

SURVEY OF SPECIAL EMPLOYMENT PROGRAMMES  
UNDER SFDA AND MFAL

REPORT FOR THE YEAR 1972-73

TALUKA : PATAN, DISTRICT : SATARA  
(MAHARASHTRA)

GOKHALE INSTITUTE OF POLITICS AND ECONOMICS  
POONA 4

## CHAPTER I

### THE PROBLEM AND THE PROGRAMME

#### Introduction

The broad objective of national planning in India is to maximize per capita national income. The strategy for achievement of this objective consists an increase in productivity on the one hand and employment on the other. These strategic measures are of crucial significance in agriculture which is the main source of employment and income for a very large section of the population.

The agricultural working force is composed of cultivators and agricultural labourers. Among these, small holders and agricultural labour occupy a key position. Over the years the number of small farmers has been on the increase and this increase could only be accounted for by increased fragmentation and the economic compulsion to cling to one's parcel of land. The small holders in India form 52 per cent of the total rural households but only 19 per cent of the cropped area is comprised in small holdings. This skewed distribution of land holdings has accentuated the problem of growing disparities among the various sections of agricultural community and has been engaging attention of the Government of India and the Planning Commission for quite sometime. All the agricultural developmental programmes launched in the country, in the past few years, have brought into sharper focus the socio-economic disparities between the various sections of the agricultural community. Wherever the new technology has been applied in substantial measure and had made an impact on agricultural production, the resulting benefits by way of increased returns have not been equally shared by different size groups farms with the result that the rich have grown richer and the poor poorer or at least comparatively poorer. The operation of all these developmental programmes have, **although**, been heavily in favour of large and to an extent middle farms as against the small holdings which constitute the major portion of the farming household.

The majority of small family farms have not taken up the new technology, may be, because of situations of physical and/or economic uncertainty that results into self-provisioning production as the essential means of livelihood and wherefore, these small family farms are frequently found to prefer cultivating varieties which provide them with maximum security with minimum expense. Invariably these happen to be established local varieties or its variants that had been in vogue for quite some time.

The handicaps faced by the small farmers differ from area to area; but on the whole, fragmentation of holdings, insecurity of tenure, lack of sufficient credit facilities, both for long term investment in land and short term credit for current expenses of agriculture, and difficulties in marketing and storage are the common difficulties standing in their way in securing the benefits of improved technology. Essentially the small farmer's resources do not properly fit into the requirements of the new technology. The result of this lack of fit is that the family operating a farm too small to produce substantial reserves, necessarily incurs debts for consumption purposes. Adoption of new technology would involve deeper commitment than is involved with the well established local varieties and cultural practices. Already in debt, many a times for pre-harvest consumption and for occasional ritual obligation, the small farmer would face the necessity of doubling or trebling his indebtedness if he is to change over to the new

technology. If the small farmer is to undertake such a commitment that is certainly very much beyond his present means and capacities. Modern technology is capable of rendering even small farmers of 1-2 hectares economically viable and if the small farmers are to be brought into the mainstream of developmental efforts some specific programmes needed to be devised solely for the small farmers. The Government of India, therefore, accepted the recommendations of the All India Rural Credit Review Committee regarding the setting up of specific projects for the benefit of small but potentially viable farmers. This project aims at bringing the 'potentially viable small farmers' into the mainstream of economic development by making available to them the necessary inputs, including credit, to enable them to participate in the available technology and thereby improve the productivity of their parcel of land through intensive agriculture and diversifying their activities so as to secure a supplementary source of income from suitable subsidiary occupations.

The problems of the marginal farmers and agricultural labourers are little more aggravated than that of the small farmers. The scheme has been devised to assist the marginal farmers and landless agricultural labour, the weaker sections of the rural population, to enable them to benefit from the economic growth and development in the rural sector. The problem of the marginal farmer is essentially one of low per capita income that results in low savings, in fact almost no savings but increased indebtedness, low investment and hence low income. His land holding is very small, often less than an acre or so, resulting into inefficient use of other factors such as family labour, draught cattle etc. The credit facility available being very limited, for want of sufficient security to offer, any investment in land or new improved inputs such as fertilizers, improved and high yielding variety of seed and pesticides etc. is beyond his reach. The total resource base being very small he has essentially to depend on subsistence crops. Under the circumstances his farm cannot produce any margin over the subsistence needs of his family, the end result being not only no investment in land but a net disinvestment in terms of deterioration of land, implements etc. The main objective, under the present conditions of this class of farmers, is to assist the marginal farmers in making the maximum productive use of their small holdings by undertaking horticulture, animal keeping and dairying etc. The effort is to be directed towards generating larger incomes by channelising credit, improved inputs and improved practices into these activities.

A clearcut categorisation of marginal farmers and landless agricultural labourers is almost impossible. The landholding of the marginal farmers being very small most of them work as agricultural labourers as do the landless labourers. Keeping in view that the prospects for creation of additional employment opportunities in agriculture are very limited, the marginal farmers and the landless labourers will also be assisted by providing greater employment opportunities through such rural works as may help in the maximum exploitation of the agricultural potential in the area.

In both the projects, one for the small farmers and the other for marginal farmers and agricultural labourers, availability of necessary credit facility along with the needed extension effort assumes importance. The basic feature of both the projects is that the small and marginal farmers and agricultural labourers would be enabled to have access to institutional credit facilities for undertaking various

economic activities. With this in view the agency will assist the participating farmers in getting the necessary credit, other inputs and other services required by them. The agency is not to directly finance any of these activities. It is proposed that the necessary finance for the various development programmes contemplated in both these projects will come from the normal institutional sources. Co-operatives and, wherever possible, commercial banks and credit institutions are to be induced to finance the beneficiaries by providing a framework in which the lenders' risks are covered to some extent and the borrowers are guided to make productive use of credit. Essentially it is an experiment in supervised use of credit to be obtained from the existing agencies by providing a framework to these institutions to overcome their shyness in lending to small and marginal farmers and then rendering the necessary extension effort and help the beneficiaries to use the credit effectively to raise themselves.

The agency will also assist the institutions, which are concerned with the distribution of inputs, marketing, processing and storage so that they build up the adequate infrastructure for improving the marketing and storage facilities in the project area, to benefit the participants. This is an essential ingredient in the programmes included in the project, especially in relation to animal husbandry and poultry activities. The project will also provide managerial assistance to co-operative credit and marketing societies at different levels to ensure proper supervision of credit and marketing operations. The timely and efficient implementation of the development programme in the project areas would, however, largely depend on the active involvement of the developmental machinery of the State Government at different levels and particularly the extension staff in the district. This is particularly of greater importance as the agency will not have a duplicate set of staff for implementing its programme. The extension and the departmental staff of the State and the Panchayat Samitis etc. working in the project areas would, in effect, be implementing the programme in these areas.

The present study was conducted in Patan taluka of Satara district where both small and marginal farmers and agricultural labourers schemes are in operation. Patan taluka is only a part of the working jurisdiction of the 'Small Farmers Development Agency' and 'Marginal Farmers and Agricultural Labourers Agency' Chiplun. This is a 'Composite Project' and the jurisdiction of the agency in respect of small farmers comprises five talukas, Chiplun, Lanje, Ratnagiri, Guhagar and Khed, of Ratnagiri district and three talukas, Patan, Jawali and Mahabaleshwar, of Satara district. The working area for the marginal farmers and agricultural labourers scheme comprises Chiplun taluka of Ratnagiri district and Patan taluka of Satara district. The survey work in the selected villages was started in July-August 1972 and ended by December 1973. The reference period for the survey was May 1972 to end of June 1973 and no information barring that in respect of land holding, cropping pattern and income from various economic activities etc. was collected for the period 1971-72. The present report, therefore, does not give any data in respect of 'Kharif' 1971-72 but gives data only in respect of the agricultural year 1972-73.

#### Programme Outline

It is not possible, in view of limitations of finance and the known strategies, to tackle all the small and marginal farmers in a given area of the project. Each project was, therefore, expected to cover about 50,000 small farmers who are



potentially viable to become surplus producers with improved techniques, input support, irrigation etc. Each project for marginal farmers and agricultural labourers would cover about 20,000 families, of which roughly two-thirds would be from the categories of marginal farmers and the rest agricultural labourers.

While no clearcut criterion in terms of land holding of a small farmer was laid down, it was generally accepted that the average size of holding for a potentially viable small farmer is expected to range from 2.5 to 5 acres in the case of irrigated or irrigable land and upto 7.5 acres in the case of dry areas. The schemes for marginal farmers and agricultural labourers was expected to cover farmers having holdings of not more than 2.5 acres and agricultural labourers having a home-stead and earning 50 per cent or more of their income from agricultural wages.

As per the project report the SFDA, Chiplun, was expected to cover 49,000 small farmers (farmers calculated on the basis of 1961 Census), whose holdings ranged between 2.5 acres to 7.5 acres. Subsequently, with redefinition of the small farmer the total number of small farmers was put at 37,568. However, this was not the end of it all. Some non-official members of

Taluka	SFDA coverage		MFAL coverage	
	Small	Marginal	Marginal	Agri-labourers
1. Chiplun	6117	-	32026	4908
2. Khed	5022	19546	-	-
3. Guhager	2755	17333	-	-
4. Lanja	3786	16302	-	-
5. Retnagiri	3682	28140	-	-
6. Petan	5603	-	32560	5345
7. Jawali	9129	3333	-	-
8. Mahabaleshwar	1474	582	-	-
Total	37568	85236	64586	10253

the project committee expressed dissatisfaction at the exclusion of marginal farmers from four talukas of Retnagiri district and two talukas of Satara district, from either of the projects specifically because in the case of SFDA these marginal farmers did not belong to the category of small farmers and in respect of MFAL the scheme was not applicable to these talukas. Subsequently, a representation was made to the Government of India through the State level Co-ordinating Committee to include these marginal farmers from six talukas either under SFDA or make the MFAL scheme applicable to all the six talukas along with the other two talukas under the scheme. The Government of India duly accepted the suggestion to include the marginal farmers from these six talukas under SFDA with the proviso that the marginal farmers from these talukas would be entitled to benefits, by way of subsidy etc., as if they were small farmers and not marginal farmers. This concession, by the Government of India, swelled the total farmer population under SFDA coverage to 122804 comprising 37568 small farmers from eight talukas and 85236 marginal farmers from six talukas not included under the MFAL project. The detailed distribution of identified small and marginal farmers under SFDA and MFAL coverage is given above.

In respect of marginal farmers all those below 2.5 acres of holding (this is as per project report) were to be included and according to 1961 Census their number was put at 24,300. As in the case of small farmers the marginal farmers, too, were redefined and their number too swelled to 64,586 within the operative area of the scheme. To this were added the identified agricultural labourers (10253) so that the total number of marginal farmers and agricultural labourers entitled to receive benefits under MFAL happened to be 74839.

Agriculture is the crux of the problem. Not only is agriculture the basic occupation of the preponderant majority of the would-be beneficiaries, who have at least a strip of land, but also the most important avenue of employment for labour. The central problem, both in respect of small and marginal farmers, is one of making the best use of land of which there is too little and of labour of which there is too much. The proposed programmes are expected to take an integrated view of the economic problems of the small and marginal farmers. It will try to ensure that they are able to get the maximum out of their holdings by developing land and securing improved inputs of agriculture. If the would-be beneficiaries are to escape the poverty trap, they need an initial breakthrough, to get out of the self-perpetuating vicious circle of low income-low investment-low income. Both on the farm and off the farm, the beneficiaries' position needs to be strengthened by deliberate, planned action through appropriate institution.

The problem of too much labour happens to be of major concern in respect of marginal farmers than that of small farmers and to that extent the programmes for these two categories will have to lay stress on different aspects. While investment in land by way of land levelling and development, terracing, minor irrigation through wells etc. can be common for both the categories, special efforts for off farm employment for marginal farmers are necessary in view of their meagre land base. In respect of small farmers 'potential viability' has been assumed and the main concern in respect of these will be inducing them to undertake the necessary investment in land development, irrigation facilities etc. The major stress, therefore, will have to be to intensify the agricultural base and thereby increase employment on the farm for the family labour. Supplementary sources of income, therefore, under the assumption of 'potential viability' will be expected to assume a comparatively minor role. 'Potential Viability' is not expected of the marginal farmer, in fact this category of farmers will continue to be non-viable for quite some time, though it is no doubt necessary to improve both the 'resource endowment' and 'resource productivity' of their holdings. Land development, irrigation facility on a joint or co-operative basis etc. do have their role to play but to improve the employment and income potential of these marginal holdings, it will be necessary to develop supplementary agricultural enterprises like poultry and animal husbandry. The marginal farmer cannot profitably use the family labour and off farm employment programmes need to be developed by organizing rural works to take care of the labour during the off season. In the context of the limit imposed on intensive agriculture by the irrigation prospects in the area on the one hand, and the demographic pressure in the rural areas on the other, it needs to be recognized that employment avenues will be inadequate. Under the circumstances the most promising opening lies in the possibility of a massive programme of construction and development of agricultural infrastructure. The labour intensive schemes can enlarge non-farm rural employment by providing employment to agricultural workers on idle days.

The programmes to be implemented under small and marginal farmers schemes are more or less the same with a different stress on individual items. Broadly the project proposes to cover the following programmes :

- (1) The land development programmes such as contour-bunding, terracing, land-development-cum-horticulture, levelling and other small items of land development.
- (2) Minor irrigation through wells etc.
- (3) Provision of bullocks and improved implements.
- (4) Intensive cultivation of food crops and cash crops.
- (5) Horticulture development.
- (6) Dairy development.
- (7) Poultry development.
- (8) Custom services and godown facilities.
- (9) Strengthening of co-operative institutions.

These are the major items in which investment is to be directed and to the extent the farmers can be persuaded to invest in these it will be successful. The more difficult problem of the small farmer agriculture is that of communication; of persuading the farmers to adopt technically and economically more efficient methods of farming. This really calls for an individual approach if it is to yield the best results. However desirable such an individual approach be, in a project of such proportions it is just not possible. The individual approach, no doubt, will be much easy to manage but that would amount to spending an undue proportion of resources helping the progressive and well-to-do amongst these farmers who are willing and able to accept advice and leave out the larger number of small and marginal farmers outside the purview of the programme and will not help to solve their problems.

#### Credit Requirement and Financial Outlay

Both the programmes (SFDA and MFAL) are financed by the Central Government. The credit requirements are to be met through the existing financial institutions and the agency's role in securing the necessary credit is that of the co-ordinator. The agency lends its helping hand to the farmer through the subsidies that are expected to go a long way in lessening the burden of repayment of loan by the farmer. The subsidies, at least in respect of small farmers who by the very nature of assumption are potentially viable, are expected to be both an efficiency and equity measure. The marginal farmers are likely to remain non-viable for quite some time and the subsidies would be largely in the nature of equity measure only and may require many more such doses if ever it is going to turn up into an efficiency measure too. Technology is such a means to achieve such an end. The new HYV technology is neutral to scale, and certain technologies have indivisibilities, which means that land holding size can affect the sort of technology which can be utilized. Size also affects the types of crops and farm activities that can be pursued and in certain cases staple crops on small holdings may never be profitable enough to support the family whatever productivity gains are realized. This means off farm employment or diversification

∟ The financial outlay of the agency, in fact, arises out of its role as a co-ordinator.

into higher yielding cash crops etc. may be necessary on very small holdings. With the well entrenched habit of self-provisioning production how far this can be made operative in the near future will be the real problem. Until such time the subsidies to marginal farmers will have to be in the nature of equity measure alone.

Credit to farmers is an important instrument in improving farm productivity. This applies especially to small holders, whose lack of capital seems to be a crucial factor limiting farm development. Many farmers of small sized holding are caught in a vicious circle from which it is difficult to escape without outside financial assistance. Small farms on the subsistence level are for the most part unable to accumulate capital. In addition credit facilities for small farmers are very poor because among other reasons, they are unable to offer adequate security. Credit needs to be extended on the basis of the potential for sustaining and increasing economic well being. Security for the loan is insisted upon in order to cover the risk and in the process very little attention is given to the possibilities of the success of the loan. There is some contradiction between the goal of minimizing the risk associated with the loan and maximizing the success of the loan. The less the farmer needs the loan the more secure it is. Invariably the co-operatives have a bias for loans with small risk. For most of the small farmers repayment has to come from the additional proceeds generated by the loan and in such cases certain amount of risk is always involved for the farmer and the credit agency. This is really the price that agency has to pay for successful loan scheme and that is the only meaning of the 'risk fund' to be paid to financing agencies on the total credit lifted by the beneficiary farmers. This, again, emphasises that the economic effects of loans to farmers can be enhanced substantially if these are accompanied by agricultural extension work.

The total funds made available by the Central Government, for the four-year period 1970-74, are around Rs. 1.55 crores and Rs. 1.00 crores for Small Farmers Development Agency and Marginal Farmers and Agricultural Labourers respectively. The details of credit requirement and proposed utilization of funds in respect of SFDA and MFAL are given in Tables 1 and 2 respectively. The major items for utilization of funds are dairy, intensive cultivation, poultry and minor irrigation in respect of small farmers and rural works, minor irrigation and animal husbandry (including dairy) in respect of marginal farmers and agricultural labourers. The expected investment, by utilization of these funds, in respect of small farmers is much larger than in respect of marginal farmers. Taking into consideration the higher rate of subsidy prescribed for marginal farmers than that for small farmers, the prescribed rates of subsidy being 33 1/3 per cent for marginal farmers and 25 per cent for small farmers, the expected investment would be quite small in case of marginal farmers. The proportion of outright grants and reserves in respect of MFAL funds is much higher than for SFDA funds. Such grants are to be made to local bodies the benefits accruing indirectly to all the beneficiaries. To that extent utilization of these funds especially under rural works etc. are largely dependent upon the resourcefulness of the Panchayat Samitis in respective talukas. The proposal made a provision for interest rates subsidies but this was not accepted by the Secretaries Committee in the meeting held on 14th September 1970. Similarly a proposal for 10 per cent mortality reserves, though not provided for in proposed utilization of funds, was not accepted on account of the difficulty of its implementation in a practicable manner. In order to enable the marginal farmers and agricultural labourers who are non-members, to become the members of the

**Table 1 : Credit Requirements of the Programme and Proposed Utilization of SFDA Funds**

<u>Small Farmers</u> (Rs. in Lacs)							
Item (1)	Credit Requirement			Charge to SFDA Funds			
	Long term (2)	Medium and short term (3)	Total (Cols. 2+3) (4)	Risk Fund on Credit (5)	Subsidy on cost (6)	Misc. Grants and Reserves (7)	Total (Cols. 5+6+7) (8)
1. Land Development	13.12	-	13.12	0.39	3.37	-	3.76
2. Minor Irrigation	313.00	-	313.00	9.39	10.00	-	19.39
3. Bullocks and Improved Implements	-	22.00	22.00	1.98	-	-	1.98
4. Intensive Cultivation	-	299.50	299.50	26.95	-	-	26.95
5. Horticulture Interest Subvention	225.00	-	225.00	6.75	-	7.50	14.25
6. Dairy	-	67.50	67.50	6.07	17.50	6.00	29.57
7. Poultry	32.00	107.50	139.50	10.63	2.50	-	13.13
8. Custom Services	-	-	-	-	7.50	-	7.50
9. Grant for Interest Subsidies	-	-	-	-	-	10.00	10.00
10. Staff Subsidies	-	-	-	-	-	8.00	8.00
11. Administration	-	-	-	-	-	5.50	5.50
12. Uncommitted Reserves	-	-	-	-	-	15.00	15.00
<b>Total</b>	<b>583.12</b>	<b>496.50</b>	<b>1079.62</b>	<b>62.16</b>	<b>40.87</b>	<b>52.00</b>	<b>155.03</b>

Table 2 : Credit requirements of the Programme and Proposed Utilization of MFAL Funds

Item (1)	Credit Requirements			Charge to MFAL Funds			
	Long term	Medium and short term	Total (Cols. 2+3)	Risk fund on credit	Subsidy on cost	Misc. grants and Reserves	Total (Cols. 5+6+7)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Land Development	3.00	-	3.00	0.09	3.00	-	3.09
2. Minor Irrigation	37.49	-	37.49	1.12	12.51	2.42	16.05
3. Intensive Cultivation	-	27.00	27.00	2.97	3.00	-	5.97
4. Horticulture	13.50	-	13.50	0.40	1.50	-	1.90
5. Animal Husbandry	-	26.20	26.20	1.12	12.30	1.87	15.29
6. Poultry	-	4.95	4.95	0.15	2.25	-	2.40
7. Rural Works	-	-	-	-	-	25.00	25.00
8. Village Industries and Rural Arts and Crafts	-	-	-	-	-	7.00	7.00
9. Grants for interest subsidies	-	-	-	-	-	10.00	10.00
10. Staff Subsidies	-	-	-	-	-	2.00	2.00
11. Administration	-	-	-	-	-	1.00	1.00
12. Uncommitted reserves	-	-	-	-	-	10.00	10.00
<b>Total</b>	<b>53.99</b>	<b>58.15</b>	<b>112.14</b>	<b>5.85</b>	<b>34.56</b>	<b>59.29</b>	<b>99.70</b>

primary co-operative credit society in the project area, the sum of Rs. 5.00 lacs was set apart to be given as interest free loans to the societies on behalf of the non-members at the rate of one share each. The amount is to be given to the society concerned on behalf of non-members. It should be collected by the primary society from the farmers concerned and would be repaid to the agency in the course of three years.

