



CRISIS IN AGRICULTURE – A STUDY OF SMALL FARMERS IN ANDHRA PRADESH

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ABSTRACT

KEYWORDS:

Indian economy, cropping intensity, irrigation system, food insecurity.

There is scholarly consensus that colonialism was a phenomenon that frustrated all possibilities of growth of the Indian economy. Over the fifty years that preceded independence in 1947, food grain output in India grew at a meagre 0.1 per cent per annum (Blyn, 1966). In the period following independence, agricultural growth in India began to pick up. Between 1949-50 and 1964-65, the index of agricultural production (IAP) grew by 3.1 per cent per annum, driven by high growth rates in both food grain and non-food grain production. The growth rate of IAP, however, fell to 2.3 per cent in the period between 1967-68 and 1980-81. There was a recovery in the growth rate of IAP in the period between 1981-82 and 1991-92, with the IAP growing at 3.4 per cent. In the final period between 1992-93 and 2005-06, the growth rate of IAP fell to a meagre 1.2 per cent. Significantly, for the first time after independence, the rate of growth of IAP fell behind the rate of growth of population in the last period. The above periodisation remains valid when we consider the GVO data from CSO also.

INTRODUCTION

The availability of land is expected to emerge as a major constraint on agricultural growth. Due to increasing demand of land for housing, rising level of urbanization and industrialization, increasingly larger quantity of agricultural land is being shifted to non-agricultural uses. In the past such loss of agricultural land was being compensated by converting forest land into agricultural land. Given that the net sown area cannot, and indeed should not, be increased further, the availability of land can be augmented only through increasing cropping intensity. Enhancing cropping intensity will not only require expansion of irrigation facilities, but also higher efficiency of the irrigation system.

INTEREST IN FARMING

The NSS 59th round on the Situation Assessment Survey of Farmers, 2003 had revealed that at the all-India level, 60% of farmer households reported that they liked farming as a profession. The remaining 40% were of the opinion that, given a choice, they would take up some other career. The CSDS survey in 18 states has similar findings. The survey found that nearly three fourths of farmers like their profession. When asked whether they like farming or not, 72 per cent of the farmers answered in the affirmative while 22 per cent farmers said they do not like doing farming. A regional analysis of the question indicates 84 per cent of the farmers in central India like farming while in North and East India the figures are much lower at 67 and 69 per cent respectively.

Small-holder families constitute more than half of the national population. It is thus disappointing that notwithstanding their substantial and increasing contribution to the national food supply and to agricultural GDP, these small-holder families nonetheless constitute more than half of the nation's totals of hungry and poor. Policies and programmes to lessen poverty and food insecurity, and to enhance equity and sustainability of incomes and livelihoods, should thus seek to achieve an agriculture-led broad-based economic development - and to do so by according highest priority to small-scale agriculture.

Andhra Pradesh economy is mainly based on agriculture and livestock. Four important rivers of India, the Godavari, Krishna, Penna, and Tungabhadra flow through the state and provide irrigation. Sixty percent of population is engaged in agriculture and related activities. Rice is the major food crop and staple food of the state. A.P. is an exporter of many agricultural products and is also known as "Rice Bowl of India"²⁵. The state has three Agricultural Economic Zones in Chittoor district for mango pulp and vegetables, Krishna district for mangoes, Guntur district for chilies. Besides rice, farmers also grow jowar, bajra, maize, minor millet, coarse grain, many varieties of pulses, oil seeds, sugarcane, cotton, chili pepper, mango nuts and tobacco. Crops used for vegetable oil production such as sunflower and peanuts are popular.

Total Geographical area of the State is 1,60,20,400 hectares. Forests constitute 21.8% of the area, barren and

uncultivable land makes 8.36%, cultivable waste land makes 2.44% of total area, land put to non-agricultural use makes 12.37%, permanent pastures are 1.32%, land under tree crops is 0.1%, fallow lands make 11.7% and net area sown is 40.95%.

According to the estimates of Economic Survey of Andhra Pradesh, 2016–17, the food grains production was 156.85 lakh tonnes, and oilseeds production was 24.62 lakh tonnes, an increase from the previous year of 9.09% and 12.9%, respectively. In the food grains segment - paddy, bajra, maize, ragi and pulses production increased a little, whereas jowar, other millets and wheat fell. In the oilseeds segment, the production of groundnut and castor saw a drop while sesamum production improved.

