer (Landholding) and Taluka

- H0: Type of farmer is independent of taluka.
- H1: Type of farmer is associated with taluka.

Table 6: Name of Taluka and Type of Farmers (Land Holding) Cross-tabulation

Name of Taluka	Marginal (less than 6.20 bigha)	Small (6.20 to 12.50 bigha)	Semi Medium (12.50 to 25 bigha)	Medium (25 to 62 bigha)	Large (Above 62 bigha)	Total
Keshod	112	73	11	4	0	200
Maliya hatina	141	47	7	2	3	200
Total	253	120	18	6	3	400

(Source: SPSS Output)

Table 7: Chi-Square Test of Taluka and Type of Farmers (Land Holding)

Variable	Pearson Chi-Square Value	df	p-value	Threshold (0.05)	Result
Taluka × Type of Farmer	13.513	4	0.009	0.05	Significant

(Source: SPSS Output)

The table reflects differences in landholding patterns between Keshod and Maliya Hatina. In both talukas, most farmers belong to the marginal category, but this share is relatively higher in Maliya Hatina, showing a greater concentration of very small landholdings there. In comparison, Keshod has a slightly higher proportion of small and semi-medium farmers. The Chi-Square test result shows that this difference is statistically significant, since the p-value is below 0.05. This suggests that the distribution of landholding types is not the same in both areas and varies noticeably between the two talukas.

Findings

The analysis shows clear socio-economic differences between farmers of Keshod and Maliya Hatina talukas. In the age distribution, Keshod has a higher proportion of farmers in the 31–50 years group (31–40: 26%, 41–50: 42%), while Maliya Hatina has more farmers in older age groups, especially

51–60 (42%) and above 60 (24.5%). In terms of education, Keshod has lower illiteracy (9.5%) compared to Maliya Hatina (33%), indicating better educational status in Keshod.

Regarding occupation, almost all farmers depend on agriculture as their primary occupation (Keshod 100%, Maliya Hatina 98.5%). Landholding patterns show that marginal farmers dominate in both talukas, but the share is higher in Maliya Hatina (70.5%) than in Keshod (56%), indicating smaller land sizes there.

Family structure data shows that nuclear families are more common in Maliya Hatina (83.5%) compared to Keshod (62%). In household size, Maliya Hatina has more families with 5 members (51.5%), while Keshod shows a more balanced distribution. The Chi-Square results also confirm significant differences between the two talukas in variables such as age ($\chi^2=70.296$, $p<0.05$), education ($\chi^2=35.197$, $p<0.05$), and type of farmer ($\chi^2=13.513$, $p<0.05$), showing that these variations are statistically meaningful.

Conclusion

The study shows clear differences in the socio-economic conditions of farmers in Keshod and Maliya Hatina. Keshod has relatively younger and better-educated farmers, while Maliya Hatina has more older farmers with lower education and a higher share of marginal landholdings. Despite these differences, agriculture remains the main source of livelihood in both areas.

The statistical results also show that factors like age, education, and landholding are significantly linked with taluka, indicating that location influences farmers' conditions. Overall, both talukas depend on agriculture, but Maliya Hatina is more traditional in nature, while Keshod shows slightly better socio-economic status.

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