The proposal for interest subvention under Horticulture in respect of small farmers was also not approved. The interest free holiday proposed for horticultural activity intended to provide relief to cultivators, in the initial period, till the trees come to a bearing stage. It was suggested that matter needs to be examined afresh and unless detailed scheme in this regard is worked out the Union Ministry of Agriculture will not be able to consider the provision of any assistance by the Agency under the scheme. It was further suggested that an economically feasible scheme may be worked out with the assistance of the Agricultural Refinance Corporation or the Agricultural Finance Corporation, for compact areas. These schemes could provide for some concessions for the loanees during the early years of the scheme.

The extent of credit facility required to put through this programme at the end of the four year period is given below.

	(Rs. in lacs)	
	SFDA	MFAL
Long term	583.12	53.99
Medium + short term	496.50	58.15
Total	1079.62	112.14

Details of credit requirement for various items are given in Tables 1 and 2. The estimated credit requirement is exclusive of the amount of subsidy to be paid for various programmes. Adding the various subsidies the total credit requirement of the beneficiary farmers will be of the order of Rs.1120.49 lacs and Rs. 146.70 lacs for small and marginal farmers respectively.

Under the initial coverage of farmers (37568 small farmers and 64586 marginal farmers under SFDA and MFAL respectively) and considering the area of operation (8 talukas under SFDA and two talukas under MFAL) the benefits that would have accrued to small farmers would have been much larger than those accruing to marginal farmers. However, with the swollen number of small and marginal farmers included in SFDA, as a result of the concession made by the Government of India, the scales might have shifted in favour of marginal farmers in Chiplun and Patan talukas where the addition of agricultural labourers is of a lower order and would not seriously affect the beneficiaries much. To that extent funds made available are much in favour of marginal farmers (MFAL) than small farmers (SFDA). This necessarily assumes that the proposed programme is successfully carried out during the stipulated period.

## CHAPTER II

### IDENTIFICATION OF BENEFICIARIES

The beneficiaries or the participants to be identified were both small and marginal farmers as the project was a 'Composite Project'. Identifying small farmers was of greater importance as the floor area of land holding of a small farmer would set the limit to the ceiling of the marginal farmer's land holding for inclusion under the marginal farmers' scheme. It is really difficult to devise a satisfactory definition to distinguish small farmers from large and middle farmers. No single identifying criterion will be useful for distinguishing small farmers from large and middle farmers. Some broad observations can be made regarding a small farmer and such observation may be stated as, 'small size of operations; heavy reliance on human labour provided by the farmer and members of the family, and assisted in some systems by animal power; use of traditional (backward) techniques and strongly conservative attitude towards innovation; and significant concentration on production for home consumption' and so on. However, such an observation cannot be used as a workable proposition for obvious reasons. An observation of this nature will cover almost all the farming households, especially in view of the well entrenched habit of self-provisioning production leading to maximum security for the farmer household, leaving in balance an insignificantly small number of farming households as large and/or medium farmers. Such an observation, no doubt, describes the economic activity of the majority of the farming households very neatly and still would fail to pinpoint as to which of the farmers would really belong to the category of small farmers.

#### Potential Viability

The more important distinguishing feature, beside the land holding, proposed by the schemes and the project reports was the 'Potential Viability' of the small farmers. While the small farmers were potentially viable, the marginal farmers were not only non-viable but were expected to remain non-viable, at least, for quite some period in the future.

The concept of viability relates to a circumstance where the given economic unit is capable of sustaining itself. The potentially viable small farmer, therefore, will be such a farmer who in a given period of time will become economically viable as a result of various aids given him in order to make him and his family a viable economic unit so that he does not have to depend anymore on the subsidies and aids to keep his unit a going concern. The obvious interpretation of the economic viability will, therefore, be that the small farmer, as a result of subsidies and aids given him, moves ahead from previous position of mere conservation to consolidation, being brought about by broadening the base of production but without increasing the extent of physical area in his command. Expressed in other words this means that the objective is to enable the small farmer to get adequate income from his farm and off-farm business to pay for what may be called 'model living' and service the credit for current operations and investment. The viability criterion, therefore, needs to be defined in terms of income and in defining the small farmer the income criterion has to be translated in terms of land holding.

#### Guidelines for Identification of Beneficiaries

While modern technology is capable of rendering even small farmers of 1-2 hectares economically viable no clearcut criterion in terms of land holding of a small farmer for all the projects

[This change over from mere conservation to consolidation



can be laid down and was not laid down. However, it was generally accepted that the average size of land holding for a potentially viable small farmer is expected to range from 2.5 to 5 acres in case of irrigated or irrigable land and upto 7.5 acres in the case of dry areas. Workshop on small farmers and agricultural labourers, too, did not provide any definition of a small farmer. It pointed out that no uniform definition can be laid down in terms of size of holding for this category. This size may vary from area to area according to productivity and economics of the land. It has, therefore, been left to each project implementation agency to determine the class of farmers which can be eligible for assistance in the project area. At the same time the workshop on small farmers and agricultural labourers had stated the general view that the small farmers being expected to be 'potentially viable', the viability has to be defined in terms of income which can further be related to land holding and subsidiary occupations. This means that the viability criterion, therefore, needs to be translated, and not neglected or connived at, in terms of land holding and the subsidiary occupations will have to play a comparatively minor role by way of a supporting measure to arrive at the income level which is considered to make the small farmer family a viable unit. The workshop further states that unless such a definition is made, there will be difficulty at the operational level.

All this points towards the need for proper identification of eligible participants which is of fundamental importance to the scheme. The All India Rural Credit Review Committee, too, stressed the need for proper identification of small farmers by pointing out the possible danger, which will have to be guarded against, of large farmers making an attempt to present themselves as small farmers with a view of securing the benefits available from the programmes. The guidelines issued and the procedures adopted for identification of small farmers, therefore, need to be considered in terms of the broad framework stated above.

The secretaries committee by its letter No.14-14/71 Agri.Cr. dated 15-10-1971 issued the guidelines for the selection of eligible participants. (Copy of the relevant parts of the letter is appended at the end of the chapter.) The letter did not communicate the size of holdings which had already been decided in the committee meeting of 7th August 1970. Generally the holdings between 2.5 to 7.5 acres would be covered under the small farmers programmes and this was duly communicated to respective agencies. The parameters having been already laid down, the letter only clarified that the criteria have not been laid down for irrigated and unirrigated land or for combination of both. It further stated that the rough formula for the conversion of wet and dry land to arrive at an effective size of holding may be based on an estimation of likely income and added that the respective ceiling laws may be looked up to facilitate easy identification of participants. The guidelines do not make it at all clear whether the earlier stated area (2.5 to 7.5 acres) would set a ceiling in terms of irrigated land or dry land. This vagueness on the part of the Secretaries Committee could be put to improper use, by setting the ceiling at 7.5 acres of perennially irrigated land, for the purpose of identification. The committee refers to income indirectly and only for the limited purpose of arriving at the conversion ratio of wet and dry lands and completely avoids the concept of 'potential viability' of a small farmer lest it may have to stipulate the level of income at which a small farmer family, say a family of 3 adults and 2 non-adults a total of 5 members, is expected to become viable. That such a view of the Secretaries Committee's guidelines is not wholly incompatible

can be seen from an extract of the D.O. letter No. 20/2-72 Agri.Credit dated 17-7-1972 from Joint Secretary, Government of India, Ministry of Agriculture, to Agri. Production Commissioner, Government of Madhya Pradesh, Bhopal. The extract is given below.

"It has been decided that considering the type of field staff undertaking the work of identification it would not be advisable at this stage to introduce too many refinements in the identification of participants. It is, therefore, not necessary for the project to go in for very sophisticated calculations of income in listing out eligible participants except to the extent of eliminating bigger farmers and those with substantial off farm incomes."

While this particular letter was directed to Agri. Production Commissioner, Bhopal, there is no reason to believe that this was not the general outlook of the Ministry of Agriculture, Government of India, in regard to all the small farmers' projects. According to this letter the effort was to be directed to the exclusion of large farmers and those with substantial off farm incomes. Those with substantial off-farm income could be comparatively easily identified and excluded, but the same cannot be said in respect of the large farmers and to that extent even this letter left the guidelines open for being put to improper use. The parameters laid down (2.5 to 7.5 acres) could be put to misuse for want of any income criteria especially when the land even in a given project area is likely to differ quite in its productivity. The avoidance of large farmers from deriving benefits from the programmes, therefore, could not be materialised. Thus, the small farmers were to be identified more or less solely on the basis of the land holding.

The identification of small farmers based on land holding, however, was not free from blemish for want of any clear guidelines as to whether the proposed land holding meant 'Owned holding', 'Cultivated holding' or 'Operated holding'. It seems from the Ministry's letter No. 117-26/73-Agri.Cr. dated 13 April 1973 that the Agencies were expected to adopt 'operational holding' rather than recorded rights in land records for identifying participants. This letter refers to the Ministry's letter No. 14-14/71 Agri.Cr., dated 15th October 1971, i.e. the guidelines laid down by the Secretaries Committee which incidentally does not clearly state anything except land holding or at the most might be indicating the cultivated holding. Even if it is to be agreed that the guidelines laid down by the Secretaries Committee meant operational holding, it is necessary to define the operational holding in as clear terms as possible. That operational holding was open to various interpretations can be seen from the Agenda papers, relating to Farm Management Studies, of July 1967. Under concepts and definition, the operational holding had been defined by various centres as below.

"This includes area actually cultivated (including current fallows) by the farmer and his family irrespective of title or location."

"Some studies specifically mentioned that this also includes the area under trees and wells if these are in the cultivated fields."

"In certain cases, the area under cattle sheds and farm buildings, even if these are situated on the cultivators fields are not included."

"Owned area + Leased in - Leased out."

"Net sown area + Current fallows."

with so many ways in which operational holding has been defined by various centres, it was at least necessary to have indicated as to which of the above definitions was acceptable to the Ministry and hence was to be followed by the Agencies, or if the Ministry was not agreeable to any of the above definitions it could indicate its own definition for the Agencies to follow.

The above-mentioned letter No. 117-26/73 dated 13 April 1973 once again refers to the viability but in quite a different vein. The letter states that the schemes of SFDA and MFAL were meant to cater to the 'non-viable' agriculturists. So far as the marginal farmers are concerned there is no reason to think that they were not only non-viable as of now but were expected to remain non-viable for quite some period in the future. However, it is very striking to know that even the small farmers, too, were supposed to be non-viable. In fact as the initial programmes indicated the important distinguishing feature of the small farmers was their 'potential viability' and not non-viability. That the Ministry meant non-viable as never to be viable, rather than not-viable as at present but potentially viable, can be seen when the letter states that it is necessary to see that the benefits of the programmes reach the non-viable small and marginal farmers who require special assistance from the agencies. This would mean that the subsidies and aids given to small farmers were to be an equity measure only as in the case of marginal farmers and not an efficiency and equity measure. The potential viability of the small farmer seems to have been discarded and under the circumstances one fails to understand why there need be two different programmes for small and marginal farmers when a single programme could have served the purpose whatever that be.

So far as the exclusion of small and marginal farmers with substantial off-farm incomes was concerned the letter did not suggest any criteria or limit to income from such sources, but merely suggested that they need to be excluded from getting benefits from the programmes. However, as a result of queries made in regard to the limits of incomes from such sources like trade and commerce etc., the Ministry by its letter No. 17-26/73 Agri. Credit dated 7th August 1973 suggested certain criteria (the letter is appended at the end of the chapter) for the purpose of exclusion of such farmers. Considering the condition (a) stated in the letter, it is open to interpretation that by and large all farmers with even a little more income from non-agricultural occupation were to be excluded from the purview of the SFDA/MFAL even if these can be identified on the basis of land holding. The identification, therefore, will be left, wholly, to the discretion of the Agency and specifically because no income criterion has been prescribed either in respect of income from agriculture or total income from all the sources. The end result could be that the professed purpose of helping the poorer sections of the farming households could get vitiated in the process of identification. That such a case has not come to notice, need not rule out the possibility of such an occurrence.

The second condition (b) stipulating a steady income of Rs. 200 and above per month will be largely applicable to salaried services. If this condition is to be accepted as it is, does it mean that the Ministry would like to put a limit of Rs. 2400 or near-about as the limit to income per annum for inclusion of farmers in the schemes.

The third condition (c) is extremely vague. That pure rentiers should be excluded from the purview of the programmes is clear enough since mere land ownership was not to be the

criterion for identification of participants. What is not clear is in respect of the farmers engaged in cultivation only partly, i.e. those who have taken to other occupations simultaneously with farming. The condition if interpreted the way it had been stated means that all those engaged in non-agricultural occupations simultaneously with farming and irrespective of income from such non-agricultural occupation being larger or smaller than income from agriculture be excluded from the programmes. This instantly negates the condition laid down in (a) of the letter which states that only such identified farmers be excluded who have income from non-agricultural sources exceeding the income from land.

The three conditions laid down in this letter, No. 17-26/73 Agri.Credit dated 7th August 1973, looked at a little more intently happen to be a little inconsistent with each other unless each is considered in isolation. All this has arisen as a result of shying away from setting an income criterion that would make the small farmer family a viable economic unit.

#### Identification of Beneficiaries, Retnagiri-Satara

To repeat, identifying small farmers was of greater importance as the floor area of land holding of a small farmer would automatically set the limit to ceiling of the marginal farmer's land holding for inclusion under the marginal farmers' programme. Previous section dealt with the guidelines proposed by the Ministry as the process of identification by various projects got underway. It also considered, how in the process of prescribing various criteria, the distinguishing feature of 'potential viability' of the small farmer had been diluted, watered down and ultimately almost discarded, so that as the end result of it all it was only the size of land holding that became the distinguishing feature between small and marginal farmers.

The project report of Retnagiri-Satara SFDA had initially proposed the acreage limits ranging between 2.5 acres to 7.5 acres for a small farmer. Farmers with a holding below 2.5 acres, as per this definition, were to be considered marginal farmers for the purpose of MFAL project. However, this was found unsatisfactory as it equated all categories of land and would not take note of availability of irrigation facility, productivity of particular class of land etc. Subsequently, the agency proposed a fresh definition of a small farmer by taking into consideration various categories of land. This re-definition of a small farmer automatically provides a fresh definition of a marginal farmer, the floor area prescribed for a small farmer setting the limit to the ceiling of the marginal farmer's land holding and for each category of land. The agency differentiated various categories of land as: (i) irrigated rice land, (ii) rain-fed paddy land, (iii) warkas land, (iv) perennially irrigated land, (v) seasonally irrigated land and (vi) unirrigated or dry land for deciding the eligibility of the land holder for inclusion under SFDA or MFAL programmes. The suggested workable relationship of different categories of land as equivalent to each other is given below.

(1) Irrigated Rice Land	2.5 to 7.5 acres
(2) Rain-fed Paddy Land	3.0 to 9.0 acres
(3) Perennially Irrigated Land	2.5 to 7.5 acres
(4) Seasonally Irrigated Land	5.0 to 15.0 acres
(5) Unirrigated or Dry Land	7.5 to 22.5 acres
(6) Warkas Land	10.0 to 30.0 acres

This was provisionally accepted pending approval by the State Level Project Co-ordination Committee. The State Level Project Co-ordination Committee suggested the same acreage intervals for various categories of land and this revised definition was finally accepted by the Agency vide its Resolution 2A. As suggested in the previous section the Agency resolution set the ceiling for a small farmer at 7.5 acres of perennially irrigated land and this was quite in order so far as the Secretaries Committee's letter No. 14-14/71 Agri.Cr. dated 15-10-1971 goes. The said letter almost left it to the total discretion of the Agency to decide upon the land holding for the purpose of identification and may be with full understanding that the modern technology is capable of rendering even small farmers of 1-2 hectares i.e. 2.5 to 5 acres economically viable. The above definition of the small farmer was in terms of land holding alone and viability was not defined in terms of income at all. May be the Agency's and the Ministry's understanding was that the small farmer with 7.5 acres of perennially irrigated land was only 'potentially viable' and not viable as yet.

The preparation of 'Master Lists' of small and marginal farmers was to be proceeded with taking into consideration the above given definition approved by the State Level Project Co-ordination Committee. However, vide its Resolution 2B, the Agency proposed to prepare a note with a view to justify the relationship of various categories of land as equivalents by considering productivity etc. of all the categories of land it specified. For this purpose of establishing an economic relationship between various categories of land a study group was requested to look into the matter and report its findings after undertaking necessary survey of various categories of land, the crops normally grown on such lands, cost of cultivation and net profits from cultivation etc. The terms of the study were not to report the relationship between various categories of land that the study group arrives at as a result of the survey etc., but to confirm the relationship, proposed by way of equivalents for various categories of land, with some factual reasoning based on local information. The study group's report was presented to the 11th meeting of the Agency held on 18th December 1971 at Chiplun, as additional agenda item No. 3. (The study group's report, rather a note, is attached at the end of the chapter.) The proceedings of the 11th meeting did not take any note of the study group's report, may be, on account of the report not having been discussed or because the study group was asked to reconsider its findings before the matter was discussed in the Agency meeting. Subsequently, the study group seems to have produced a second report, possibly from the same data used for the first report presented to the 11th meeting, which was submitted to the 14th Agency meeting held on 14th August 1972, at Satara, as agenda item No. 10. (The study group's second report, too, is attached at the end of the chapter.) The proceedings of the 14th meeting note that the Agency accepted the findings and suggestions of the study group contained in the second report, though this has not been specifically mentioned as second report in the proceedings. The study group went about its job by collecting necessary data about crops, cultivation costs of such crops on various categories of land and presented its findings in terms of net income per acre, the net income being calculated after working out per acre cost of cultivation, gross return and profit from different crops from each category of land as stipulated by the Agency in its definition of a small farmer. The study group's main finding was confirming the relationship 1:2:3 between perennially irrigated land, seasonally irrigated land and unirrigated or dry land.

This finding was arrived at in the second report and not in the first report and some valid and worthwhile explanation is due and necessary from the study group and the Agency for the discrepancy in the per acre net income from some categories of land especially perennially irrigated land and unirrigated land where the difference in income per acre from these two categories of land in the first and the second report is quite substantial. The Agency while accepting the study group's report in the 14th meeting of 14th August 1972, seems to have completely forgotten that the same study group had earlier submitted a report in the 11th meeting of 18th December 1971 and that the results submitted were drastically different. May be, the Agency was not aware of the discrepancy in the two reports, at least that was the impression carried after this was brought to the notice of the Agency officials.

To repeat the Agency never defined visibility of a small farmer in terms of income from land and subsidiary occupations. In doing so the Agency had followed the guideline (1), laid down in letter No. 14-14/71 Agri.Gr. dated 15-10-1971, to the hilt. The letter had suggested the estimation of likely income for arriving at a rough formula for the conversion of wet and dry land and the Agency put it to same use but without considering the discrepancy in the first and the second report. A little more thought would have shown that what the Agency did not try to define directly was, however, in a way, stipulated by the study group's report though only indirectly. To say that the purpose of the study group's report was limited to arrive at a relationship between wet and dry land only and therefore, anything more that follows as a result of such a report need not be given any thought leads us nowhere. On the contrary if the income per acre is valid enough for establishing a relationship between various categories of land then there is no reason why the same per acre income cannot be valid for the purpose of arriving at the total income expected, from those very categories of land, in respect of the ceiling on land holding as decided under the definition of a small farmer. This is not to emphasize income as a criterion but only to point out that what has not been suggested as a criterion actually can be put to the same use as a result of the Agency's own report.