The horticulture, livestock and fisheries contribute 25%, 26% and 13% each to the total agricultural and allied sectors. Horticulture has been the fastest growing segment in the agriculture and allied sectors followed by the livestock segment. The Finance Minister in his Budget Speech 2017 stated that: The state stands 2nd in Egg production (1417.67 crores), 4th in Meat production (5.66 lakh Metric Tons) and 5th in Milk production (108.17 Lakh Metric Tons) in the country as per the estimates of GoI during 2015-16

MAIN OCCUPATION OF THE FAMILIES

As per table no. 1, 79.72 percent of respondents are engaged in agriculture and another 17.77 percent of respondents are agricultural laborers. It is almost correlating with the data of rural India. As we know the percentage of small and marginal farmers is increasing decade after decade and also similar is the case with the growth of agricultural laborers. Only 2.50 percent of the respondents are engaged in non-farm activities. The meager percentage of employment in non-farm sector no doubt a big hurdle for the socio-economic development of this region and steps should be taken without any further delay in providing more employment in non-farm sector.

The highest percentage of respondents that is 98.33 percent are depending on agriculture and 59.17% of the sample respondents of Ananthapur are comparatively less depending on agriculture and 35 percent of them are agricultural laborers. As per the table there is none in the non farming sector among the respondents of Vijayanagaram district.

Table No. 1 Main occupation of the family

Occupation	Anantapur		Krishna		Vijayanagaram		Total	
	N	%	N	%	N	%	N	%
Agriculture	71	59.17	118	98.33	98	81.67	287	79.72
Agriculture Labour	42	35.00	0	0.00	22	18.33	64	17.78
Non-farm sector	7	5.83	2	1.67	0	0.00	9	2.50
Total	120	100.00	120	100.00	120	100.00	360	100.00

Figures in Parentheses indicate percentage to their respective totals

LAND HOLDINGS OF THE SELECTED HOUSEHOLDS

In the background of data of land holdings at the All India level, the land holding data of the selected households are presented in table 2. More or less the same trend is observed in the study area is similar to that the number of small farmers far exceeds the other categories of farmers in the study area. At the overall level 353 respondents possesses 1180.37 acres of land. It is 470.65, 379.12 and 330.6 acres in Ananthapur, Krishna and vijayanagaram districts, respectively. Some other farmers have both dry and wet lands. The numbers of small farmers possess wet lands. It is 56.25, 253.77 and 304.85 acres in Ananthapur, Krishna and Vijayanagaram districts, respectively. At the overall level 236 out of 360 sample respondents that is 1.5 percent have wet land of 614.87 acres. It is interesting to note that the respondents have more wet land than dry land. The

respondents from Ananthapur district possess highest acres of dry land when compared to the respondents of other two districts, Krishna and Vijayanagaram. In wet lands usually paddy is cultivated and it serves for food consumption at household level. It also provides additional income to the farmers by selling paddy produce.

The table further indicates that the land taken for lease and land leased out is very nominal. Dry land taken for lease is only 30.5 acres and leased out is a meager 6.9 acres. In the category of wet land taken for lease is 99.5 acres and leased out is nil. It appears finally that 197 sample respondents have 602.9 acres of dry land in their possession and 284 households have 714.37 acres of wet land in their control. The land leased out is almost negligible in study area and it indicates that the land lease market in selected districts is almost non-operative.

Table No.2 Particulars of Land of selected households (in acres)

Land Particulars	Anantapur		Krishna		Vijayanagaram		Total	
	N	Total Area	N	Total Area	N	Total Area	N	Total Area
Own Land								
Dry Land	116	414.4	51	125.35	15	25.75	182	565.5
Wet Land	30	56.25	94	253.77	112	304.85	236	614.87
Total	120	470.65	116	379.12	117	330.6	353	1180.37
Land taken for lease								
Dry Land	1	2	10	24.5	2	4	13	30.5
Wet Land	0	0	24	64	24	35.5	48	99.5
Total	1	2	31	88.5	26	39.5	58	130
Land leased out								
Dry Land	1	4.9	1	2	0	0	2	6.9
Wet Land	0	0	0	0	0	0	0	0
Total	1	4.9	1	2	0	0	2	6.9
Total Land								
Total Dry Land	118	421.3	62	151.85	17	29.75	197	602.9
Total Wet Land	30	56.25	118	317.77	136	340.35	284	714.37
Total	122	477.55	148	469.62	143	370.1	413	1317.27