The study group's main finding was the confirmation of the relationship 1:2:3 between perennially irrigated land, seasonally irrigated land and unirrigated land. This confirmation of the relationship was arrived at on the basis of per acre net income from each category of land. The difficulty with the study group at two different meetings do not arrive at the same results in terms of maximum income permissible for a farmer for inclusion in the small farmers' programme. Perennially irrigated land is the best land and in both the reports per acre net income from such land is maximum at Rs. 1621 and Rs. 406 in the first report of 18th December 1971 and second report of 14th August 1972 respectively. The maximum permissible holding of perennially irrigated land was 7.5 acres and then the net income from such land will be Rs. 12157 and Rs. 3045 on the basis of first and the second report's findings respectively. It might be remembered that both the reports state that the net income per acre from each category of land was arrived at after working out per acre cost of cultivation, gross return etc. How the per acre net income from perennially irrigated land and unirrigated land in the second report happened to be barely 25 per cent and 20 per cent of that in the first report is really a puzzle that can be answered by the study group alone. The study

↳ the confirmation of the relationship is that the two reports submitted by

group's second report does not state that it had missed certain items of cost initially in respect of these lands and crops in the first report and the reduction in income was the result of taking note of such costs. Nor is there anything by way of evidence that it collected some fresh data throwing up different crop-mix and costs that resulted into a reduction in net income per acre. If the first report is to be relied upon then the maximum net income of Rs. 12000 and more for a potentially viable small farmer is nothing but fantasy. Actually on the basis of the first report the 'potentially viable' small farmer's income ranges between Rs. 710, based on 10 acres of warkes land, and Rs.12000 and more based on 7.5 acres of perennially irrigated land. If the second report is to be relied upon the maximum net income will be Rs. 3000 and a little more. This income limit seems to be quite reasonable but the basis of arriving at this income does not ring reliable. It is unimaginable that a perennially irrigated one acre of land will yield a net income of Rs. 406 only. It seems likely that the agency had thought of Rs. 3000 net income to be the income for a small farmer to become a viable farmer and while this was never stated explicitly, the per acre net income as given in the first report of 18th December 1971 was manoeuvred, to fulfil this condition, in the second report of 14th August 1972. The net benefit of such a manoeuvre could be that the upper limit of 7.5 acres of perennially irrigated land need not be brought down to about 2 acres if the income criterion of Rs. 3000 is to be ever adhered to. Besides this advantage additional cultivators with perennially irrigated holding upto 7.5 acres, or its equivalents in other categories of land, could be allowed to secure benefits of the programme even if on purely technical grounds of land holding. In fact, the second advantage will be the more important of the two as the cultivators who would not be otherwise eligible could be shunted in either of the two programmes.

All the above supposedly related to the small farmer but the Agency in fact had defined a small farmer as a small holder. The 'master lists' of small and marginal farmers were based on the individual owned land holding as per the revenue record. By and large the individual land holder has been assumed to constitute a small or a marginal cultivator's family which need not and is not necessarily the case. That this had been so can be seen from the following.

Village	Households as per 1971 Census	Small farmers identi- fied	Marginal farmers identi- fied	Total farmers in the village
1. Bhaveshi	453	77	485	562
2. Adul	456	58	404	478
3. Urul	281	57	309	366
4. Nisara	244	36	271	307
5. Mandrul Haveli	935	45	411	456
6. Navadi	500	71	425	496
7. Vihe	462	75	439	514
8. Sangwad	460	44	327	371
9. Sonawada	706	112	618	748
10. Maroli	466	59	402	461
11. Saikade-Manewadi	575	24	324	509
12. Gudhe	432	27	389	419

The Workshop had all along stressed the individual small farmer. It is, however, doubtful that what was meant by an 'individual farmer' was in fact supposed to mean individual landholder. It will be appropriate to consider that the individual farmer really meant the individual farmer's family with its total land holding, such a family may have only a single landholder or more than one landholder. The small farmer, therefore, needed to be defined in terms of the total land holding of the farmer's family rather than in terms of an individual landholder and his land holding. Leaving aside as to whether individual small farmer meant an individual landholder or the farmer's family holding, irrespective of the number of landholders in the family, it seems necessary, especially in the light of the legislation relating to 'Ceiling on Agricultural Lands', that for defining a small farmer total land holding of the farmer's family should have been made the basis for identification of a small farmer, unless it could be, otherwise, established that the various land holders in a given family existed as distinct cultivating entities with certain other essential investment in agriculture such as draught cattle, implements etc. of their own and thus could be called a separate cultivating family.

In certain cases it was found that the small or the marginal farmer happens to be one of the land holders in the family and the family holding is much larger when compared with the acreage stipulated for a small or a marginal farmer. The total number of farmers identified, inclusive of small, marginal and large farmers, therefore, happen to be larger than the total households in the village. The family is the cultivating entity that cultivates all the lands of the individual land holders. The cropping for such individual land holder is really a part of the crop plan for the family lands and thus the cropping on the individual holder's land could be a result of the 'Customary Security Expectations' in regard to food and fodder requirements of the family. The same crop plan need not necessarily be practised or feasible on the holding of the single land holder when he is looked into in isolation from the rest of the family holding. Under such circumstances it is not only the land asset that shrinks in size but in relation to it other assets (draught cattle, implements etc.), too, would change and the crop-mix possible then will not necessarily be possible under the new set of assets and resources. Calculation of repayment capacity based on cropping of such individual holding, which really forms a part of the family holding, may result into over-estimation of repayment capacity or under-estimation of the same. The first would result into excess financing and the resulting overdues in course of time and the second in under-financing which may be inadequate to meet the necessary investment unless additional finance is available from some other source or it may simply result into the credit facility being not available at all.

#### Some Other Aspects of Identification

The Ministry of Agriculture had instructed that the identification of small farmers was to be on the basis of land holding. It never laid any emphasis on income nor did it lay down any income criterion for identification of small farmers. However, as already stated earlier, what has not been suggested as a criterion can, in effect, be put to same use as a result of Agency's own report. The



maximum income, as a result of the second report of the study group, that was possible was Rs. 3000 from 7.5 acres of perennially irrigated land. This 7.5 acres of perennially irrigated land and its equivalents in other categories of land, set the limit for inclusion of a farmer for securing benefits under SFDA. If we consider the 'potential viability' of the small farmer along with this, it will not be very much wrong to assume that any income beyond Rs. 3000 would naturally eliminate the farmer from securing any benefits under SFDA. Viability of the small farmer was expected to be attained not only in terms of income from agriculture alone but along with agriculture other subsidiary occupations, too, were to be taken into consideration and wherever necessary the farmers were to be aided to diversify into such subsidiary occupations. The subsidiary occupations proposed in the programmes were dairy development, poultry and sheep and goat rearing etc. So far as any of the families pursued these occupations along with farming and their total income from these occupations exceeded Rs. 3000, these need to be excluded from the purview of the programmes. Similarly, in case of families pursuing any other occupations, such as blacksmithy, carpentry etc., income from these occupations, too, needs to be taken note of. As a result of taking all these sources of earned income into consideration it will be quite in order to expect, if at all any semblance of equity is to be maintained, that all the small farmer families that already have a total income exceeding Rs. 3000 be excluded, from the purview of the programme, even if such families will qualify for inclusion on purely technical grounds of land holding. Once salaried services with a steady income of Rs. 200 per month or Rs. 2400 per annum have been excluded from the purview of the programme, irrespective of income from land, there is no reason why the same rule should not be made applicable, with some necessary variations, to other occupations too. Potential viability is not expected of the marginal farmers and even then all the marginal farmer families with total income, from the above-mentioned occupations, exceeding Rs. 3000 should also be excluded from securing benefits under MFAL even if these families are eligible on the basis of land holding criterion.

Another source of income not considered above is income from agricultural wage labour. As small and marginal farmers engage wage labour for their farming operations, they in turn work as agricultural labourers. Since cost by way of expenses on wage labour engaged in cultivation are to be considered to arrive at income from agriculture, there is every reason to consider any wage labour income such families earn for arriving at the total income and if such total income exceeds Rs. 3000 then these families, too, should be excluded from purview of the programmes.

Tables 3, 4, 5 and 6 give distribution of small and marginal farmers, in the sample, by income from agriculture and total income from all sources for the two years 1971-72 (Tables 3 and 4) and 1972-73 (Tables 5 and 6). In terms of total income 27 and 26 small farmer families for the two respective years will have to be excluded and the same will be necessary in respect of 11 and 16 marginal farmer families for the respective years. Even if income from agriculture alone was to be considered, 11 and 18 small farmer families and only 1 marginal farmer family for the year 1971-72 will have to be excluded. Tables 7 to 10 give distribution of small and marginal farmers according to income from agriculture

**Table 3 : Distribution of Small Farmers according to Income from Agriculture and Total Income (1971-72)**

Income from Agriculture (Rs.)		Small Farmers														
		Total income (Rs.)														
		Upto 500	501 to 750	751 to 1000	1001 to 1250	1251 to 1500	1501 to 1750	1751 to 2000	2001 to 2250	2251 to 2500	2501 to 3000	3001 to 3500	3501 and more	Nil	Nega- tive	Total
Upto	500	-	-	1	1	4	3	-	-	-	-	-	-	-	-	9
501 to	750	-	-	-	1	-	-	-	-	-	-	-	-	-	-	2
751 to	1000	-	-	-	1	1	-	1	-	-	2	-	-	-	-	6
1001 to	1250	-	-	-	-	2	1	-	1	2	1	-	4	-	-	8
1251 to	1500	-	-	-	-	1	-	-	-	-	-	1	1	-	-	3
1501 to	1750	-	-	-	-	-	4	-	-	1	-	-	1	-	-	6
1751 to	2000	-	-	-	-	-	-	1	-	-	1	-	1	-	-	3
2001 to	2250	-	-	-	-	-	-	-	1	-	-	-	-	-	-	2
2251 to	2500	-	-	-	-	-	-	-	-	-	1	-	1	-	-	3
2501 to	3000	-	-	-	-	-	-	-	-	-	1	2	1	-	-	4
3001 to	3500	-	-	-	-	-	-	-	-	-	-	-	1	-	-	1
3501 and more		-	-	-	-	-	-	-	-	-	-	-	10	-	-	10
Nil		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Negative		1	-	-	-	1	-	-	-	-	-	-	-	-	-	2
<b>Total</b>		<b>1</b>	<b>-</b>	<b>1</b>	<b>3</b>	<b>9</b>	<b>8</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>6</b>	<b>7</b>	<b>20</b>	<b>-</b>	<b>-</b>	<b>63</b>

Table 4 : Distribution of Marginal Farmers according to Income from Agriculture and Total Income (1971-72)

		Marginal Farmers													
		Total income (Rs.)													
Income from Agriculture (Rs.)	Upto	501	751	1001	1251	1501	1751	2001	2251	2501	3001	3501	Nil	Nega-	Total
	500	to 750	to 1000	to 1250	to 1500	to 1750	to 2000	to 2250	to 2500	to 3000	to 3500	and more		tive	
Upto 500	3	3	7	7	3	7	3	2	1	2	-	3	-	-	41
501 to 750	-	-	4	3	-	4	-	3	-	-	-	-	-	-	14
751 to 1000	-	-	1	-	2	2	1	2	-	-	-	1	-	-	9
1001 to 1250	-	-	-	1	1	3	2	1	-	1	-	1	-	-	10
1251 to 1500	-	-	-	-	1	-	1	4	2	3	-	-	-	-	11
1501 to 1750	-	-	-	-	-	-	2	1	-	2	1	-	-	-	6
1751 to 2000	-	-	-	-	-	-	-	-	2	-	-	-	-	-	2
2001 to 2250	-	-	-	-	-	-	-	-	1	2	1	-	-	-	4
2251 to 2500	-	-	-	-	-	-	-	-	-	1	-	2	-	-	3
2501 to 3000	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1
3001 to 3500	-	-	-	-	-	-	-	-	-	-	-	1	-	-	1
3501 and more	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Nil	-	-	-	1	2	-	-	-	-	-	-	-	-	-	3
Negative	-	-	2	-	-	-	-	-	-	-	-	-	-	-	2
<b>Total</b>	<b>3</b>	<b>3</b>	<b>14</b>	<b>12</b>	<b>9</b>	<b>16</b>	<b>9</b>	<b>13</b>	<b>6</b>	<b>11</b>	<b>3</b>	<b>8</b>	<b>-</b>	<b>-</b>	<b>107</b>

Table 5 : Distribution of Small Farmers according to Income from Agriculture and Total Income (1972-73)

		Small Farmers													
		Total income (Rs.)													
Income from Agriculture (rs.)	Upto 500	501 to 750	751 to 1000	1001 to 1250	1251 to 1500	1501 to 1750	1751 to 2000	2001 to 2250	2251 to 2500	2501 to 3000	3001 to 3500	3501 and more	Nil	Nega- tive	Total
Upto 500	2	1	2	3	1	1	1	-	-	-	2	-	-	-	13
501 to 750	-	-	1	1	-	-	-	-	-	-	-	-	-	-	2
751 to 1000	-	-	1	-	1	1	-	1	-	-	-	1	-	-	6
1001 to 1250	-	-	1	-	2	1	1	-	-	-	1	-	-	-	6
1251 to 1500	-	-	-	-	1	-	1	-	-	-	-	1	-	-	3
1501 to 1750	-	-	-	-	-	-	1	1	1	-	-	-	-	-	4
1751 to 2000	-	-	-	-	-	-	1	1	1	1	-	-	-	-	4
2001 to 2250	-	-	-	-	-	-	-	-	1	-	-	-	-	-	1
2251 to 2500	-	-	-	-	-	-	-	-	1	-	1	1	-	-	3
2501 to 3000	-	-	-	-	-	-	-	-	-	1	1	1	-	-	3
3001 to 3500	-	-	-	-	-	-	-	-	-	2	1	2	-	-	5
3501 and more	-	-	-	-	-	-	-	-	-	-	-	-	13	-	13
Nil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Negative	-	-	-	1	-	-	-	-	-	-	-	-	-	-	1
<b>Total</b>	<b>2</b>	<b>1</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>3</b>	<b>5</b>	<b>3</b>	<b>5</b>	<b>3</b>	<b>7</b>	<b>19</b>	<b>-</b>	<b>-</b>	<b>63</b>

Table 6 : Distribution of Marginal Farmers according to Income from Agriculture and Total Income (1972-73)

Income from Agriculture (Rs.)	Marginal Farmers														Total
	Total Income (Rs.)														
	Upto 500	501 to 750	751 to 1000	1001 to 1250	1251 to 1500	1501 to 1750	1751 to 2000	2001 to 2250	2251 to 2500	2501 to 3000	3001 to 3500	3501 and more	Nil	Nega- tive	
Upto, 500	1	3	4	5	2	3	2	-	2	2	-	-	-	-	24
501 to 750	-	4	2	2	3	1	2	1	-	-	-	1	-	-	16
751 to 1000	-	-	4	2	1	2	3	1	-	1	-	2	-	-	16
1001 to 1250	-	-	-	2	3	-	2	1	1	1	-	2	-	-	12
1251 to 1500	-	-	-	-	4	-	-	1	1	2	-	-	-	-	8
1501 to 1750	-	-	-	-	-	1	-	1	1	-	-	-	-	-	3
1751 to 2000	-	-	-	-	-	-	-	-	2	2	-	1	-	-	5
2001 to 2250	-	-	-	-	-	-	-	2	-	1	2	-	-	-	5
2251 to 2500	-	-	-	-	-	-	-	-	1	-	2	2	-	-	5
2501 to 3000	-	-	-	-	-	-	-	-	-	2	-	1	-	-	3
3001 to 3500	-	-	-	-	-	-	-	-	-	-	-	3	-	-	3
3501 and more	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nil	-	-	1	1	-	-	-	-	-	-	-	3	-	-	3
Negative	-	2	-	-	1	-	-	-	-	-	-	-	-	1	3
														1	4
<b>Total</b>	<b>1</b>	<b>9</b>	<b>11</b>	<b>12</b>	<b>14</b>	<b>7</b>	<b>9</b>	<b>7</b>	<b>8</b>	<b>11</b>	<b>4</b>	<b>12</b>	<b>-</b>	<b>2</b>	<b>107</b>

**Table 7 : Distribution of Small Farmers according to Income from Agriculture and Animal Husbandry and Total Income (1971-72)**

Income from Agriculture and Animal Husbandry (Rs.)		Small Farmers Total income (Rs.)													Total	
		Upto 500	501 to 750	751 to 1000	1001 to 1250	1251 to 1500	1501 to 1750	1751 to 2000	2001 to 2250	2251 to 2500	2501 to 3000	3001 to 3500	3501 and more	Nil		Nega- tive
Upto 500	-	-	1	1	2	1	-	-	-	-	-	-	-	-	-	4
501 to 750	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	2
751 to 1000	-	-	-	1	2	-	-	-	-	-	1	-	-	-	-	4
1001 to 1250	-	-	-	1	1	1	-	-	-	-	-	1	-	-	-	5
1251 to 1500	-	-	-	-	4	-	-	-	1	-	-	2	-	-	-	7
1501 to 1750	-	-	-	-	-	5	2	1	-	-	1	1	-	-	-	10
1751 to 2000	-	-	-	-	-	-	1	-	1	2	-	2	-	-	-	6
2001 to 2250	-	-	-	-	-	-	-	1	1	-	-	1	-	-	-	3
2251 to 2500	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	3
2501 to 3000	-	-	-	-	-	-	-	-	-	3	1	-	-	-	-	4
3001 to 3500	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	4
3501 and more	-	-	-	-	-	-	-	-	-	-	-	13	-	-	-	13
Nil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Negative	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
<b>Total</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>3</b>	<b>9</b>	<b>8</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>6</b>	<b>7</b>	<b>20</b>	<b>-</b>	<b>-</b>	<b>63</b>	

**Table 8 : Distribution of Marginal Farmers according to Income from Agriculture and Animal Husbandry and Total Income (1971-72)**

		Marginal Farmers													
		Total income (Rs.)													
Income from Agriculture and Animal Husbandry (Rs.)	Upto 500	501 to 750	751 to 1000	1001 to 1250	1251 to 1500	1501 to 1750	1751 to 2000	2001 to 2250	2251 to 2500	2501 to 3000	3001 to 3500	3501 and more	Nil	Nega- tive	Total
Upto 500	3	1	5	4	3	3	-	2	-	-	-	-	-	-	21
501 to 750	-	2	1	4	1	4	1	-	1	-	-	2	-	-	16
751 to 1000	-	-	7	2	3	2	1	3	-	2	-	-	-	-	20
1001 to 1250	-	-	-	-	5	5	2	1	-	-	-	-	-	-	13
1251 to 1500	-	-	-	-	2	1	1	1	1	1	-	-	-	-	7
1501 to 1750	-	-	-	-	-	1	-	4	-	-	-	-	-	-	5
1751 to 2000	-	-	-	-	-	-	4	-	-	3	-	-	-	-	7
2001 to 2250	-	-	-	-	-	-	-	2	1	2	1	-	-	-	6
2251 to 2500	-	-	-	-	-	-	-	-	2	1	1	1	-	-	5
2501 to 3000	-	-	-	-	-	-	-	-	1	2	-	-	-	-	3
3001 to 3500	-	-	-	-	-	-	-	-	-	-	1	1	-	-	2
3501 and more	-	-	-	-	-	-	-	-	-	-	-	1	-	-	1
Nil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Negative	-	-	1	-	-	-	-	-	-	-	-	-	-	-	1
<b>Total</b>	<b>3</b>	<b>3</b>	<b>14</b>	<b>12</b>	<b>9</b>	<b>16</b>	<b>9</b>	<b>13</b>	<b>6</b>	<b>11</b>	<b>3</b>	<b>8</b>	<b>-</b>	<b>-</b>	<b>107</b>

**Table 9 : Distribution of Small Farmers according to Income from Agriculture and Animal Husbandry and Total Income (1972-73)**

		Small Farmers													
		Total income (Rs.)													
Income from Agriculture and Animal Husbandry (Rs.)	Upto 500	501	751	1001	1251	1501	1751	2001	2251	2501	3001	3501	Nil	Nega-	Total
		to 750	to 1000	to 1250	to 1500	to 1750	to 2000	to 2250	to 2500	to 3000	to 3500	end more	tive		
Upto 500	2	1	3	4	1	1	-	-	-	-	1	-	-	-	13
501 to 750	-	-	-	1	-	-	1	-	-	-	1	-	-	-	2
751 to 1000	-	-	2	-	1	-	-	1	1	-	2	1	-	-	8
1001 to 1250	-	-	-	-	-	1	-	-	-	-	-	1	-	-	2
1251 to 1500	-	-	-	-	3	-	2	-	1	-	-	-	-	-	6
1501 to 1750	-	-	-	-	-	1	1	-	-	-	-	-	-	-	2
1751 to 2000	-	-	-	-	-	-	1	-	-	-	-	-	-	-	2
2001 to 2250	-	-	-	-	-	-	-	2	1	-	-	-	-	-	1
2251 to 2500	-	-	-	-	-	-	-	-	2	1	2	-	-	-	3
2501 to 3000	-	-	-	-	-	-	-	-	-	2	2	-	-	-	5
3001 to 3500	-	-	-	-	-	-	-	-	-	-	2	1	-	-	3
3501 and more	-	-	-	-	-	-	-	-	-	-	-	13	-	-	5
Nil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13
Negative	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2</b>	<b>1</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>3</b>	<b>5</b>	<b>3</b>	<b>5</b>	<b>3</b>	<b>7</b>	<b>19</b>	<b>-</b>	<b>-</b>	<b>63</b>



Table 10 : Distribution of Marginal Farmers according to Income from Agriculture and Animal Husbandry and Total Income (1972-73)

Income from Agriculture and Animal Husbandry (Rs.)		Marginal Farmers												Nil	Nega- tive	Total
		Total income (Rs.)														
Upto 500		501 to 750	751 to 1000	1001 to 1250	1251 to 1500	1501 to 1750	1751 to 2000	2001 to 2250	2251 to 2500	2501 to 3000	3001 to 3500	3501 and more				
Upto 500	1	6	3	6	4	2	2	1	1	1	-	-	-	-	27	
501 to 750	-	2	2	2	1	1	1	-	-	-	-	2	-	-	11	
751 to 1000	-	-	4	-	4	3	2	1	1	-	-	1	-	-	16	
1001 to 1250	-	-	-	4	-	-	3	1	-	1	-	1	-	-	10	
1251 to 1500	-	-	-	-	5	-	2	2	1	2	-	1	-	-	11	
1501 to 1750	-	-	-	-	-	1	-	-	2	3	-	-	-	-	6	
1751 to 2000	-	-	-	-	-	-	-	-	2	1	-	-	-	-	3	
2001 to 2250	-	-	-	-	-	-	-	2	-	1	2	-	-	-	5	
2251 to 2500	-	-	-	-	-	-	-	-	1	-	1	2	-	-	4	
2501 to 3000	-	-	-	-	-	-	-	-	-	2	1	2	-	-	5	
3001 to 3500	-	-	-	-	-	-	-	-	-	-	-	-	3	-	3	
Nil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Negative	-	1	2	-	-	-	1	-	-	-	-	-	-	2	6	
<b>Total</b>	<b>1</b>	<b>9</b>	<b>11</b>	<b>12</b>	<b>14</b>	<b>7</b>	<b>9</b>	<b>7</b>	<b>8</b>	<b>11</b>	<b>4</b>	<b>12</b>	<b>-</b>	<b>2</b>	<b>107</b>	

**Table 11 : Distribution of Small Farmers according to Income from Agriculture, Animal Husbandry and Wage Labour and Total Income (1971-72)**

		Small Farmers													
Income from Agriculture, Animal Husbandry and Agricultural wages (Rs.)		Total income (Rs.)													
	Upto 500	501 to 750	751 to 1000	1001 to 1250	1251 to 1500	1501 to 1750	1751 to 2000	2001 to 2250	2251 to 2500	2501 to 3000	3001 to 3500	3501 and more	Nil	Negative	Total
Upto 500	-	-	1	-	-	1	-	-	-	-	-	-	-	-	2
501 to 750	-	-	-	-	2	1	-	-	-	-	-	-	-	-	1
751 to 1000	-	-	-	-	-	-	-	-	-	-	1	-	-	-	3
1001 to 1250	-	-	-	3	1	1	-	-	-	-	-	1	-	-	6
1251 to 1500	-	-	-	-	6	-	-	-	1	-	-	2	-	-	9
1501 to 1750	-	-	-	-	-	5	-	1	-	-	1	1	-	-	8
1751 to 2000	-	-	-	-	-	-	3	-	1	2	-	2	-	-	8
2001 to 2250	-	-	-	-	-	-	-	1	1	1	-	1	-	-	4
2251 to 2500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2501 to 3000	-	-	-	-	-	-	-	-	-	3	1	-	-	-	4
3001 to 3500	-	-	-	-	-	-	-	-	-	-	4	-	-	-	4
3501 and more	-	-	-	-	-	-	-	-	-	-	-	13	-	-	13
Nil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Negative	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
<b>Total</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>3</b>	<b>9</b>	<b>8</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>6</b>	<b>7</b>	<b>20</b>	<b>-</b>	<b>-</b>	<b>63</b>

**Table 12: Distribution of Marginal Farmers according to Income from Agriculture, Animal Husbandry and Wage Labour and Total Income (1971-72)**

Income from Agriculture, Animal Husbandry and Agricultural Wages (Rs.)		Marginal Farmers												Total		
		Total income (Rs.)														
		Upto 500	501 to 750	751 to 1000	1001 to 1250	1251 to 1500	1501 to 1750	1751 to 2000	2001 to 2250	2251 to 2500	2501 to 3000	3001 to 3500	3501 and more	Nil	Negative	
Upto 500		3	1	1	2	2	1	-	1	-	-	-	-	-	-	11
501 to 750		-	2	-	2	1	2	1	-	1	-	-	2	-	-	11
751 to 1000		-	-	12	2	2	3	1	3	-	2	-	-	-	-	25
1001 to 1250		-	-	-	6	-	2	-	1	-	-	-	3	-	-	12
1251 to 1500		-	-	-	-	4	2	2	1	1	1	-	-	-	-	11
1501 to 1750		-	-	-	-	-	6	-	2	-	-	-	-	-	-	8
1751 to 2000		-	-	-	-	-	-	5	-	-	3	-	-	-	-	8
2001 to 2250		-	-	-	-	-	-	-	5	-	2	1	-	-	-	8
2251 to 2500		-	-	-	-	-	-	-	-	4	-	-	1	-	-	5
2501 to 3000		-	-	-	-	-	-	-	-	-	3	1	-	-	-	4
3001 to 3500		-	-	-	-	-	-	-	-	-	-	1	1	-	-	2
3501 and more		-	-	-	-	-	-	-	-	-	-	-	1	-	-	1
Nil		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Negative		-	-	1	-	-	-	-	-	-	-	-	-	-	-	1
<b>Total</b>		<b>3</b>	<b>3</b>	<b>14</b>	<b>12</b>	<b>9</b>	<b>16</b>	<b>9</b>	<b>13</b>	<b>6</b>	<b>11</b>	<b>3</b>	<b>8</b>	<b>-</b>	<b>-</b>	<b>107</b>

Table 13 : Distribution of Small Farmers according to Income from Agriculture, Animal Husbandry and wage Labour and Total Income (1972-73)

		Small Farmers														
Income from Agriculture, Animal Husbandry and Agricultural Wages (ks.)		Total Income (ks.)														
		Upto 500	501 to 750	751 to 1000	1001 to 1250	1251 to 1500	1501 to 1750	1751 to 2000	2001 to 2250	2251 to 2500	2501 to 3000	3001 to 3500	3501 and more	Nil	Negative	Total
Upto 500		2	-	1	2	1	-	-	-	-	-	1	-	-	-	7
501 to 750		-	1	-	1	-	-	1	-	-	-	-	-	-	-	3
751 to 1000		-	-	4	1	1	-	-	1	-	-	-	1	-	-	10
1001 to 1250		-	-	-	1	-	1	-	-	-	-	-	1	-	-	3
1251 to 1500		-	-	-	-	3	-	1	-	1	-	-	-	-	-	5
1501 to 1750		-	-	-	-	-	2	-	-	1	-	-	-	-	-	3
1751 to 2000		-	-	-	-	-	-	3	-	-	-	-	-	-	-	3
2001 to 2250		-	-	-	-	-	-	-	2	1	-	-	-	-	-	3
2251 to 2500		-	-	-	-	-	-	-	-	2	1	-	-	-	-	3
2501 to 3000		-	-	-	-	-	-	-	-	-	2	-	-	-	-	2
3001 to 3500		-	-	-	-	-	-	-	-	-	-	2	3	-	-	5
3501 and more		-	-	-	-	-	-	-	-	-	-	-	13	-	-	13
Nil		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Negative		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>2</b>	<b>1</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>3</b>	<b>5</b>	<b>3</b>	<b>5</b>	<b>3</b>	<b>7</b>	<b>19</b>	<b>-</b>	<b>-</b>	<b>63</b>

Table 14 : Distribution of Marginal Farmers according to Income from Agriculture, Animal Husbandry and Wage Labour and Total Income (1972-73)

		Marginal Farmers														
Income from Agriculture, Animal Husbandry and Agricultural Wages (Rs.)		Total income (Rs.)														Total
		Upto 500	501 to 750	751 to 1000	1001 to 1250	1251 to 1500	1501 to 1750	1751 to 2000	2001 to 2250	2251 to 2500	2501 to 3000	3001 to 3500	3501 and more	Nil	Negative	
Upto 500		1	4	1	5	4	1	1	1	1	-	-	1	-	-	20
501 to 750		-	5	1	-	1	1	-	-	-	-	-	1	-	-	9
751 to 1000		-	-	7	-	2	1	2	-	-	-	-	1	-	-	13
1001 to 1250		-	-	-	7	-	1	1	-	2	-	-	1	-	-	12
1251 to 1500		-	-	-	-	7	-	-	1	2	-	-	1	-	-	13
1501 to 1750		-	-	-	-	-	3	1	1	2	-	-	-	-	-	9
1751 to 2000		-	-	-	-	-	-	3	-	1	2	-	-	-	-	6
2001 to 2250		-	-	-	-	-	-	-	4	-	-	-	-	-	-	4
2251 to 2500		-	-	-	-	-	-	-	-	2	-	-	1	-	-	4
2501 to 3000		-	-	-	-	-	-	-	-	-	3	-	1	-	-	6
3001 to 3500		-	-	-	-	-	-	-	-	-	-	2	1	-	-	3
3501 and more		-	-	-	-	-	-	-	-	-	-	-	3	-	-	3
Nil		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Negative		-	-	2	-	-	-	1	-	-	-	-	-	2	-	5
<b>Total</b>		<b>1</b>	<b>9</b>	<b>11</b>	<b>12</b>	<b>14</b>	<b>7</b>	<b>9</b>	<b>7</b>	<b>8</b>	<b>11</b>	<b>4</b>	<b>12</b>	<b>-</b>	<b>2</b>	<b>107</b>

and animal husbandry (including dairying, poultry) and total income. Since dairying and poultry were important subsidiary occupations proposed for giving a boost to incomes of these families these alone are considered in the Tables. As a result of this clubbed income 17 and 18 small farmer families and 3 marginal farmer families for the two respective years will not be eligible for any assistance under the programme. Tables 11 to 14 give distribution of small and marginal farmers according to income from agriculture, animal husbandry and wage labour and total income. So far as income from wage labour is concerned small farmers are not much affected their number remaining the same at 17 and 18, for the respective years, as in case of income from agriculture and animal husbandry. With the inclusion of income from wage labour the number of marginal farmer families exceeding the income of Rs. 3000 from agriculture, animal husbandry and wage labour rises to 3 for 1971-72 and 6 for 1972-73. Comparing the tables for 1971-72 and 1972-73 it is clear that almost all the farmers who exceeded the income of Rs. 3000 per annum in 1971-72 have continued to retain their income in 1972-73 and this resulted from their better resource position. This does not take into consideration the total income from all the sources but only the income from agriculture, animal husbandry and wage labour.

How these families got included in the scheme is not difficult to explain. The agency defined small and marginal farmers in terms of land holding of various categories of land and did not match it with total income or income from agriculture and any subsidiary occupation such as dairying, poultry etc. and the this was quite in keeping with the Ministry's instruction. The necessity and importance of an income criterion need not be stressed. Failure to decide any income criterion may result into the very danger of large farmers trying to secure the benefits of the programmes and which, the 'All India Rural Credit Review Committee' warned, needs to be guarded against. The selection for inclusion in the 'master lists' of small and marginal farmers was, further, aggravated by total reliance of incomplete land records (mainly Village Form 8A) that had not taken any note of changes by way of recently acquired irrigation facility etc.

Another matter that needs to be considered is the application of the definition of 'Irrigated Land' in B.F. and A.L. Act, 1948. This definition has been used by the study group for the purpose of determining equivalents in each category of land and then for the purpose of deciding the eligibility of farmers for securing benefits under the schemes. As per Section 6A of the said Act irrigated land has been defined as below.

(a) Irrigated land whether perennially or seasonally irrigated, shall not include land irrigated by sources other than canals or bandharas within the meaning of the Bombay Irrigation Act, 1879, or any lift irrigation system constructed or maintained by the State Government.

(b) Seasonally irrigated land shall include alluvial land and land situated in the bed of a river and seasonally flooded by the water of such a river.

This definition of irrigated lands effectively excludes irrigated lands which have been the result of private investment in irrigation. The purpose of such irrigated lands being excluded from the definition of irrigated lands

might have been with a view to encourage private investment in irrigation and not deter it. Firstly, this definition need not have been binding on the SFDA as the Agency was itself intending to encourage such investment in irrigation with the necessary subsidies and the subsidies should be enough incentive to undertake such an investment in irrigation. Secondly, for all practical purposes of identification of beneficiaries, the Agency treats such irrigated lands as dry lands and thereby denies the beneficial effects of irrigation on productivity and hence income. This, therefore, results into an effective ceiling on land holding of a small farmer of 22½ acres of unirrigated dry land or 30 acres of warkas land even if some area of this holding is irrigated through private sources of irrigation. The aim of the SFDA is to make the 'potentially viable' small farmer a 'viable' farmer and this concept of viability cannot be considered without some income criterion and then such irrigated land which is bound to yield better income than the dry land needs to be considered as irrigated land and not dry land irrespective of B.T. and A.L. Act, 1948. By not recognising this the Agency's definition of a small farmer is likely to be prejudiced in favour of farmers with private investment in irrigation to the exclusion of others and especially against the dry farmers.

One more aspect of identification relates to inclusion of 'Kumri' land in the land holding of the farmers identified. 'Kumri' land has been described by Mr. Ozanne as being "Poorer land cultivated at long intervals by allowing the scrub to grow, cutting and burning it and then sowing the crop". In Kolhapur rules it is simply called "hill cultivation". In the Survey and Settlement Manual Volume II by Gordon, 'Kumri' land has been divided into two classes.

Class I - Land which is red in colour and ½ Hath or more in depth which can be ploughed, but with slight difficulty owing to steepness of the hill or to large boulders scattered over it.--anna Value 3.

Class II - Land red in colour which cannot be ploughed owing to the steepness of the hill, but is dug with a pick or which being level enough to be ploughed is less than ½ Hath in depth.--Anna Value 2.

The 'Kumri' land is also classified as 1st Kumri if habitually cultivated and 2nd Kumri if never cultivated. The land is on the hill slopes and it is very difficult to classify the land. The depth varies so suddenly and irregularly that it would be difficult to work out the average except with eye estimate.

The land corresponds to ordinary warkas of the Konkan area.

The matter was raised in the Agency meeting and as per its Resolution No. 86 the 'Master Lists' of cultivators were prepared excluding the 'Kumri' land from the land holding of the farmers. However, the Project Officer was requested to put up a note regarding inclusion or exclusion of Kumri lands in Petan, Jawali and Mahabaleshwar Talukas of Satara district. The Project Officer furnished the above given information in regard to 'Kumri' land and after considering the matter the Agency by its resolution No. 135 decided that only those 'Kumri' lands which are habitually cultivable be included in arriving at the land holding of the farmer and

these lands be treated on par with 'warkas' land. The matter should have rested here but the Chief Executive Officer, Zilla Parishad, Satara, came out with a suggestion, in the 13th Agency meeting of 24th May 1972, that the 'Master Lists' in Patan taluka had been prepared excluding all 'Kumri' lands and the cultivators have been granted loans on the basis of the Master List. Inclusion of 'Kumri' land in the land holding of identified cultivators will create further problems and uncertainty and hence such inclusion need not be undertaken in respect of Patan taluka. Inclusion of 'Kumri' land in the land holding of the identified cultivators was not the problem in Jawali and Mahabaleshwar talukas as that had been included while preparing the 'Master Lists' in these two talukas. The Chairman of SFDA-Chiplun accepted the suggestion of the C.E.O., Zilla Parishad, Satara, and further suggested that these lands in respect of Patan taluka be taken into consideration in respect of those small farmers who are likely to exceed the ceiling prescribed under the small farmers definition and at the time of considering the loan application. Only habitually cultivable 'Kumri' land be considered in respect of the above was his further suggestion. How this suggestion is going to be implemented is difficult to follow. There is every likelihood that the loan applications will be processed on the basis of the 'Master Lists' and if that happens to be the case it will be unfair to the cultivators from Jawali and Mahabaleshwar talukas where such land has been included while preparing the 'Master Lists'. The extent of 'Kumri' land in Patan taluka is not given by the Project Officer's report or note. After all if the extent is meagre there should be no difficulty in correcting the 'Master List' of identified farmers and on the other hand if the extent of such 'Kumari' land is quite substantial that could be the very reason why the 'Master List' needs to be corrected to have a uniform pattern in all the talukas falling within Agency's jurisdiction.

Lestly, the SFDA-MFAL-Chiplun in its 18th Meeting held on 27th November 1973 has come out with a statement that the 'Master Lists' in this project has been prepared on the basis of VF 8A. As a result of a D.O. letter of 4th September 1973, from the Joint Secretary to the Government of India to the Chairman of this Agency, the 'Master Lists' are to be thoroughly scrutinized and a complete and detailed verification of selected participants under various programmes was to be taken up and those, whose family operational holdings are larger than the maximum adopted or whose income from all sources is substantial are deleted from the list.







Relevant extract of letter  
No. 14-14/71.Agricr.,  
Government of India,  
Ministry of Agriculture  
(Department of Agriculture).

New Delhi-1. 15 October, 1971.

The identification of eligible participants is of fundamental importance to the scheme. It is, therefore, necessary to exercise utmost care and precaution in the identification and selection of participants in the agency areas. The following guidelines are, therefore, suggested for consideration, in this connection:

- (1) The Secretaries Committee has invariably laid down parameters for the selection of participants in the project. If criteria have not been laid down for irrigated and unirrigated land or for combination of both, separate limits and a rough formula for the conversion of wet and dry land to arrive at the effective size of holding may be laid down based on an estimation of likely income. It is possible that the State Government already has a formula in respect of this, in their statistics with particular reference to ceiling laws, and the same may be adopted to avoid confusion. This will facilitate easy identification of participants.
- (2) A suitable proforma may be devised for recording identification, collection of information regarding the size of the holding (including the area in other villages) giving irrigated and unirrigated areas, crops raised and the cropping pattern followed on the farm, the types of inputs generally used and so on. Information relating to each participant may be collected in such a proforma.
- (3) The list of such eligible farmers may first be prepared with reference to land revenue records. They should then be verified with reference to actual cultivation so that a realistic list is prepared, taking into account not merely land ownership, but land cultivated under other tenurial systems also. A test check of at least 10% should be made by Extension Officers and B.D.O. to see that the lists represent the true position in the field. Test check of the correctness of identification should similarly be made by higher officers touring in the project area.
- (4) Share-croppers and tenants who do not have recorded rights may not be able to obtain long-term credit for developmental purposes because lack of security and identifiable cultivation rights. The local revenue and developmental administration may, however, help to identify the cultivation rights so that the Agency may, in its turn, extend the assistance for crop loans to this class of small/marginal farmers.
- (5) The work of identification in the selected villages may be undertaken by V.S.W. Patwari or Revenue Inspector, Agricultural Extension Officer and Cooperation Extension Officer. Whenever possible a representative of the central cooperative bank should also be associated with the identification work. Wide publicity may be given to the work so that genuine small farmers not included in the lists could represent their case at that stage itself.

(6) After the beneficiaries have thus been identified and listed by the above persons, the lists containing their names and other particulars may be passed on to the primary cooperative societies and the concerned commercial banks. The next step would be to take up the enrolment of farmers by the Cooperative Society. List of identified participants together with those who are to be enrolled as new members should also be passed on to the Central Cooperative Bank in the area.

(7) After enrolment as members the requirements of small/marginal farmers should be ascertained and included in the normal credit statements. Separate statements will need be prepared for such identified farmers and others to ensure flow of credit to all small/marginal farmers.

(8) Short-term credit will be provided on the basis of crop loans system to farmers who adopt, wherever practicable and feasible, high yielding varieties in conjunction with improved agricultural practices and investment credit with reference to incremental income from such investment and the repaying capacity of the loanee. Therefore, a careful selection of the participants and formulation of programmes is necessary for the credit agencies to extend financial assistance.

---

No. 117-26/73-Agri.Cr.,  
Government of India,  
Ministry of Agriculture,  
(Department of Agriculture).

New Delhi-1, 13 April, 73.

To,  
The Chief Secretaries to all State Govts/UTs.  
All States/U.T.S.

Sub : Identification of Small/marginal farmers  
and agricultural labourers - regarding.