Figures in Parentheses indicate percentage to their respective totals

SALE OF LAND

The table no. 3 reveals that, on the whole 13.06 percent of sample respondents had sold their lands. The highest percent that is 32.50 percent of respondents of Vijayanagaram district sold their lands. The other respondents who sold the land in the Ananthapur district is only one and seven in Krishna district. 25.53 percent of respondents on the whole sold their lands to repay debts. To meet the family needs the highest number of respondents that is 57.45 percent on the whole sold their lands. The remaining 17.02 percent of households sold the land to meet the agricultural purpose.

It is quite interesting to note that, the most drought prone district Ananthapur, where only one sample respondent sold his land that to repay his debt. The highest number of respondents 32.50 percent households sold their land to clear their debts. The selling of land, for the purpose of meeting family needs. 64.10 percent is high among the sample respondents of Vijayanagaram. It is also evident from the table that 74.36 percent of highest number of sample respondents from Vijayanagaram district sold one acre of land. The data that is presented from the table shows the poor conditions of the sample households.

Table No. 3 Particulars of sale of land

Sale of land	Anantapur		Krishna		Vijayanagaram		Total	
	N	%	N	%	N	%	N	%
Yes	1	0.83	7	5.83	39	32.50	47	13.06
No	119	99.17	113	94.17	81	67.50	313	86.94
Total	120	100.00	120	100.00	120	100.00	360	100.00

Figures in Parentheses indicate percentage to their respective totals

Table No. 4 Reason for selling of land

	Anantapur		Krishna		Vijayanagaram		Total	
	N	%	N	%	N	%	N	%
To repay debts	1	100.00	3	42.86	8	20.52	12	25.53
Family needs	0	0.00	2	28.57	25	64.10	27	57.45
Agricultural purpose	0	0.00	2	28.57	6	15.38	8	17.02
Total	1	100.00	7	100.00	39	100.00	47	100.00
How much of land did you sell								
1 acre	0	0.00	3	42.86	29	74.36	32	68.09
2 acres	1	100.00	3	42.86	7	17.95	11	23.40
3 acres	0	0.00	0	0.00	3	7.69	3	6.38
3 acres and above	0	0.00	1	14.28	0	0.00	1	2.13
Total	1	100.00	7	100.00	39	100.00	47	100.00

Figures in Parentheses indicate percentage to their respective totals

From the table No. 4, it is clear that out of 360 sample respondents 47 respondents have sold their lands to repay the debt, to meet the family needs and for the agricultural purpose. As per the data shown in the table, 32 sample respondents sold. One acre of land 11 respondents sold two acre, three respondents sold three acres are sold more than three acres.

Particulars of indebtedness:-

As per the data available Andhra Pradesh is in the first with regard to debts. According to NSSO report 82 percent of the farmers in Andhra Pradesh are trapped in to debts. In the present study it is formed that every sheeted farmer is trapped in to debt. The debt amount is categorized into four groups. Out of overall sample respondents 15.27 percent are in below 40000 debts. Another 26.66 percent of sample respondents are in debt. They are indebted below 40000 to 80000 and 19.10 percent sample respondents are also indebted between 80,000 to 1,20,000. A large contingent of sample respondents which constitution about 26.39 percent are in indebt 1,20,000 and above, only 12.50 percent of sample respondents are not in debt to anyone.

This table also presenting some interesting data the sample respondents of Vijayanagaram district about 32.50 percent is in indebt below Rs 40000 and where as 5.83 percent of sample respondents of Ananthapur are indebted bellow 40000 rupees. It is also interesting to compare between two backward districts Ananthapur and Vijayanagaram. Only 10 percent of sample respondents have debts in the indebted group of 80,000 to 1,20,000 in vijayanagaram where as in ananthapur 25 percent sample respondents have debts between 80,000 to 1,20,000.