Sir,

I am to refer to this Ministry's letter No.14-14/71. Agri.Cr., dated the 15th October, 1971 suggesting certain criteria for identification of the beneficiaries under the SFDA/MFAL Programmes. The Agencies have been advised to adopt the operational holdings rather than recorded rights in land records for identifying participants. Identification was related to operational land holdings as it would be more realistic and easily verifiable. It was left to the agencies to devise and adopt forms for such identification. Since the schemes of SFDA and MFAL were meant to cater to the non-viable agriculturists, many of the agencies have adopted fairly detailed proformas for identification which included income from non-agricultural sources also. Most of the agencies have, by now, got the lists of identified beneficiaries with them. It should, therefore, be possible to eliminate from these lists the agriculturists who derive substantial or steady income from other sources like trade and commerce, transport, professions, etc., even though they may be technically identified as eligible participants solely with

reference to the basis of land holdings. It is necessary to see that the benefits of the programmes reach the non-viable small and marginal farmers who require special assistance from the agencies. All the agencies are requested to see that their programmes of assistance exclude the small marginal farmers and agricultural labourers who derive their income primarily from non-agricultural occupations and sources.

2. Most of the agencies are maintaining the lists of identified beneficiaries in the project offices apart from lists for the respective areas in the block offices, panchayat offices, etc. However it is reported by some of the financing institutions that the agencies are not able to furnish them the lists of identified participants in their area of operation and that the agencies refer them to block offices or panchayat offices for getting copies of such lists. All the agencies are advised to keep complete lists, of identified participants in their project offices, if not, already available, and to furnish copies to the financing institutions (including Commercial Banks) direct for the relevant areas with which the financing institutions are concerned. Such lists can also be printed and copies made available to all the concerned offices like block development offices, panchayat offices, zilla parishads, Agriculture and animal husbandry Departments in the District as well as the financing institutions. Before printing such lists, the project officer and the assistant project officers should have had a test check and ensure that the lists are accurate.

3. It is expected that the agencies should select beneficiaries under various programmes with reference to the lists of identified small and marginal farmers and agricultural labourers. It would be useful for each agency to maintain in the project office a complete list of programme participants and maintain registers which will indicate, at a glance, the specific programme/programmes under which each of the identified participants have benefited. This would help the agency to avoid multiple subsidies for investment to the same beneficiary without first covering as large a number of identified participants as possible. The agency can also review, from time to time, whether intensive approach of coverage of all programme participants in the villages is being adopted and whether the programmes are serving the smaller among the identified participants instead of tending towards the larger land holding groups. It will be useful if an analysis of coverage of identified participants, is placed before the meetings of the Governing Body, if not already done.

4. It is requested that the Agencies may follow the instructions outlined above.

Yours faithfully,

Sd/-

Joint Secretary to the  
Govt. of India.

No. 17-26/73-Agri.Credit,  
Government of India,  
Ministry of Agriculture,  
(Department of Agriculture),  
New Delhi.

The 7th August, 1973.

To, The Chief Secretaries to all State Govts./Union Territories of Delhi, Goa and Pondicherry.

Sub: Identification of small/marginal farmers and agricultural labourers regarding.

Sir,

I would like to invite your attention to this Ministry's letter of even number dated 17th April, 1973 on the above subject and to say that some of the Agencies have enquired as to what should be the limits of income from other sources like trade and commerce, etc. for exclusion of small/marginal farmers from the list of eligible participants. The matter has since been examined. It is suggested that the following additional criteria may be adopted to avoid diversion of the resources of the Agencies to these farmers who cannot really be deemed to be small and marginal farmers. Programmes of the agencies may, therefore, exclude:

- (a) such farmers as can be identified on the basis of land holding limits but have income from non-agricultural sources exceeding the income from the land may be excluded from the purview of the SFDA/MFAL programme;
- (b) farmers who have a steady income of Rs.200/- and above per month may not be considered for any assistance under the programme;
- (c) such of the farmers as are not engaged in cultivation themselves (partly or fully) may also be excluded from the programme, even if found eligible for identification on the basis of land holding limits.

It is requested that above instructions may be brought to the notice of SFDA/MFAL Agencies in your State for adoption.

The receipt of this letter may please be acknowledged.

Yours faithfully,

Sd/-

Joint Secretary to the  
Govt. of India.

(Note submitted to 11th agency meeting held on 18th Dec.1971 at Chiplun.)

-----  
 Small Farmers Development Agency  
 Satara And Ratnagiri Districts ...  
 Report of the Study Group.

The small farmers development agency has differentiated various categories of land as (i) Irrigated rice land, (ii) Ordinary paddy land, (iii) Varkas land, (iv) Perennially irrigated land, (v) seasonally irrigated land and (vi) Unirrigated land for deciding the eligibility of holder of land for including him in the scheme intended for the economic development of small farmers.

The Agency had suggested the following workable relationship of different categories of land as equivalent to each other.

1) Irrigated rice land	2½ to 7½ Acres
2) Ordinary paddy land	3 to 9 "
3) Varkas land	10 to 30 "
4) Perennially irrigated land	2½ to 7½ "
5) Seasonally irrigated land	5 to 15 "
6) Unirrigated land	7½ to 22½ "

The object of the study group was to confirm this relationship with some factual reasoning based on local information. So that different categories of land held by the individual farmer can be considered together to decide whether he belongs to the category of small farmers.

Sixteen villages from eight talukas (three from Satara district and five from Ratnagiri district) were randomly selected. From each village six farmers were selected randomly. Thus the total sample was of 84 farmers. Information from 12 farmers of Mahabaleshwar taluka would not be obtained.

The crops grown by selected farmers were classified according to the category of land on which they were grown.

The per acre cost of cultivation, gross return and profit from different crops for each category of land were worked out. The following categories of land were observed in the selected villages.

- i) Ordinary paddy land.
- ii) Varkas land.
- iii) Perennially irrigated land (by wells)
- iv) Unirrigated land.

The per acre net income from different categories of land is given below :

1) Ordinary Paddy Land

- a) Rs. 283.00 (Ratnagiri district)
- b) Rs. 300.00 (Satara district)

2) Varkas (when hill millets are grown)

- a) Rs. 71.00

Varkas (when other crops are grown)

- b) Rs. 414.00 (Satara Dist.)

- 3) Perennially irrigated land - Rs.1,621.00 (Satara)  
 4) Unirrigated land - Rs. 540.00 (Satara)

(1) The per acre net income from paddy land is about Rs. 261/- like Kulith and Pavata are grown after paddy in the selected villages in Konkan but the proportion of the area under pulses is very low (about 1/15) which earns additional amount of Rs.22/- per acre. Similarly in villages from Satara district rebi jowar is grown as second crop, but the proportion is also low (about 1/6) and earns additional amount of Rs. 39/- per acre. Thus, the total per acre net income from paddy land is Rs. 283/- and Rs. 300/- in Konkan and Satara respectively.

(2) In Konkan villages only hill millets are grown on Varkas land. Average per acre net income from these crops is about Rs. 71/- (one in four year). But in Patan and Jawali talukas of Satara districts other crops like ground-nut, local jowar, hybrid jowar, udid, etc. are also grown on varkas land. This gives the net income (Rs. 414/-) from varkas land in those talukas. Here, however, the figures of yield seem to be over-estimated to a certain extent.

(3) In the case of unirrigated land, which is available in Patan and Jawali talukas the cropping pattern is not properly reflected in the information collected and the information of ground-nut only is available. Ground-nut being cash crop the per acre net income from unirrigated land is about Rs. 743/- which seems to quite high. Food crop like jowar is the main crop grown on such lands. Considering jowar as one of the crops in the cropping pattern the per acre net income comes to about Rs. 540/-.

(4) On perennially irrigated land mainly sugarcane is grown. The per acre net income from this type of land is about Rs. 1,621/-.

Following is the summary of conclusions.

Category of land	Lower limit fixed by SFDA.	Per acre net income Rs.	Total income Rs.
1) Irrigated rice land	2½	-	-
2) Ordinary paddy	3	a) 282.00 b) 300.00	855.00 900.00
3) Varkas (one in four years)	10	71.00	710.00
4) Perennially irrigated	2½	1621.00	4052.50
5) Seasonally irrigated	5	-	-
6) Unirrigated	7½	540.00	4050.00

From the summary table it is seen that -

- i) 10 acres of varkas land to 3 acres of ordinary paddy land is not sufficient. This lower limit needs to be raised to 12 acres.
- ii) Lower limits of 2½ acres for perennially irrigated land and 7½ acres for unirrigated land seem to be quite high. Therefore, quite a large number of farmers below this limit will be excluded from the benefit of the scheme. These lower limits for



these categories of land may be brought down to  $\frac{1}{2}$  acre and  $1\frac{1}{2}$  acre respectively.

3. Categories of land No.	Suggested lower limit acres	Per acre net income Rs.	Total income Rs.	
1. Ordinary paddy land	3	a) 283.00 b) 300.00	855.00 900.00	Ratnagiri Satara
2. Varkas land	12	71.00	852.00	
3. Perennially irrigated	$1\frac{1}{2}$	162.00	811.00	
4. Unirrigated	$1\frac{1}{2}$	540.00	810.00	

Note submitted to 14th agency meeting held on 14th August 1972 at Satara

Accompaniment to Item No. 11

Report of the study group appointed by S.F.D.A./  
M.F.A.L. Project-1, Chiplun.

The farmers holding land between  $2\frac{1}{2}$  acres to  $7\frac{1}{2}$  acres were to be identified as Small farmers as mentioned in the Project Report approved by the Government of India. Total land holding of any farmer comprises of different categories of lands. These lands may be bagayat, perennially irrigated, seasonally irrigated jirayat land, Rainfed Paddy land or warkas land. Many farmers holding warkas or inferior types of land measuring more than  $7\frac{1}{2}$  acres were treated as big farmers eventhough the actual yield obtained by these farmers was much less as compared with the yield obtained by the holders of rainfed paddy or bagayat land. Government of India therefore, allowed the State Government to refix the definition in case of farmers holding different categories of land taking into consideration the local conditions such as soil availability of irrigation etc.

2. The State level Project Coordination Committee revised the definition of Small and Marginal farmers in its meeting held on 3-12-1970. The revised definition is as follows :

1. Bagayat or Perennially irrigated Rice land :  $2\frac{1}{2}$  to  $7\frac{1}{2}$  acres.
2. Rainfed Paddy land : 3 to 9 acres
3. Perennially irrigated jirayat land :  $2\frac{1}{2}$  to  $7\frac{1}{2}$  acres
4. Seasonally irrigated Jirayat land : 5 to 15 acres
5. Unirrigated Jirayat land :  $7\frac{1}{2}$  to  $22\frac{1}{2}$  acres
6. Warkas land : 10 to 30 acres

The S.F.D.A. and M.F.A.L. Development Agency Project-I agreed to follow the revised definition and to identify the Small and Marginal farmers from the Project area accordingly vide Resolution No. 2A.

It was also decided vide Resolution No. 2B, that a Committee consisting of the Project Officer, SFDA/MFAL Project-I, Chief Executive Officer, Zilla Parishad Satara and Ratnagiri, Professor of Agricultural Economics, Dapoli and Chairman of the Agricultural Sub-Committee of Zilla Parishad Satara and Ratnagiri should study the definition on the basis of the statement of crops prepared for different categories of land.

This Committee met on 1-2-1971 at Chiplun and decided upon the following course of action :-

1. The questionnaire touching various aspects of the agricultural economics in the village should be drawn.
2. Two villages from each of the blocks from the project area should be selected by random sampling method.
3. After the selection of the villages in each block 6 cultivators each holding 2½ acres and 7½ acres; 3 acres and 9 acres of rainfed paddy land and 10 acres of workas land should be selected from the villages or nearabout villages in compact group.

The cultivators in these villages should be interviewed by the Panchayat Samiti agricultural staff and get the questionnaire filled in.

Sixteen villages from eight talukas (three from Satara District and five from Ratnagiri District) were randomly selected. The total sample involved 84 farmers as information in respect of 12 farmers from Mahabaleshwar taluka could not be obtained in time.

The crops grown by the selected farmers were classified according to the category of the land on which they were grown. The per acre cost of cultivation gross return and profit from different crops for each category of land were worked out. The following categories of land were observed in the selected villages.

1. Ordinary paddy land.
2. Workas land.
3. Irrigated land.
4. Unirrigated land.

The per acre net income from different categories of land was worked out which is given below:

Sr. No.	Land	Limit	Per acre net income	Total income
1.	Irrigated Rice land	-	-	-
2.	Ordinary paddy land	3	261	783
3.	workas land	10	71	710
4.	Perennially irrigated land	2½	406	1015
5.	Seasonally irrigated land	Not found in the sample.		
6.	Unirrigated (dry land)	7½	108	810

In the case of perennially irrigated land only sugarcane crop is considered as the crop remains in the field for

12 months or more. This crop is generally irrigated by well irrigation which is not an assured supply of water. However, by source of irrigation such lands may not be considered as perennially irrigated according to the definition of irrigated lands given in B.T. & A.L. Act, 1948.

Although there were not cases of irrigated rice land in the sample it is a common observation that irrigated rice lands give little more income than ordinary rainfed paddy land. It is, therefore, felt that 2½ acres of irrigated paddy and 3 acres of ordinary paddy can be treated as equivalent for practical purpose.

Warkas lands are cultivated every alternate year and give about Rs. 71 net income per acre. 10 acres of warkas land gives return of Rs. 710/-.

3. In unirrigated Jirayat land mostly food crops like Jawar is grown and it gives net income of Rs. 108 per acre. 7½ acres of unirrigated land gives return of Rs. 810/-. The yield from 10 acres of warkas land compares favourably with yield from 7½ acres of unirrigated land. Seasonally irrigated Jirayat land was not found in the sample.

The Relationship of 1 : 2 : 3 between Perennially irrigated Jirayat land, Seasonally irrigated Jirayat land and unirrigated land also appears to be correct.

Taking into consideration the economics of crops, the revised definition approved by the State Level Project Coordination Committee appears to be correct and may be accepted.

### CHAPTER . III

#### PROGRESS OF THE PROGRAMME

The jurisdiction of the SFDA-Chiplun comprised five talukas of Ratnagiri district and three talukas of Satara district. The marginal farmer's scheme was operative in two talukas, Chiplun of Ratnagiri district and Patan of Satara district, and SFDA-Chiplun was to administer it as this was a composite project. Details of small and marginal farmers and agricultural labourers identified have been given in Chapter I. As per the project report the Agency was to cover about 50,000 families of potentially viable small farmers and about 20,000 families of marginal farmers and agricultural labourers during the four year period. Since the identified number of small and marginal farmers eligible to receive benefits under SFDA was 122,804 nearly two out of every five families had to be covered to fulfil the projects target. Similarly, the number of marginal farmers and agricultural labourers identified was 74,839 only two out of every seven families had to be covered to fulfil the project target.

#### Progress of the Scheme

The Agency was expected to start functioning from April 1970, but that was delayed on some grounds or other and the actual working of the Agency started in October 1970. By then the targets for various schemes under both the programmes were more or less decided upon. The targets decided were for the proposed four year period of the programme and therefore, needed to be allotted for each year of the programme. In view of the delayed start to the functioning of the Agency, the period available for execution of the schemes was very short and thus the targets set for the first year, 1970-71, were nominal both under SFDA and MFAL. In fact, the normal working of the Agency started from April 1971. Table 15 gives the targets (in respect of certain individual items only) set for both SFDA and MFAL programmes from inception to 31st March 1973 i.e. upto the end of the third year of the scheme. Certain items such as joint wells, community wells etc. have not been included in the table specifically because fulfilment of these is very much dependent on the interest that Village Panchayats take into such a scheme. Targets for five talukas of Ratnagiri district have been clubbed together, while those for three talukas of Satara district are given separately.

Tables 16 and 17 give the progress under different schemes since its inception to end of June 1973. A cursory glance at the targets and the progress report, which was submitted to 17th meeting of Agency held on 23rd July 1973 at Satara, will be enough to tell that in most cases it is impossible to judge the progress of various schemes in relation to targets set for each item since inception. Incidentally, in the 16th meeting held on 30th April 1973 at Satara, the Agency took a review of its targets and achievements of these targets with a view to allotting targets for the remaining period, which had been extended to March 1976, of three years. This, however, will be looked into later. There is no consistency in prescribing targets and reporting the progress. For instance targets for 'Land Levelling' and 'Land Improvement' have been stipulated separately and in terms of acres, while the progress report narrates the number of applicants for both these items put together and there is no way out to

**Table 15 : Targets set up for 31st March 1973 from the Inception of the Schemes for Small Farmers and Marginal Farmers**

Item	SFDA				MFAL	
	Ratna- giri	Maha- bala- shwar	Jewali	Paten	Chip- lun	Paten
1. Land levelling (acres)	330	40	70	130	110	135
2. Land Improvement (acres)	2820	500	640	1440	630	930
3. Nala bunding	240	30	55	75	-	-
4. Intensive Cultivation (acres)	23340	7450	5425	8900	4435	5875
5. Horticulture (acres)	100	8	2	10	175	175
6. Plough bullocks (Nos.)	900	200	200	300	100	100
7. Milch animals (Nos.)	2485	425	635	930	504	703
8. Poultry (units of 50 birds)	140	30	30	40	51	111
9. Sheep and goat (units of 20)	125	30	30	65	110	510
10. Cattle sheds (Nos.)	235	100	125	200	50	100
11. New wells (Nos.)	385	85	100	185	5	10
12. Repairs to old wells (Nos.)	235	26	50	120	22	52
13. Catch wells (Nos.)	81	10	20	25	-	-
14. Pump sets--oil engines (No.)	340	45	65	185	36	96
15. Electric Motors (Nos.)	7	-	4	4	12	15
16. Share capital loan (Rs.)	175000	20000	35000	50000	150000	150000
17. Managerial subsidy (Rs.)	200000	-	-	-	-	-
18. Assistance to artisans (Rs.)	200000	-	-	-	-	-
19. Assistance to Banks (Rs.)	100000	-	-	-	-	-
20. Construction of godowns (No.)	15	3	3	3	-	-
21. Rural works - Roads (Rs.)	-	-	-	-	500000	500000

Table 16 : Progress under Different Schemes Since Its Inception Upto End of June 1973

Item	District or Taluka	Small Farmers						
		No. of applications collected	No. of applications sanctioned	No. of farmers who lifted loan	Applications pending with			Applications rejected
					Bank	BDO	Other	
1. Land levelling and development	Ratnagiri	1133	410	282	N.A.	N.A.	N.A.	N.A.
	Mahabaleshwar	121	54	48	1	2	-	27
	Jaoli	253	96	57	2	24	-	31
	Patan	218	114	78	17	8	-	46
	TOTAL	1725	674	465	20	34	-	104
2. Plough Bullocks	Ratnagiri	1093	854	603	N.A.	N.A.	N.A.	N.A.
	Mahabaleshwar	-	-	-	-	-	-	-
	Jaoli	-	-	-	-	-	-	-
	Patan	-	-	-	-	-	-	-
	TOTAL	1093	854	603	-	-	-	-
3. New wells	Ratnagiri	157	120	114	N.A.	N.A.	N.A.	N.A.
	Mahabaleshwar	47	36	33	-	-	-	8
	Jaoli	80	56	44	5	-	-	9
	Patan	99	47	46	10	-	-	13
	TOTAL	383	259	237	15	-	-	30
4. Repairs to Old Wells	Ratnagiri	74	41	39	N.A.	N.A.	N.A.	N.A.
	Mahabaleshwar	2	1	1	-	-	-	1
	Jaoli	46	16	11	1	-	-	1
	Patan	20	12	12	-	-	-	7
	TOTAL	142	70	63	1	-	-	9

(continued)

Table 16 : (continued)

Item	District or Taluka	No. of applications collected	No. of applications sanctioned	No. of farmers who lifted loan	Applications pending with			Applications rejected
					Bank	BDO	Other	
5. Pump Sets, oil engine, electric motor etc.	Ratnagiri	206	124	103	N.A.	N.A.	N.A.	N.A.
	Mahabaleshwar	30	5	2	3	-	-	5
	Jaoli	101	61	47	8	1	-	15
	Patan	87	48	32	24	10	-	12
	TOTAL	424	238	184	35	11	-	32
6. Milch Cattle	Ratnagiri	1603	1335	823	N.A.	N.A.	N.A.	N.A.
	Mahabaleshwar	324	49	33	153	4	85	33
	Jaoli	483	298	183	106	-	-	79
	Patan	352	218	133	19	-	-	115
	TOTAL	2762	1900	1172	278	4	85	227
7. Poultry	Ratnagiri	198	79	71	N.A.	N.A.	N.A.	N.A.
	Mahabaleshwar	-	-	-	-	-	-	-
	Jaoli	-	-	-	-	-	-	-
	Patan	4	3	3	N.A.	N.A.	N.A.	N.A.
	TOTAL	202	82	74	-	-	-	-

(continued)

Table 16 : (continued)

Item	District or Taluka	No. of applications collected	No. of applications sanctioned	No. of farmers who lifted loan	Applications pending with			Applications rejected
					Bank	BDO	Other	
8. Sheep and Goats	Ratnagiri	114	31	5	N.A.	N.A.	N.A.	N.A.
	Mahabaleshwar	-	-	-	-	-	-	-
	Jaoli	-	-	-	-	-	-	-
	Patan	1	1	-	N.A.	N.A.	N.A.	N.A.
	TOTAL	115	32	5	-	-	-	-
9. Cattle sheds	Ratnagiri	21	9	4	N.A.	N.A.	N.A.	N.A.
	Mahabaleshwar	7	-	-	N.A.	N.A.	N.A.	N.A.
	Jaoli	-	-	-	-	-	-	-
	Patan	-	-	-	-	-	-	-
	TOTAL	28	9	4	-	-	-	-
10. Intensive Cultivation	Ratnagiri	7275	7275	3181	N.A.	N.A.	N.A.	N.A.
	Mahabaleshwar	1128	1128	422	N.A.	N.A.	N.A.	N.A.
	Jaoli	7674	7674	2797	N.A.	N.A.	N.A.	N.A.
	Patan	2532	2532	789	N.A.	N.A.	N.A.	N.A.
	TOTAL	18609	18609	7189	N.A.	N.A.	N.A.	N.A.



Table 17 : Progress under Different Schemes Since Its Inception Upto End of June 1973

Item	Taluka	No. of applications collected	No. of applications sanctioned	No. of farmers who lifted loan	Applications pending with			Applications rejected
					Bank	BDO	Other	
					Marginal Farmers			
1. Land levelling and development	Chiplun	218	176	126	N.A.	N.A.	N.A.	N.A.
	Patan	438	306	227	106	20	6	68
	TOTAL	656	482	353	106	20	6	68
2. Plough Bullocks	Chiplun	120	105	53	N.A.	N.A.	N.A.	N.A.
	Patan	-	-	-	-	-	-	-
	TOTAL	120	105	53	-	-	-	-
3. New Wells	Chiplun	26	18	18	N.A.	N.A.	N.A.	N.A.
	Patan	70	52	41	15	3	-	6
	TOTAL	96	70	59	15	3	-	6
4. Repairs to Old wells	Chiplun	6	1	-	N.A.	N.A.	N.A.	N.A.
	Patan	19	12	9	7	-	-	2
	TOTAL	25	13	9	7	-	-	2
5. Pump sets, oil engine, electric motor etc.	Chiplun	21	16	12	N.A.	N.A.	N.A.	N.A.
	Patan	110	79	61	25	6	-	-
	TOTAL	131	95	73	25	6	-	-

(continued)

Table 17 : (continued)

Item	Teluka	No. of applications collected	No. of applications sanctioned	No. of farmers who lifted loan	Applications pending with			Applications rejected
					Bank	BDO	Other	
6. Milch Cattle	Chiplun	666	444	297	30	-	9	183
	Patan	1444	657	382	111	-	52	624
	TOTAL	2110	1101	679	141	-	61	807
7. Poultry	Chiplun	88	13	11	10	41	-	24
	Patan	8	5	4	-	-	3	-
	TOTAL	96	18	-	10	41	3	24
8. Sheep and Goat	Chiplun	77	6	6	-	-	-	71
	Patan	1	-	-	-	-	-	1
	TOTAL	78	6	6	-	-	-	72
9. Intensive Cultivation	Chiplun	4800	4800	4800	-	-	-	-
	Patan	1770	1770	1770	-	-	-	-
	TOTAL	6570	6570	6570	-	-	-	-

know the area that is likely to be improved upon as a result of this scheme. The minimum that the Agency could have done in the matter of reporting progress was reporting the area for which loans have been sought, sanctioned and lifted along with the number of applicants etc. This information is invariably available with the financing institutions and could have been made use of to give a better reporting of the Agency's activity. This could have given some idea as to how the particular scheme is progressing and is being responded to in relation to the target set for the year. There is an alternate way out to assess the area for which the loans have been sanctioned and lifted. The per acre rate of lending could have been used to find out the acreage since the progress report gives the amount sanctioned and lifted by these applicants. Here the difficulty in assessing the area arises on account of the differing per acre rates of lending in respect of land development and land levelling and also the lack of information regarding lifting of 1st or 1st and 2nd instalments. This, too, could have been facilitated if the Agency had asked the financing institutions to submit the information little more in detail and clearly. In effect the progress report at each of the meetings of the Agency results into a game of numbers. Additional difficulties to assess the area arise as a result of the lending policies of the financing institutions. The banks have not invariably followed the lending rates per acre prescribed by the Agency. The Agency had proposed lending Rs.500 per acre for land levelling and Rs. 250 per acre for land improvement. How these per acre rates were fixed at this low level is difficult to know. As a result of the query made, in March 1972, the Divisional Soil Conservation Office had advised that as per their estimate the cost of levelling one acre of land was around Rs. 800 and to support his estimate had given the details of costs in four blocks in execution in Patan and Jawali talukas. The cost estimates for the four blocks are given below.

(1) Wambavade Bl. No. 12, Sub-division : Patan

Area of the block: 13.03 acres. % Slope : 4%

i) Average No. of terraces that are likely to be constructed in one acre		3 Terraces
ii) Average earth work likely to be carried out in one acre of terraces	Quantity 809-20 cu.metres	Amount (Rs.) 768.74
iii) No. of outlets that would be required to be constructed (Grass outlet)	3	19.50
iv) Survey work :		
(a) During construction		9.00
(b) Planning		2.00
Total work's cost per acre		----- 799.24 -----

(2) Bhanang Bl.No.18, Sub-division: Medha (Jawali Taluka)

Area of the block: 18-18 acres, % Slope: 5%.

i) Average No. of terraces that are likely to be constructed in one acre	6 Terraces	
	Quantity	Amount (Rs.)
ii) Average earth-work likely to be carried out in one acre of terraces	800 cu. metres	760.00
iii) No. of outlets that would be required to be constructed (Grass outlets)	6	39.00
iv) Survey Cost:		
(a) During construction		9.00
(b) Planning		2.00
Total Work's Cost per acre		810.00

(3) Wagheshwar Bl.No.16, Sub-division: Medha (Jawali Taluka)

Area of the block: 8-11 acres. % Slope: 6%.

i) Average No. of terraces that are like to be constructed in one acre	4 Terraces	
	Quantity	Amount (Rs.)
ii) Average earth-work likely to be carried out in one acre of terraces	894-40 cu. metres	849.68
iii) No. of outlets that would be required to be constructed (Grass outlets)	4	26.00
iv) Survey Work:		
(a) During construction		9.00
(b) Planning		2.00
Total Work's Cost per acre		886.68

(4) Goshatwadi Bl.No. 18, Sub-division: Patan

Area of the block: 9-10 acres. % Slope: 7%.

i) Average No. of terraces that are likely to be constructed in one acre	4 Terraces	
	Quantity	Amount (Rs.)
ii) Average earth-work likely to be carried out in one acre of terraces	761-60 cu. metres	723.52
iii) No. of outlets that will be required to be constructed (Grass outlets)	4	14.00
iv) Survey Work:		
(a) During construction		9.00
(b) Planning		2.00
Total Work's Cost per acre		748.52

The four cost estimates are for land with varying slope from 4% to 7%. The variation in estimates is the result of local variations in the lay of the land, number of subdivisions in the total area of the block and the number of bunds etc. on the land. The Divisional Soil Conservation office had further communicated that the rates for earth-work paid by Soil Conservation Department were lower than the going rates and this variation, too, must be given due consideration when deciding the per acre requirement of funds. Considering all these factors an amount of Rs. 800 per acre for land levelling will be a fair and reasonable estimate. The Soil Conservation Office did not undertake construction of small bunds etc. that were covered under 'Land Improvement' and hence declined to give any estimates for the same.

The Land Development Banks that were to finance this investment in land thought the per acre rates low but accepted these rates only nominally. The banks had their own standard for per acre loan limit of 50 per cent of valuation calculated as 300 times land revenue. As a result of this though the banks accepted the per acre rates prescribed by the Agency rarely were these rates practised. There are quite a number of cases where the per acre finance made available to cultivators varied too much. For instance two extreme cases were noticed while collecting information from the banks and other official sources. In these two cases both the farmers (small) had asked and lifted loan for land development, the relevant information being as below :

	<u>Case 1</u>	<u>Case 2</u>
1) Reason for Borrowing	Land Improvement	Land Improvement
2) Owned land as per Village Form 8A	9-12 acres	10-03 acres
3) Area on which land improvement is undertaken or proposed	0-06 acres	10-03 acres
4) Amount of loan sanctioned	Rs. 1300	Rs. 600
5) Rate per acre in relation to area in (3) above	Rs. 8666	Rs. 60

There were sufficiently large number of cases in between the above two extremes and under such circumstances trying to assess acreage on the basis of loan sanctioned and lifted and the per acre rates of lending becomes thoroughly meaningless. The banks, no doubt, must have assessed the repaying capacity of the borrower, security offered etc. and then come to the conclusion that the rate prescribed by the Agency, in such cases, was either too high or too low to carry out the necessary improvement.

The project report had prescribed the per acre rates of finance at Rs. 500 for 'Land Levelling' and Rs. 250 for 'Land development', and the same were accepted by the Agency in its 2nd meeting held on 28th January 1971. In the same meeting a member had raised the issue of the quantum of loan being low and had stated that it will be quite inadequate to undertake and complete the necessary investment. The matter was once again discussed in the 3rd meeting, held on 26th February 1971, and the Agency by its Resolution No. 35 resolved that the Land Development Banks should sanction the necessary loan for the purpose as per the recommendation of the Soil Conservation

Officer or his deputy, though for the purpose of subsidy the amount of loan considered will be Rs. 500 per acre or the actual whichever is low. The matter rested here until January 1973 in spite of the Divisional Soil Conservation Officer, Satara, having submitted his estimates and recommendation that the loan amount of Rs. 800 per acre would be quite fair and reasonable. The matter was taken up again as a result of the letter No. 22-10/72 Agri.Cr. dated 27th/28th October 1972 from Director (Credit), Department of Agriculture, Government of India. The matter was taken up by various Agencies with the Department of Agriculture, Government of India, not in the form of adequacy or inadequacy of loan per acre for land development but in the form of difference in subsidy rates practised by SFDA-MFAL and the State Governments and Union Territories. The pattern of subsidies under SFDA-MFAL was 25 per cent to 33 1/3 per cent of the cost of investment for various programmes. The State Governments are implementing Plan and Non-Plan schemes which also provide subsidies to participant farmers at the rate of 15 to 50 per cent for different programmes. The suggestion from Government of India was that the present rates of subsidy under SFDA-MFAL will continue to operate wherever the subsidy admissible was lower under the State programmes. Wherever the subsidy rates of the State programmes were higher than the project pattern rate then in that case the rate of subsidy should be aligned to the prevalent State subsidy rate. The contribution from SFDA-MFAL will be in accordance with the approved pattern and the balance portion will be drawn from the State resources to attain the level of State pattern. Whether the State Government was agreeable to such a proposal was not indicated in the letter mentioned above or in the Agency's proceedings. However, at this moment the Agency came out with a proposal that the permissible expenditure limit be raised as the present one is inadequate. That the Agency took almost two years to make such a proposal is enough to show the pace of its working. The Agency by its Resolution No. 230 dated 30th January 1973 approved that per acre rate, for 'Land development and levelling', of permissible expenditure be raised to Rs. 800 and in certain cases upto Rs. 1200 and requested the Government of India to accord its approval to raise the rate of financing for land development work upto the limit prescribed by the State Government from time to time, the present rates being as resolved above. The Government of India in due course i.e. in September 1973 allowed the Agency to increase the limit from Rs. 500 to Rs. 1200 for considering subsidy due and admissible for land development and land levelling. The Agency advised the Land Development Banks etc. to submit their claims for subsidy at the limiting rate of Rs. 1200 per acre from 30th January 1973. This was conveyed to financing institution sometime in November 1973. Effectively the matter finally got settled at the end of almost three years since the inadequacy of per acre rate was first raised in January 1971. Claims to higher subsidy, as a result of enhanced rate of investment per acre, were not applicable to borrowers earlier to 30th January 1973. The cost of the delay, therefore, is to the participants previous to 30th January 1973. What beneficial effects the raising of loan limits, admissible for subsidy, will have is difficult to visualize at the moment. It seems that the Government of Maharashtra was to some extent instrumental, in getting this limit raised from Rs. 500 to Rs. 1200 per acre, through its reference No. SFD/1973/56927/R dated 23rd June 1973 to Government of India. There seems to be one possibility that SFDA-MFAL project will contribute 25 per cent subsidy admissible under its rules towards the land development work undertaken

departmentally by the State Government within the project area and thereby enhance its reporting of assistance to small and marginal farmers under the scheme. If this were not to be so, it is difficult to understand why the Divisional Soil Conservation Officer, Katnagiri and Setara are requested to send the subsidy claims of all such small and marginal farmers whose lands have been developed departmentally after 30th January 1973 i.e. the date of the Resolution No. 230. The State Government which pays subsidy at the rate of 62½ per cent on such works stands to gain if such an agreement has been reached since it now will have to bear the subsidy cost of 37½ per cent only. As a result of such an agreement, if at all any exists, it is only hoped that double reporting of land developed or levelled does not take place as a result of both claiming the area in their respective reports.

The above related to land levelling and land development and the progress reported at the end of three years ending March 1973 is very poor. In respect of other schemes, such as new wells, repairs to old wells, etc. falling under long term loans and milch animals, plough bullocks, poultry etc. falling under medium term loans, the progress in relation to targets is very poor. In respect of 'intensive cultivation' the difficulty in assessing the progress arises in the same manner as has, already, been noted earlier in respect of land levelling and land development. Here again the progress report does not give acreages but once again gives the number of applicants etc. The targets prescribed for various crops, under intensive cultivation for the two years 1971-72 and 1972-73 were as given below.

1971-72

	Small Farmers			Marginal Farmers		
	Katnagiri Dist.	Petan Jawali	Mahabaleshwar	Chiplun	Petan	
1. Hybrid Paddy (acres)	10000	800	800	400	2550*	-
2. Hybrid Jowar (acres)	-	2000	1000	1000	-	2500
3. Oilseeds (acres)	3000	800	800	400	-	-
Total	<u>13000</u>	<u>3600</u>	<u>2600</u>	<u>1800</u>	<u>2550</u>	<u>2500</u>

(\* includes 50 acres of summer paddy.)

1972-73

1. Vegetable cultivation (acres)	140	100	50	25	60	200
2. High Yielding Paddy (acres)	6400	800	1400	1400	1000	1000
3. High Yielding Jowar (acres)	-	-	-	-	-	1000
4. Local crops (acres)	3500	2000	2000	500	500	500
5. Oilseeds (acres)	100	2000	2000	900	100	400
6. Sugarcane (acres)	200	400	200	-	25	75
Total	<u>10340</u>	<u>5300</u>	<u>5650</u>	<u>2825</u>	<u>1685</u>	<u>3175</u>

The targets prescribed for various crops are as above while the reporting is in terms of number of applicants etc. and that too a cumulative figure since the inception of the scheme. Even the response to various crops has not been detailed in the progress report. As in the case of land levelling and development detailed information could have been sought from the financing institutions and it could have been included in the progress report. It could have also been furnished from the subsidy demand from the banks and the societies that forward the claims for subsidy to the Agency. Even the alternate method to assess the acreage through loan disbursement is not open firstly, on account of differing rates of finance for various crops and secondly, because of the rate of finance that the Agency takes into consideration for the purpose of risk fund to financing institutions and subsidy to farmers. Additionally there is no way out to know whether the participants lifted loan for the full dose, one-half dose or one-third dose. The rate of finance considered by the Agency in its budget provisions is quite different from the rates that the banks deem fit. This can be seen from rates for various crops given below.

	Agency	D.C.C. Bank Satara
1. Kharif Paddy (per acre)	Rs. 200	Rs.110
2. HYV Paddy (per acre)	Rs. 300	Rs.330
3. HYV Paddy Summer (per acre)	Rs. 300	Rs.325+Rs.75 for pump irrigation
4. Hybrid Jowar (per acre)	Rs. 150	Rs.295
5. Oilseeds (per acre) (a)	Rs. 200	Rs.130
(b)	Rs. 100	-
6. Local Crop Paddy	-	Rs.110
Jowar	-	Rs.105
7. Sugarcane (a)	Rs.2000	Rs.1400
(b)	Rs.1000	-

( a - small farmers; b - marginal farmers.)

That the project report should have prescribed differing rates of loan finance for the same crop in regard to small and marginal farmers is very curious. Excepting one or two crops the rates considered by the Agency are lower than the D.C.C. Bank loan rates. The Bank has different rates for sugarcane for ratoon crop, Adkali crop etc. and only has been given above. By and large, therefore, the progress reports of the Agency fail to give any relevant and worthwhile information about the schemes. Thus, for want of any clearcut assessment of physical achievement of various developmental assistance schemes some alternative method needs to be looked into. The only other immediately available source is the comparison of budgetary sanctions and actual disbursement under each head. Table 18 gives budget provision and actual expenditure (subsidy, risk fund and grants etc.) under very broad heads for the three years 1970-71, 1971-72 and 1972-73 in respect of SFDA and MFAL separately. The Agency administered a composite project and hence administration sanctions and expenditure has been shown on the SFDA accounts only. In view of the comparatively short period of functioning of the Agency during 1970-71, the large surplus balance over the budgeted expenditure is somewhat natural. While the budgetary sanctions were separate for SFDA and MFAL, the accounts of expenditure do not seem to have been maintained separately and to that extent the surplus balance over the budgeted expenditure would be very much larger at Rs.344165 than the SFDA accounts will show. Leaving aside sanctioned



**Table 18 : Budget Provision and Expenditure (Subsidy and Risk Fund etc.) under SFDA and MFAL  
Project I Chiplun**

Items	Budget Provision			Expenditure		
	1970-71	1971-72	1972-73	1970-71	1971-72	1972-73
<u>S.F.D.A.</u>						
1. Administration	83250	50000	300000	27286.51	129931.70	129449.89
2. Agriculture	75000	707000	1400000	725.00	179053.48	317455.77
3. Minor Irrigation	-	239000	950000	-	48887.50	171922.51
4. Animal husbandry	118750	500000	600000	49725.00	177005.48	186088.11
5. Strengthening of Cooperatives	31500	250000	300000	2598.51	50734.41	130971.89
6. Bench Mark Survey	-	-	20000	-	-	-
7. Marketing and Stores	-	-	120000	-	-	-
8. Rural Artisans	-	-	-	-	22575.55	33834.15
9. Custom Service	-	-	-	-	-	62500.00
10. Subsidiary occupation	-	-	-	-	-	25000.00
	308500	1746000	3690000	80335.02	608188.12	1047222.32
<u>M.F.A.L.</u>						
1. Agricultural	45000	448300	550000	-	105295.29	384371.89
2. Minor Irrigation	20000	220080	540000	-	31863.00	28361.70
3. Animal Husbandry	51000	152620	500000	-	95250.15	167174.47
4. Strengthening of Cooperative Societies	-	122000	165000	-	11560.00	16820.00
5. Rural Works	-	100000	900000	-	100000.00	356844.00
6. Bench Mark Survey	-	-	10000	-	-	-
7. Administration	-	500	-	-	80.00	232.00
	116000	1043500	2665000	-	344048.44	953804.06

and actual expenditure on administration, it will be seen that the expenditure on developmental schemes was barely 15.5 per cent of budgetary sanctions. This has been arrived at by taking SFDA and MFAL accounts together as no expenditure is accounted on MFAL accounts.

In the subsequent two years 1971-72 and 1972-73 the progress was slightly better but not very encouraging. The total budgetary sanctions inclusive of administration were very much larger for both the years. In spite of sufficient allotment of funds the agency was unable to make much headway and the disbursement for 1971-72 was barely 28 per cent and 33 per cent of sanctioned expenditure for SFDA and MFAL respectively. Budgetary sanctions for 1972-73 were little more than twice for the year 1971-72 and the actual disbursement had come down to barely 25 per cent for SFDA. Actual disbursement in 1972-73 was about 36 per cent for MFAL. The most important items of disbursement, in respect of both small farmers and marginal farmers, were milch cattle, intensive cultivation and minor irrigation schemes. Subsidy in respect of intensive cultivation is to be continued in respect of marginal farmers only. In respect of small farmers subsidy was to be granted for the initial two years only and no subsidy on inputs for intensive cultivation was allowable in the subsequent years. The success of this particular scheme, therefore, will have to be judged after the subsidy has been stopped.