It is also surprising to note that 31.67 percent of sample respondents of vijayanagaram district do not have any debts. The figures are clearly establishing the fact that the farmers are deeply trapped into debts this indebtedness is the cause and effect of backwardness. Indebtedness is the major serious problem that is being faced by the sample respondents, until and unless farmers are freed from their debt trap, it would not be possible to improve their agricultural and also their lively hood.

Table No.5 Particulars of Indebtedness(No. of farmers according to debt group)

S. No.	Amount (in Rs.)	Districts						Total	
		Ananthapur		Krishna		Vizianagaram			
		N	%	N	%	N	%	N	%
1	Below 40,000	7	5.83	9	7.50	39	32.50	55	15.28
2	40,000 - 80,000	42	35.00	28	23.33	26	21.67	96	26.67
3	80,000 - 1,20,000	30	25.00	27	22.50	12	10.00	69	19.17
4	1,20,000 and above	41	34.17	49	40.83	5	4.17	95	26.39
5	None	0	0.00	7	5.83	38	31.67	45	12.50
Total		120	100.00	120	100.00	120	100.00	360	100.00
Average (amount in Rs.)		108805.93		174739.65		58930.65		119820.36	

Figures in Parentheses indicate percentage to their respective totals

Reasons for accumulation of debts:-

Major reasons identified for monitoring indebtedness of the farmers are loans from money lenders, high rate of interest and compound interest rate charged, small quantity of produce and loss of crops. A big number of small farmers have taken loans from private financial sources. Private loans are one of the reasons for mounting indebtedness besides high rate of interest and also compound interest rate charged.

As per the table no 6 that on the overall sample respondents 10.5 % felt that lack of institutional finance is one of the reasons for the maintaining of the debts. Due to private loans and also high rate of interest is the main cause for the mounting debts burden and 17.21 % of the sample respondents are of the same opinion. Small quantity of production is another reason believed by 21.6 %. Loss of crop is a chronic problem in rain fed and draught prone areas

and due to this quite often the crops are lost. It is confirmed by 63.05 % sample respondents. Due to lack of rains and untimely rains together with several other constraints are the major reasons for crops failure in our agricultural and 59.72 % sample respondents are also feeling the same. The input cost are increasing year after year which led to raise in the cost of cultivation is one of the root causes for mounting indebtedness and 35% of sample respondents also felt the same. As we know that agriculture is no more a profitable venture. The peasant communities' comments are fed up with agriculture. And 14 % of the people engaged in agriculture have effect. There is a huge cry for the remunerative prices for their produce. They are not even getting the minimum support price and hence due to low prices for the agricultural commodities the debts are mounting. In the context 20.27 % of sample respondents also felt the same.

Table No. 6 Reasons for mounting Indebtedness (Number of Farmers)

Reasons	Ananthapur		Krishna		Vijayanagaram		Total	
	N	%	N	%	N	%	N	%
1.Lack of institutional finance	11	9.17	19	15.83	8	6.67	38	10.56
2.Due to private loans	9	7.50	10	8.33	4	3.33	23	6.39
3.Due to high rate of interest	5	4.17	20	16.67	14	11.67	39	10.83
4.Compound interest changed	19	15.83	7	5.83	1	0.83	27	7.50
5.Small quantity of production	22	18.33	43	35.83	13	10.83	78	21.67
6.Loss of crops	86	71.67	69	57.50	72	60.00	227	63.06
7.Due to failure of crops (Partially/Wholly)	104	86.67	63	52.50	48	40.00	215	59.72
8.Due to high cost of cultivation and purchase inputs	49	40.83	41	34.17	36	30.00	126	35.00
9.Due to low prices for the commodities	31	25.83	32	26.67	10	8.33	73	20.28

Figures in Parentheses indicate percentage to their respective totals

Difficulties in getting loan

Table no 7, Says that 73.61 % sample respondents are not facing difficulties in getting loans. In the study area, Krishna district 79.17 % of sample respondents said that they are not facing any difficulties in getting loans. The sample respondents of Vijayanagaram 75 % are also expressed the same view. Only in Ananthapur the sample respondents 33.33 % said that they are facing difficulties in getting loans. Out of the total respondents 26.38% also felt that they have problem in getting loans.