The project report made a provision of Rs. 5 lacs for granting interest free loans to small and marginal farmers who are non-members of the primary co-operative credit societies, to become members of such societies in the project area. Provisions against 'strengthening of Co-operatives' for the three years include subsidies to co-operative institutions and also the provision of loans to non-members to become members of the primary co-operative credit societies. Disbursement of such loans to non-members was reported for 1971-72 and 1972-73 only and the relevant information for the two years is given below:

	1971-72		1972-73	
	No. of farmers	Amount (Rs.)	No. of farmers	Amount (Rs.)
<u>Small Farmers</u>				
1. Ratanagiri district	4	80	311	8000
2. Mahabaleshwar	89	1780	123	2460
3. Jawali	128	2560	924	18480
4. Patan	48	960	95	1900
Total	269	5380	1453	30840
<u>Marginal Farmers</u>				
1. Chiplun	32	640	-	-
2. Patan	546	10920	841	16820
Total	578	11560	841	16820

The above information needs to be compared with the identified small, marginal and large and medium farmers and the total membership, of these respective categories of farmers, of primary co-operative credit societies. Some information in respect of these is available regarding Patan, Jawali and Mahabaleshwar talukas only and the same is presented below.

	<u>Patan</u>	<u>Jawali</u>	<u>Mahabaleshwar</u>
Marginal farmers identified	32560	8475	1577
Small farmers identified	5603	9129	1474
Other farmers (large etc.)	1611	N.A.	N.A.
<b>Total farmers</b>	<b>39774</b>	<b>17604</b>	<b>3051</b>
Members of primary credit Societies (1971-72)	23433	10705	2195

It would be fair enough to assume that most of the large farmers and majority of the small farmers are likely to be members of the primary credit societies. If this, in fact, holds good then the problem of non-membership really relates to marginal farmers. Out of the total membership of co-operatives in Patan taluka small and large farmers would account for nearly 7214 members leaving a balance of 16219 members of co-operative credit societies to marginal farmers. Thus, it means that around 16341 marginal farmers are not members of the co-operative credit societies in Patan taluka. Against this number of non-members (16341) the loans were advanced to 1387 farmers in the two years to become members of the credit societies. In the two-year period, therefore, the Agency had not been able to enrol even 10 per cent of non-members as members. If co-operative credit facility is to reach the poorer farmers these non-member marginal farmers need to be enrolled as members in larger numbers. The same would be more or less true in respect of Jawali and Mahabaleshwar talukas.

As a result of very poor progress of granting loans to non-members to become members of primary co-operative credit societies, the Agency was left with a balance of Rs.2,65,220 and Rs. 1,55,020 out of the budget provisions under SFDA and MFAL respectively. In the Agency meeting of 30th January 1973, the project officer came out with a proposal to make the same loan facility available to non-members of co-operative sugar factories, within the project area, to become members. As per the Reserve Bank's scheme, the District Central Co-operative Bank can advance three-fourth amount of the Share Value by way of Medium Term Loan for purchase of such shares, the balance of one-fourth Share Value being met by the cultivator. The Agency proposal was that this balance of one-fourth Share Value be advanced as interest free loan to identified small and marginal farmers who intend to cultivate sugarcane and thus desire to become members of the Co-operative Sugar Factory. In support of the proposal the Agency has cited that the Government of India has already accorded its sanction to MFAL Project, Goa, in activating its programme of enrolment of membership of Sugar Factory within the project area. The Agency, further, states that the D.C.C. Banks at Ratnagiri and Satara have agreed to such an arrangement and are willing to grant loan of three-fourth Share Value to these cultivators. There are three Co-operative Sugar Factories at Chiplun, Marali (Patan taluka) and Bhuinj (Wai taluka) within the jurisdiction of the SFDA-MFAL Project Chiplun. While Bhuinj Sugar Factory is outside the jurisdiction of the project, Jawali and Mahabaleshwar talukas of the project are included in the area of operation of the said Sugar Factory. The total interest free loan amount that will be required is as below.

1) Chiplun Sugar Factory	Rs. 2,50,000
2) Marali (Patan)	Rs. 4,50,000
3) Bhuinj	Rs. 75,000
<b>Total</b>	<b>Rs. 7,75,000</b>

The Agency in its 15th meeting of 30th January 1973 accepted the proposal by its Resolution 216 and agreed that the Government of India should be requested to extend the facility of giving 25 per cent of the value of the share as interest free medium term loan to small and marginal farmers in order to enrol the said farmers as members of the Co-operative Sugar Factory.

The above proposition arose as a result of the surplus arising out of earmarked funds for granting loans to non-members to become members of the primary credit co-operatives. Diverting these funds to such other related activities may be quite legitimate but it at the same time underlines the Agency's failure to enrol non-members as members of primary credit societies. Further, the surplus left with the Agency is around Rs. 4.0 lacs and the interest free loan required is Rs. 7.75 lacs i.e. Rs. 3.75 lacs more than the available surplus. These additional funds will have to be provided for in the future provisions and to that extent the funds available for new membership of primary credit co-operatives might get depleted and this might adversely affect the fresh enrolment to primaries which is already very poor. Again, the manner in which the small and marginal farmers have been identified on the basis of Village Form 8A, the benefits may accrue to already well off farmers and/or families to the detriment of the poorer ones for whom the project is to be implemented. The 'Master Lists' of small and marginal farmers are going to be scrutinized and corrected by taking into consideration the 'operational' land holding of the family rather than as was done by using the Village Form 8A. If the loans for Sugar Factory shares are granted on the basis of existing 'Master Lists' there could be unnecessary complications when the lists get corrected.

As the disbursement progresses from year to year the proportionate share of expenses on administration goes down. The provision, for the four years of project period, was Rs. 5.50 lacs and Rs. 1.00 lac for administration under SFDA and MFAL projects. As a proportion of total outlay (SFDA plus MFAL) of Rs. 254.73 lacs the share of administrative expenditure is around 2.55 per cent and for the three years 1970-71, 1971-72 and 1972-73 the same works out at 33.9 per cent, 13.6 per cent and 6.8 per cent of actual expenditure for the respective years. For the three-year period administrative expenditure works out to be 9.8 per cent of total expenditure. If this is ever going to be around the proposed level of 2.55 per cent of total outlay the progress in the subsequent three years (project has been extended upto 1975-76) will have to be of a much higher order than hitherto reported.

#### Target Achievement ending March 1973

As stated earlier the Agency in its 16th meeting held on 30th April 1973 took a review of its achievement since inception and distributed the balance of target for the remaining three-year period ending March 1976. Table 19 gives the target as per project report and the achievement ending March 1973, both in respect of SFDA and MFAL.

How various achievement figures have been arrived at is difficult to comprehend. When the Agency was requested to give the Block-wise details of achievement these were not readily available nor was the Agency able to produce the figures of farmers who had achieved this target. Besides the

Table 19 : Target as per Project Report and Achievement upto 31-3-1973 and Distribution for the Remaining Period 1973-74, 1974-75, 1975-76

Sr. No.	Item	Total target as per Project Report		Target achieved		Balance		Target distributed		Balance			
								1973-74		1974-75		1975-76	
		S.F.	M.F.	S.F.	M.F.	S.F.	M.F.	S.F.	M.F.	S.F.	M.F.	S.F.	M.F.
<b>1) Agriculture</b>													
a)	Land Development	10000	2000	285	116	10715	2014	3000	600	3890	714	3905	700
b)	Land Levelling	1000	200										
c)	Demonstration Plot	*	*	340	80	181	-	250	125	250	125	250	125
d)	Horticulture							1775	2				
e)	Int. Cultivation	116200	16200	4335	10225	111865	5975						
f)	Plough Bullocks	2000	200	347	16	1653	184	500	60	300	60	653	64
<b>2) Animal Husbandry</b>													
a)	Milch Cattle	5000	1000	1120	614	3880	386	1500	350	1200	26	1130	-
b)	Poultry Unit	2000	1500	74	15	1926	1485	365	210	800	600	761	675
c)	Sheep and Goat (Scheme is recently approved)	-	1000	1	4	-	996	10	200	-	400	-	396
d)	Cattle Sheds	2000	300	2	-	1998	-	680	80	718	-	600	-
<b>3) Minor Irrigation</b>													
a)	New Wells	1500	300	135	36	1365	265	300	100	565	85	500	80
b)	Catch wells	500	50	-	-	500	50	150	35	200	10	150	5
c)	Repairs to Old Well	1000	100	22	6	978	94	180	30	500	50	478	44
d)	Lift Irrigation	10	5	-	-	10	5	10	5	-	-	-	-
e)	Pump sets	3000	200	125	50	2875	150	700	60	1100	50	1075	40
f)	Konkan Bendhera	-	10	-	-	-	10	-	10	-	-	-	-

\* No target is given in Project Report.

above requested break-up, the meaning of the word 'Achievement' was itself not very clear to the Agency. In normal usage 'Achievement' means completion, accomplishment or thing accomplished. Whether achievement, therefore, meant that land levelling and development has been completed on 285 acres and 116 acres in respect of small and marginal farmers is not at all clear. Or did the achievement have a limited meaning that loan disbursement for land levelling and development was for the above mentioned area? The Agency furnishes a progress report to its committee meeting and gives the details of its work in its annual report. These two sources may be tried to arrive at the figures. The necessary details from both the sources are given below:

Year ending 31st March	<u>Land Levelling and Development</u>			
	SFDA		MFAL	
	No. of farmers who lifted loan	Amount disbursed (Rs.)	No. of farmers who lifted loan	Amount disbursed (Rs.)
1970-71	4	2900	-	-
1971-72	215	135850	127	71825
1972-73	166	129272	143	131725
Total ending March 1973	385	268022	270	203550
Cumulative Total as furnished to 16th Agency meeting of 30th April 1973	356	259122	255	188150

The difference in the number of farmers in the cumulative total and the year-wise total arises as a result of 29 farmers (the actual difference under SFDA) having lifted the two instalments of the loan in two financial years. The same is the case in respect of 15 farmers under MFAL. However, this does not preclude the possibility of quite a few farmers having lifted both the instalments of the loan in the same financial year. Why the difference in the amount disbursed occurs, is not possible to explain but is of little consequence for the purpose. The achievement under SFDA in respect of land development is 285 acres and the maximum loan amount, assuming all the loan amount as cost of development, admissible for subsidy will be Rs. 1,42,500 calculated at the Agency's prescribed rate of Rs. 500 per acre. As stated under Progress of the Scheme, the banks have granted loans much beyond this rate per acre but the admissible loan amount for subsidy will be as given above. It may be assumed, for the sake of convenience, that in respect of these 285 acres the banks did actually follow the prescribed rate of finance of Rs. 500 per acre and the loan disbursed would, therefore, amount to Rs. 1,42,500, making all of this loan amount admissible for subsidy. The total loan disbursement for land levelling and development is reported at Rs. 2,59,122 (lower of the two amounts given above being accepted for the purpose) and excluding the amount for completed land development (i.e. Rs. 1,42,500) the balance of Rs. 1,16,622 happens to be on account of incomplete area in which the work is in progress. It is difficult to assume that all this amount will be in respect of the first instalment only. There are bound to be some cases where the farmers have lifted the second instalment of the loan after the utilization certificate for the

first instalment was obtained. Once again it may be assumed that around 50 per cent of the balance amount of incomplete works, had submitted the utilization certificate in respect of first instalment of the loan. The Agency pays the prescribed subsidy (25 per cent) for first and second instalments of the loan after getting utilization certificate for each instalment separately. Even in respect of completed works it may be assumed that subsidy has been paid in respect of first instalment only and not for the total cost of the works. With the above assumptions the following amounts will be eligible for subsidy.

	Amount eligible for subsidy	Subsidy amount @ 25% of cost	Actual subsidy paid @ 25% of cost
	Rs.	Rs.	Rs.
Completed works on 285 acres - $\frac{1}{2}$ of loan amount	71250	17812	-
50% of amount of incomplete works in progress	58311	14578	-
<b>Total</b>	<b>129561</b>	<b>32390</b>	<b>29936</b>

Even with all the assumptions made in favour of the Agency the amount of subsidy due is larger than actually paid by end of March 1973. The actual subsidy paid has been assumed to be on first instalment only which is not likely to be a fact unless one is to accept that the utilization certificate for all the 285 acres of claimed achievement were submitted very late in March 1973 and hence could not be disposed of and subsidy paid. It, therefore, means that quite some amount of subsidy actually paid must be for completed work and the extent of that amount is not possible to guess. The above consideration is based on the assumption that all the loans were for land levelling where the rate of loan per acre has been prescribed at Rs. 500. Actually the achievement consists of area under land levelling and land development. The per acre rate of finance prescribed for land development was Rs. 250 and if all the loans are assumed to be for land development it does not help solve the riddle of achievement claimed. The amount of subsidy paid by end of March 1973 is Rs. 29936 and hence the amount of loan eligible for subsidy may be accepted as Rs. 1,19,744 (subsidy being 25 per cent of cost). Since 285 acres is the claimed achievement the cost of development of this area will be Rs. 71250, the cost being calculated at the admissible rate of Rs. 250 per acre. The balance of Rs. 47494 will then be the amount of admissible loan for incomplete work in progress. If it is assumed that subsidy in respect of completed works has been paid on the first instalment of loan amount i.e., one-half of the cost and in respect of incomplete works on about 50 per cent of the admissible amount subsidy has been paid, the results would be as below.

	Amount eligible for subsidy Rs.	Subsidy amount @ 25% of cost Rs.	Actual subsidy @ 25% of cost Rs.
Completed work on 285 acres - $\frac{1}{2}$ of loan amount	35,625	8,906	-
50% amount of incomplete work in progress	23,747	5,937	-
<b>Total</b>	<b>59,372</b>	<b>14,843</b>	<b>29,936</b>

The amount of subsidy paid is twice the subsidy calculated above. Even if subsidy for completed works be allowed on the total cost of Rs. 71,250 the total amount of subsidy due will increase by another Rs. 8,906 to Rs. 23,749 and even this will be less by about Rs. 6,200 than the actual subsidy paid.

All the above exercise does not lead us to any clear conclusions. The claimed achievement is of land levelling and land development put together and in view of two scales of finance per acre prescribed it is impossible to arrive at the area figures. However, the above calculations do suggest that there is something amiss and the claim of achievement of 285 acres could be of doubtful veracity.

Alternate manner to arrive at the possibility is through the number of cultivators. In a note, submitted to 18th Agency meeting of 27th November 1973, the project officer stated that "land levelling or the land development, in most cases, is far less than one acre i.e. it is generally 15 to 20 gunthas of land only". If this assessment of the Project Officer is correct then to achieve 285 acres of land levelling and/or land development the number of cultivators would be 570, each cultivator having developed and/or levelled 20 gunthas or one-half acre of land. This estimated figure is more by 214 farmers than to whom the loan has been disbursed. All this refers to small farmers and achievement in respect of marginal farmers under land levelling and development is not any different. If only the Agency had bothered to keep the progress of land levelling and land development separately in the progress report the above guesswork could have been saved and the achievement claimed judged in a more meaningful way.

The achievement of area under 'Intensive Cultivation' has been claimed at 4335 acres and 10225 acres for SFDA and MFAL respectively. In relation to the target the achievement in respect of SFDA will be barely 4.0 per cent and extremely poor. Marginal farmers seem to have responded very much better the achievement being 63.1 per cent of target. Such a wide difference in achievement of small and marginal farmers is a mystery, especially when the small farmers who are supposedly potentially viable and definitely better endowed with resources should have responded so poorly. Here too, the claimed achievement is of doubtful veracity. The following information from the progress report ending 31st March 1973 may be able to help to assess the claimed achievement.

Farmers participating	Area achieved (acres)	Amount of loan disbursed (Rs.)	Subsidy amount paid (Rs.)
SFDA - 7189	4335	15,12,526	1,01,626
MFAL - 6570	10225	6,20,560	2,06,576



159378

Remembering that the small cultivator has larger land resources at his command than the marginal farmer, it is quite interesting to know that the average area under intensive cultivation happens to be barely 25 gunthas for small farmer whereas it should be 1-22 acres for marginal farmer. Between the two sets of farmers, the marginal farmers' ability to bear risk will, naturally, be less than the small farmer and that alone seems to have goaded the marginal farmer into fatalism that he had very little to lose, after all never having had anything much to lose, by running into the gamble of intensive cultivation and losing. The achievement if really true is fantastic in respect of marginal farmers. For a marginal farmer to allot almost 16 per cent of the operated area (the ceiling for marginal farmer, as decided by the Agency, was 10.0 acres of 'warkas' land) is, in fact, not believable and certainly needs a second look even if the area achieved is the cumulative total for the two years 1971-72 and 1972-73.

Another aspect of intensive cultivation may be seen through per acre loan finance and subsidy paid. The per acre loan disbursed to small farmers works out to Rs. 348.90 and the subsidy on the same at Rs. 23.20 only. In case of marginal farmers the per acre loan disbursed and subsidy paid works out at Rs. 60.60 and Rs. 20.20 respectively. Even if the subsidy rates on material input (seed, fertilizers, insecticides and pesticides) were 25 per cent and 33 1/3 per cent for small and marginal farmers respectively it is difficult to understand that the proportionate subsidy should work out at barely 7.0 per cent of average per acre finance for small farmers and at 33 1/3 per cent for marginal farmers. The question, therefore, arises as to what were the crops for which subsidy was paid to small and marginal farmers, and how is it that all the loan disbursed to marginal farmers was entitled to subsidy. Since the Agency does not give any crop-wise figures of achievement it is impossible to know it. Below are given the per acre rates of finance for various crops prescribed by the D.C.C. Bank, Satara.

Crop	Cash	Kind	Total	Full	1/2	1/3
	Rs.	Rs.	Rs.	dose Rs.	dose Rs.	dose Rs.
1. HYV Paddy Kharif	55	275	330	a) 68.75	34.37	22.92
				b) 91.66	45.83	30.55
2. HYV Paddy Summer*	50	275	325	a) 68.75	34.37	22.92
				b) 91.66	45.83	30.55
3. HYV Jowar	60	235	295	a) 58.75	29.37	19.58
				b) 78.33	39.17	26.11
4. Oilseeds	35	95	130	a) 23.75	11.87	7.92
				b) 31.66	15.83	10.55
5. Local Crop	100	50	150	a) 12.50	6.25	4.17
				b) 16.66	8.33	5.55
				a) 12.50	6.25	4.17
				b) 16.66	8.33	5.55
6. Sugarcane (i)	440	960	1400	a) 240.00	120.00	80.00
				b) 320.00	160.00	106.66
				a) 200.00	100.00	66.67
				b) 266.66	133.33	88.88

\*Additional loan of Rs.75 where irrigation is by oil engine and pump.

(a) Small - 25% subsidy on kind portion only.

(b) Marginal - 33 1/3% subsidy on kind portion only.

Subsidy allowable for various crops at full dose etc. has been worked out above. The average subsidy per acre calculated above is the result of the subsidy paid on various crops. Even then it is clear that majority of the farmers did not take up the full package of fertilizers, insecticides and pesticides. In fact, quite a large number might have taken to one-third dose and only on that basis the subsidy figures can be matched with the actual average per acre payment. But this would raise the question of quantum of per acre finance which will be high in respect of small farmers and very low in respect of marginal farmers. All of this raises doubts about the area claimed as achievement. The Agency in its annual report for the year 1971-72 states that the maximum subsidy paid to any small or marginal farmer was Rs. 55. Even this figure must have been on account of sugarcane which gets maximum subsidy amongst all the crops. Giving the figure of maximum benefit from subsidy is, in fact, pointless. The better course for the Agency would have been to give the crop-wise average subsidy paid and the area under the crops or at least the average subsidy per acre for all the crops and the area under these crops.

Other items of achievement need not be looked into for details. In respect of these items no alternative calculations can be undertaken to check the claim. One fact stands out that the achievement is quite poor in relation to project target for all the items. The balance of unachieved portion of the target has been distributed over the three-year-period ending March 1976. Considering the achievement at the end of three years i.e. ending March 1973, it raises doubts if the project target or something nearabout that is likely to be achieved.

#### Progress of the Programme in Satara District

Earlier section dealt with the progress of the schemes in the project area in general terms. A little more detailed information, in respect of 'long term' loans was collected in Satara district as the survey area referred to Patan taluka of this district. Detailed information in respect of 'medium term' loans for milch animals is not given here specifically because the loan sanctioned materialises into proposed investment the moment the milch animal is purchased. Since the purchase of milch animals is supervised by a duly constituted committee there is, almost, no chance of frittering away the funds. The cultivator in these cases is not paid cash but is asked to purchase an animal of his choice within the conditions laid down by the bank and the Agency. In case of long term loans the amount is paid to the borrower in two instalments, the second instalment being paid only after the first instalment has been properly utilized for the proposed work and utilization certificate produced to that effect from the concerned authority. The time lag between the first and the second instalment would be important if the benefits of the proposed investment are to be realised by the cultivators early.