A major problem of the small former is getting loans either from banks or from private money lenders. It is seen from the table that out of 360 sample respondents' 95

respondents expressed that they have faced several difficulties in getting loans. Farmers are going to the banks words to get their loans and in turn the banks are creating several hurdles. The farmers are forced to produce several documents which are not readily available with the farmers. The banks are asking to provide security for grant of loans. It is very difficult for a small farmer to fulfill these requirements and hence the sanction of the loan to the farmer is always delayed. On the other side getting loans from private sources appears to be very simple and less cumbersome. In some cases the private traders are forcing farmers to sell their produce to them. The credit from the traders is more exploitative.

As per the table 7, the overall sample respondents 13.89 % confirmed that the bank officials are asking for bribes. As per the table the bribing is more in the study area of Anantapur

with 30.83 percent expressed it. The bribing is there, but very less in Krishna district. It is the remaining of 1.67 % of sample respondents of this district.

Table No. 7 Difficulties in getting loan (frequency)

Difficulties in loan	Ananthapur		Krishna		Vijayanagaram		Total	
	N	%	N	%	N	%	N	%
Any difficulty in getting loan								
Yes	40	33.33	25	20.83	30	25.00	95	26.39
No	80	66.67	95	79.17	90	75.00	265	73.61
Total	120	100.00	120	100.00	120	100.00	360	100.00
Bribe to the officers for sanctioning the loan								
Yes	37	30.83	2	1.67	11	9.17	50	13.89
No	83	69.17	118	98.33	109	90.83	310	86.11
Total	120	100.00	120	100.00	120	100.00	360	100.00

Repayments of Loans:-

Table No.8

	Ananthapur		Krishna		Vijayanagaram		Total	
	N	%	N	%	N	%	N	%
Do you pay back your agriculture loans in time								
Yes	75	62.50	86	71.67	75	62.50	236	65.56
No	45	37.50	34	28.33	45	37.50	124	34.44
Total	120	100.00	120	100.00	120	100.00	360	100.00
If no, are you facing any harassment from the government officials								
Yes	12	26.67	9	26.47	15	33.33	36	29.03
No	33	73.33	25	73.53	30	66.67	88	70.97
Total	45	100.00	34	100.00	45	100.00	124	100.00
If yes, what kind of harassment you are facing from officials								
Official Pressure	11	91.67	5	55.56	9	60.00	25	
Threat to auction the property	1	8.33	4	44.44	6	40.00	11	30.56
Total	12	100.00	9	100.00	15	100.00	36	100.00

It is seen from the table no 8, that out of the total sample respondents 65.55 % paid back their agricultural loans in time. In other words 34.44% sample respondents have not paid back their agricultural loan in time. Repayment of loan is very important for the lenders. In this sample study the situation is not bad if not satisfactory. Out of the total respondents 70.97% felt that they have not faced any harassment from the government officials. The respondents from vijayanagaram district about 33.33% felt that they have faced some harassment from the government officials. Among the sample respondents those who have faced harassment 69.44% felt that the official pressurized them. Another 30.56% of the sample respondents felt that the officials threaten them to auction their property. In the study area of Ananthapur 91.67% respondents expressed that officials pressured them for re payment of loans.

Let's consider the facts. A recent paper by officials of the RBI shows that gross NPAs rose from 3.4% of bank loans in March 2013 to 4.7% in March 2015 and further to 9.9% in March 2017. The figures for March 2018 are not yet out, but the few pointers that are available all suggest the number will only go up further. The first of these is the quarterly reports put out by the banks for the three-month period ending.

Lest you think that NPAs are only about categorizing some loans as doubtful and no money is actually lost by the banks in the process, here are some sobering figures. RBI data presented to Parliament by the government shows that in the five years from 2012-13 to 2016-17, a whopping Rs 2.5 lakh crore was written off by the banks, the overwhelming majority of this being loans taken by industrial houses. Of this sum, Rs 61,640 crore was written off in 2012-13 and 2013-14, which were UPA years. In the first three years of the present government, 2014-15 to 2016-17, the total sum written off

was Rs 1,88,286 crore. What is worse, the figure has risen each year, from Rs 49,018 in 2014- 15 to Rs 57,585 crore in 2015-16 and Rs 81,683 crore in

2016-17. The State Bank of India alone has recorded losses of over Rs 10,000 crore in the last two quarters that is from October 2017 to March 2018. Punjab National Bank recorded losses of over Rs 13,000 crore in a single quarter, from January to March this year. That’s over Rs 20,000 crore from just two public sector banks in less than half a year. These are the facts before our eyes. The loans taken by small farmers from banks are very negligible.

LOAN WAIVER SCHEME

Seven decades of the farming community of India, particularly the small farmers demanding for waiving of debts so as to liberates themselves from the accumulated debts some of the states have enacted the debts relief acts but they were not implemented. For the first time in the year 1934, Raja Gopalachari the then Chief Minister of Madras state took the initiative to pass the debt relief act and but not implemented. Very few people know about it. Mounting of indebtedness has become a big challenge before the small farmer and they are no more interested to continue in the agriculture. For the first time during the tenure of Prime minister ship of Charan Singh, the then agricultural minister Devilal announced a scheme with regard to debt relief. It was implemented throughout the country. In the later decades, particularly post 90’s the growth of agriculture was in big

crises due to LPG policies thousands of farmers committed suicides. The crises went up further.

In response to the demands of the farmer through out the country the Government of India formulated and implemented, loan waiver scheme to help small and marginal formers. It is said that an amount of Rs. 60,000 corer is revolved in the scheme. It is from the table number 12, 65% of the sample respondent have benefited through this scheme. In other wards 35% sample respondents are left out of the scheme. It is strange that why such a big contingent of respondents or left out of the scheme. As for the data given by table that 98.33% of sample respondents of ananthapur district got benefit. It is also to be noticed that 73.33% of sample respondent of vijayanagaram district could not get the benefit out of this scheme. Both districts are backward in nature but lot of the sample respondents could not get the benefit of loan waiver scheme.

Those who do not get the benefit from the loan waiver scheme said that they have paid loan early. As per the table 51.18% of the total respondent of the study area paid loans early. It is strange that 48.82% of total sample respondents said that they do not know about the scheme. It appears the government machinery is totally failed to communicate this important scheme to the notice of formers. Otherwise everybody should have utilized the scheme .it is glad to know that in the drought prone district of ananthapur all the respondents came to know about the loan waiver scheme.

Table No.9 Particulars of coverage of loan waiver scheme

Particulars	Ananthapur		Krishna		Vijayanagaram		Total	
	N	%	N	%	N	%	N	%
Covered under loan waiver scheme								
Yes	118	98.33	84	70.00	32	26.67	234	65.00
No	2	1.67	36	30.00	88	73.33	126	35.00
Total	120	100.00	120	100.00	120	100.00	360	100.00
If no, what is the reason								
Loan paid early	2	100.00	17	47.22	46	52.27	65	51.18
Not known about the scheme	0	0.00	19	52.78	42	47.73	61	48.82
Total	2	100.00	36	100.00	88	100.00	126	100.00

Figures in Parentheses indicate percentage to their respective totals

Increasing globalization has added to the problems faced by the small holding agriculture. The policies of huge subsidies and protection policies by developed countries have negative effects on small holding farmers in developing countries. If support is not given to small farms, globalization may become advantageous for large farms. There has been adverse impact of trade liberalization on the agricultural economy of the region’s growing crops such as plantation, cotton and oil seeds in which foreign trade is important. With liberalization, the issue of efficiency has become highly relevant as domestic production has to compete with products of other countries. In the recent years domestic prices of several agricultural commodities have turned higher than international prices. India is not able to check import of a large number of commodities even at high tariff. This is true not only in the case of import

from developed countries where agriculture is highly subsidized but also in the case of products from developing countries.

This explicitly points out that the Indian agricultural economy is the home of the small and marginal farmers and sustainable agriculture of these farmers will provide lesser inequalities in food, reduce poverty in near future. The subsequent data collected from Situational Assessment Survey of Farmer, NSSO 59th round, indicates the percentage distribution of farmer households, percentage of area operated and share of total output. Small and marginal farms together griped 83.64 percent of farmer households and they possessed 42.04 percent of total land with 74 percent of total output at national level.

Agriculturists in general and the small and marginal farmers in particular have been the worst sufferers from the

onslaught of globalization. With more than 40 percent of agricultural lending even today coming from the non-institutional sources charging anywhere between 30-40 percent interest per annum, the Farmers are in an immiserizing situation. They are committing one of the worst human tragedies – suicides. Rural India without them definitely is not shining.

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