Table 20 gives the actual lifting of long term loans by small and marginal farmers in the three talukas, Mahabaleshwar, Jawali and Patan, of Satara district. As stated earlier marginal farmers in Mahabaleshwar and Jawali talukas were brought within the purview of the Small Farmers Scheme and the achievement needs to be considered in relation to total cultivators eligible to derive benefits of the scheme. The total number of farmers who have lifted at least the first instalment of the loan is very low. This disbursement

Table 20 : Purposewise Lifting of Loans by Small and Marginal Farmers since the Inception of the Scheme to End of November 1973.

Taluka -	Mahabaleshwar - SFDA			Jasoli - SFDA			Patan - SFDA			Patan - MFAL		
	No. of loans	Full payment on 1st instalment	2nd instalment	No. of loans	Full payment on 1st instalment	2nd instalment	No. of loans	Full payment on 1st instalment	2nd instalment	No. of loans	Full payment on 1st instalment	2nd instalment
New Wells	35	-	14	48	-	22	47	-	32	42	-	24
Repairs to Old Wells	1	-	-	16	-	6	12	-	5	9	-	6
Oil Engines	-	-	-	12	12	-	9	9	-	17	17	-
Electric Motor etc.	2	2	-	6	6	-	3	3	-	6	6	-
Water supply pipe-line etc.	-	-	-	31	2	18	23	2	9	41	5	26
Land Levelling	5	-	3	13	-	6	16	-	6	42	-	18
Land Improvement	44	-	33	47	-	29	76	-	25	222	-	89
<b>Total</b>	<b>87</b>	<b>2</b>	<b>50</b>	<b>173</b>	<b>20</b>	<b>81</b>	<b>186</b>	<b>14</b>	<b>77</b>	<b>379</b>	<b>28</b>	<b>163</b>
Small or Marginal Farmers identified	1474			9129			5608			32560		
Small and Marginal Farmers entitled to benefit in view of Government of India's fresh sanction	3051			17604			5608			32560		

has taken place in a total period of two years and eight months, beginning from March 1971 to end of November 1973 and, therefore, looks very poor not only in relation to total number of eligible farmers only but in relation to time required for the disbursement. It may, therefore, be deduced that the programme has not enthused the farmers to undertake some badly needed investment in land in spite of the incentive in the form of subsidy ranging from 25 to 33 1/3 per cent on cost of such investment. The Table also gives information regarding lifting of second instalment of the loan. The proportion of lifting of second instalment was nearly 53 per cent in Mahabaleshwar and Jawali and around 45 per cent and 46 per cent in Patan in respect of small and marginal farmers respectively. This lifting of second instalment, however, does not give us the time lag between the first and the second instalment unless monthwise information regarding disbursement of loan is available. Table 21 gives the monthwise disbursement (first instalment only) of long term loans in respect of small farmers in three talukas and marginal farmers in Patan taluka. In all the talukas disbursement has been concentrated during the months of October 1972 to December 1972 and again during the months of January 1973 and June 1973. Barring the above two periods lifting of loans in other months was quite insignificant. Mainly there was no worthwhile lifting of loans during July and October-November, of both the years the period corresponding to kharif season the more important of the two seasons kharif and rabi. While the project started functioning in 1970-71 very few loans were lifted during that year and this might be because of the delayed start of the project. In terms of the financial year (April-March) the second year of the project i.e. 1971-72 accounts for the larger number. During the third year 1972-73 the disbursement had gone down but seems to have picked up around June 1973 i.e. in the fourth year. Loans sanctioned by Maharashtra State Co-operative Land Development Bank Ltd., Bombay, District Branch, Satara, for the three years 1970-71 to 1972-73 in respect of SFDA and MFAL are given below.

	Loans sanctioned	Advanced	Amount sanctioned Rs.	Advanced Rs.
<u>SFDA</u>				
1970-71	45	28	64,250	20,275
1971-72	322	214	10,57,975	5,91,250
1972-73	179	169	7,34,625	5,12,325
Total	546	411	18,56,850	11,24,850
<u>MFAL</u>				
1970-71	38	28	64,000	2,300
1971-72	246	152	6,97,250	3,31,250
1972-73	165	158	4,78,250	3,62,150
Total	449	338	11,69,500	6,95,700

The figures refer to the financial years 1970-71 to 1972-73. As said earlier the number of loans lifted has gone down in the third year 1972-73 and so also the amount of loan sanctioned and advanced. The main reasons for not lifting the loans, in spite of these being sanctioned by the bank, were (i) Applicants had refused in writing to take the loan, and (ii) A number of applicants were not submitting necessary documentary evidence, which was necessary to prove

**Table 21: Monthwise Distribution of Loan (Long Term) from Inception of the Scheme to End of November 1973 (Small and Marginal Farmers)**

		Mahabaleshwar - SFDA				
Month and year of loan issue		New wells	Repairs to old well	Electric motor etc.	Land levelling	Land Improvement
March	1971	-	-	-	-	2
April	1971	-	-	-	-	-
May	1971	-	-	-	1	-
June	1971	-	-	-	-	1
July	1971	2	-	-	-	4
August	1971	-	-	-	-	-
September	1971	-	-	-	-	-
October	1971	1	-	-	-	1
November	1971	1	-	-	-	1
December	1971	2	-	-	-	3
January	1972	2	-	-	-	2
February	1972	4	-	-	-	11
March	1972	2	-	-	1	11
April	1972	2	-	-	-	-
May	1972	-	-	-	-	-
June	1972	-	-	-	2	3
July	1972	-	-	-	-	-
August	1972	-	-	-	-	-
September	1972	-	-	-	-	-
October	1972	-	-	-	-	-
November	1972	-	-	-	-	-
December	1972	-	-	-	-	-
January	1973	-	-	-	-	-
February	1973	-	-	-	-	2
March	1973	-	-	-	1	-
April	1973	1	-	-	-	1
May	1973	-	-	-	-	-
June	1973	16	1	2	-	1
July	1973	2	-	-	-	1
August	1973	-	-	-	-	-
September	1973	-	-	-	-	-
October	1973	-	-	-	-	-
November	1973	-	-	-	-	-
<b>Total</b>		<b>35</b>	<b>1</b>	<b>2</b>	<b>5</b>	<b>44</b>
Identified Small and Marginal farmers entitled to receive benefits		3051				

(continued)

Table 21 : (continued)

		Jaoli - SFDA						
Month and year of loan issue		New wells	Repairs to old wall	Oil engine	Elec- tric motor etc.	Water supply, Pipe- line etc.	Land Level- ling	Land Improve- ment
March	1971	-	-	-	-	-	-	5
April	1971	-	-	-	-	-	-	11
May	1971	2	-	-	-	-	-	1
June	1971	-	-	-	-	1	-	-
July	1971	-	-	-	-	-	-	-
August	1971	-	-	-	-	-	-	-
September	1971	-	-	-	-	-	-	-
October	1971	-	-	-	-	-	-	-
November	1971	-	-	-	-	-	-	-
December	1971	2	1	2	-	2	1	2
January	1972	4	-	2	-	2	1	1
February	1972	1	-	1	3	4	-	7
March	1972	2	1	3	-	4	-	2
April	1972	4	-	-	-	2	-	3
May	1972	2	-	-	-	-	-	2
June	1972	7	-	-	-	4	-	-
July	1972	2	-	-	1	3	1	1
August	1972	-	1	-	1	1	-	2
September	1972	-	1	-	-	-	1	1
October	1972	-	-	-	-	-	-	-
November	1972	-	-	-	-	-	-	-
December	1972	-	-	-	-	-	-	-
January	1973	-	-	-	1	-	1	-
February	1973	2	3	-	-	1	4	1
March	1973	2	-	-	-	1	-	3
April	1973	-	-	-	-	-	1	1
May	1973	-	-	-	-	-	-	-
June	1973	14	4	4	-	4	-	1
July	1973	-	-	-	-	-	3	-
August	1973	-	-	-	-	-	-	-
September	1973	-	-	-	-	-	-	-
October	1973	-	-	-	-	-	-	-
November	1973	4	5	-	-	2	-	3
Total		48	16	12	6	31	13	47
Identified Small and Marginal Farmers entitled to receive benefits		17604						

(continued)

Table 21 : (continued)

		Paten - SFDA						
Month and year of loan issue		New wells	Repairs to old well	Oil engine	Elec- tric etc.	Water Supply, Pipe- line etc.	Land Level- ling	Land Improve- ment
March	1971	-	-	-	-	-	-	-
April	1971	-	-	-	-	-	-	2
May	1971	-	-	-	-	-	-	1
June	1971	-	-	-	-	-	-	1
July	1971	-	-	-	-	-	-	-
August	1971	-	-	-	-	-	-	-
September	1971	-	-	-	-	-	-	-
October	1971	-	-	-	-	-	-	-
November	1971	-	-	-	-	-	-	-
December	1971	8	2	1	-	1	1	9
January	1972	4	1	-	2	2	-	5
February	1972	6	-	-	-	4	-	1
March	1972	4	-	2	1	2	1	7
April	1972	2	-	-	-	1	-	4
May	1972	-	-	-	-	1	-	1
June	1972	1	2	2	-	2	1	5
July	1972	-	-	-	-	-	-	-
August	1972	-	-	-	-	-	-	-
September	1972	-	-	-	-	-	-	-
October	1972	-	-	-	-	-	-	-
November	1972	-	-	-	-	-	-	-
December	1972	-	-	-	-	-	-	-
January	1973	1	1	-	-	-	1	-
February	1973	4	-	-	-	-	-	6
March	1973	1	-	-	-	-	2	3
April	1973	-	-	-	-	1	1	-
May	1973	-	-	-	-	-	-	-
June	1973	15	6	3	-	7	6	20
July	1973	-	-	1	-	1	-	-
August	1973	-	-	-	-	1	-	-
September	1973	1	-	-	-	-	-	-
October	1973	-	-	-	-	-	1	2
November	1973	-	-	-	-	-	2	9
Total		47	12	9	3	23	16	76
Identified Small and Marginal farmers entitled to receive benefits		5608						

(continued)

Table 21 : (continued)

		Patan - MFAL						
Month and year of loan issue		New wells	Repairs to old well	Oil engine	Elec- tric motor etc.	Water Supply, Pipe- line etc.	Land Level- ling	Land Improve- ment
March	1971	-	-	-	-	3	3	-
April	1971	-	-	-	-	-	-	8
May	1971	-	-	-	-	2	-	2
June	1971	-	-	1	-	-	-	6
July	1971	-	-	-	-	-	-	-
August	1971	-	-	-	-	-	-	-
September	1971	-	-	-	-	-	-	-
October	1971	-	-	-	-	-	-	-
November	1971	1	-	-	-	-	-	1
December	1971	7	-	1	2	5	2	8
January	1972	2	1	1	1	2	2	2
February	1972	2	1	3	1	2	2	14
March	1972	1	2	1	-	6	4	29
April	1972	3	-	-	-	-	-	7
May	1972	-	-	-	-	2	-	1
June	1972	1	1	-	-	6	6	21
July	1972	-	-	-	1	-	-	-
August	1972	1	-	-	-	1	2	2
September	1972	-	-	-	-	-	-	-
October	1972	-	-	-	-	-	-	-
November	1972	-	-	-	-	-	-	-
December	1972	-	-	-	-	-	-	-
January	1973	1	-	-	1	-	-	3
February	1973	3	1	-	-	-	6	16
March	1973	-	-	-	-	-	3	12
April	1973	-	-	-	-	-	-	2
May	1973	-	-	-	-	-	-	-
June	1973	19	3	7	-	12	10	53
July	1973	-	-	1	-	-	-	-
August	1973	-	-	2	-	-	-	-
September	1973	1	-	-	-	-	-	-
October	1973	-	-	-	-	-	-	7
November	1973	-	-	-	-	-	2	28
Total		42	9	17	6	41	42	222

Identified Small and Marginal Farmers entitled to receive benefits

32560



their title to the land, in spite of repeated reminders. There were a few cases where the loan amount sanctioned by the bank was less than the applicant asked for. The lesser amount sanctioned was on account of inadequate security and in some cases on account of lower repayment capacity. The financing institutions made a few suggestions and explained the difficulties in sanctioning and disbursing loans as below.

(i) Small farmers are not coming forward for loans of their own accord and constant persuasion is necessary even to collect applications. In view of this the bank and so also the B.D.O.s find it very difficult to complete the loan applications in all respects. Presently the Gramsevak are asked to look after the collection of applications and at times individuals oblige the Gramsevak with an application but then reject the loan when sanctioned. The Gramsevak thus fulfils his target.

(ii) Sometimes owing to inadequate security and inadequate repaying capacity the farmer cannot get loan for development purpose. In order to help such farmers, the bank would sanction and disburse loans to the estimated cost of development and the agency should make good to the bank the difference between the estimated cost of development and loan admissible as per Rules of the Bank.

(iii) In order to lower the burden of repayment instalment the period of repayment should be 15 annual equated instalments in place of present 10 such instalments.

These suggestions have been made at various times during the Agency meeting but so far nothing has happened about it and the work continues as was previously the case.

Lifting of second instalment of the loans was 53 per cent in Mahabaleshwar and Jawali and 45 per cent and 46 per cent in Patan in regard to small and marginal farmers respectively. Major items for lifting of second instalments were 'New Wells' and 'Land Improvement and Development' in all the three talukas. Detailed information in respect of lifting of first and second instalment was collected for small and marginal farmers in Patan and for small farmers in Mahabaleshwar and Jawali. Table 22 gives information regarding lifting of second instalments in respect of 'New Wells' for all the three talukas in respect of small and marginal farmers. In majority of the cases the work of digging 'New wells' was started well in advance of receiving the first instalment of the loan and hence comparatively short interval between lifting of first and the second instalments, the shortest and the longest interval, in respect of small farmers, being two months and 20 months respectively. What has been said in respect of the small farmers holds good for marginal farmers too, the work of digging new wells having been started quite in advance. The shortest interval between lifting the first and the second instalments was only a few days, both the instalments having been lifted in the same month and year. The longest interval happened to be eighteen months. The importance of time interval between the two instalments lies in the fact that the due date for repayment of first instalment of principal lies between thirteen and twenty-four months as per rule but the due date for all repayment having been fixed at 31st March it may not always be as far away as twenty-four months. If lifting of second instalment is delayed beyond the due date for repayment/before the instalment has come up to workable /of first instalment of principal, the farmer will have to start repayment

Table 22 : Monthwise Distribution of 1st Instalment x 2nd Instalment in respect of 'New Wells' for Small and Marginal Farmers

		Mahauleswar - Small Farmers							
		2nd instalment							
1st instalment		January 1972	March 1972	April 1972	May 1972	August 1973	September 1973	October 1973	Total
July	1971	-	-	-	-	1	-	-	1
October	1971	-	1	-	-	-	-	-	1
November	1971	-	1	-	-	-	-	-	1
December	1971	1	-	-	-	-	1	-	2
January	1972	-	1	1	-	-	-	-	2
February	1972	-	-	1	1	-	-	2	4
March	1972	-	-	-	1	-	-	-	1
April	1972	-	-	-	1	1	-	-	2
<b>Total</b>		<b>1</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>14</b>

(continued)

Table 22 : (continued)

Jaoli - Small Farmers

		2nd instalment											
1st instalment		Nov. 1971	Feb. 1972	Mar. 1972	Apr. 1972	May 1972	June 1972	July 1972	Jan. 1973	Mar. 1973	June 1973	July 1973	Total
May	1971	1	-	-	-	1	-	-	-	-	-	-	2
December	1971	-	-	2	-	-	-	-	-	-	-	-	2
January	1972	-	1	2	-	-	-	-	-	-	1	-	4
February	1972	-	-	-	1	-	-	-	-	-	-	-	1
Merch	1972	-	-	-	-	1	1	-	-	-	-	-	2
April	1972	-	-	-	-	-	2	-	-	-	-	-	2
May	1972	-	-	-	-	-	-	1	-	-	-	1	2
June	1972	-	-	-	-	-	1	2	-	1	1	-	5
July	1972	-	-	-	-	-	-	-	1	-	-	1	2
<b>Total</b>		<b>1</b>	<b>1</b>	<b>4</b>	<b>1</b>	<b>2</b>	<b>4</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>22</b>

(continued)

Table 22 : (continued)

Paten - Small Farmers

1st instalment	2nd instalment											Total
	Feb. 1972	Mar. 1972	Apr. 1972	May 1972	June 1972	July 1972	Feb. 1973	Mar. 1973	June 1973	Oct. 1973	Nov. 1973	
December 1971	2	1	-	4	-	-	-	-	-	-	-	7
January 1972	1	1	1	1	-	-	-	-	-	-	-	4
February 1972	-	1	1	3	1	-	-	-	-	-	-	6
March 1972	-	-	1	1	2	-	-	-	-	-	-	4
April 1972	-	-	-	-	-	1	-	1	-	-	-	2
June 1972	-	-	-	-	-	-	1	-	-	-	-	1
January 1973	-	-	-	-	-	-	-	-	1	-	-	1
February 1973	-	-	-	-	-	-	-	-	2	-	-	2
March 1973	-	-	-	-	-	-	-	-	-	1	-	1
June 1973	-	-	-	-	-	-	-	-	3	-	1	4
<b>Total</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>9</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>1</b>	<b>1</b>	<b>32</b>

Table 22 : (continued)

		Patan - Marginal Farmers										
1st instalment		2nd instalment									Total	
		Feb. 1972	Mar. 1972	Apr. 1972	May 1972	June 1972	July 1972	Sept. 1972	June 1973	Oct. 1973		Nov. 1973
November	1971	1	-	-	-	-	-	-	-	-	-	1
December	1971	2	2	1	1	1	-	-	-	-	-	7
January	1972	-	-	-	2	-	-	-	-	-	-	2
February	1972	-	1	-	1	-	-	-	-	-	-	2
March	1972	-	-	-	-	-	-	-	1	-	-	1
April	1972	-	-	-	-	-	2	2	2	-	-	4
June	1972	-	-	-	-	-	-	-	1	-	-	1
August	1972	-	-	-	-	-	-	-	-	1	-	1
January	1973	-	-	-	-	-	-	-	1	-	-	1
February	1973	-	-	-	-	-	-	-	1	-	-	1
June	1973	-	-	-	-	-	-	-	-	-	3	3
<b>Total</b>		<b>3</b>	<b>3</b>	<b>1</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>1</b>	<b>3</b>	<b>24</b>

stage and in many cases might run into overdues as a result of non-payment of dues and thus be unable to get the second instalment of the loan for completing the work undertaken.

Another main item, for which second instalment of loan was lifted, was 'Land Improvement and Development'. Table 23 gives information regarding lifting of second instalment for all the three talukas in respect of small farmers and in Patan taluka in respect of marginal farmers. The nature of work undertaken in majority of the cases was expected to be completed in about three months period and that needs to be borne in mind when considering the interval between lifting of first and second instalment. The shortest and the longest interval between lifting of first and second instalments was two months and seventeen months respectively. In spite of the time required to complete such land improvement works not exceeding more than three or four months why lifting of second instalment required such a long interval was not inquired by the bank or the Agency either. Only in a few cases it was reported that second instalments were not lifted earlier or as yet because the necessary inspection of the work completed had not been carried out by the proper authority and hence utilization certificate relating to first instalment of the loan was not available and until such utilization certificate is produced second instalment of the loan is not released by the bank. As stated earlier in respect of 'New Wells' the importance of the interval between two instalments lies in the fact that the due date for repayment of first instalment of principal in respect of 'Land Development' works is as short as four months, irrespective of whether both the loan instalments have been lifted or not, and as long as fifteen months. Any delay in lifting the second instalment, beyond the maximum period, would run the farmer into overdues or he may have to pay such instalment out of current income to avoid overdues rather than out of the incremental income that is to be generated as a result of the investment in land development. Another alternative to avoid overdues is to reschedule the repayment and what must have happened in these cases needs to be looked into. Table 24 gives demand, recovery and overdues from 1970-71 to 1972-73 scheme-wise and purposewise in SFDA and MFAL area of the district. There were no overdues in the year 1970-71 and only 4.8 per cent and 10.8 per cent of demand in the year 1971-72 in SFDA and MFAL respectively. The proportion of overdues to demand under SFDA mounted to 30.2 per cent in 1972-73 from the previous year's 4.8 per cent. In respect of MFAL the proportion of overdues had fallen to 0.73 per cent in 1972-73 from the previous year's 10.8 per cent. Rising overdues under SFDA and falling overdues under MFAL need to be looked into especially when small farmers are better endowed with resources than the marginal farmers.

#### Loan Disbursement and Identified Beneficiaries

Since inception the banks had disbursed loans (long term) to 87,173 and 186 small farmers, i.e. under SFDA, in Mahabaleshwar, Jawali and Patan talukas of Satara district upto end of November 1973. During the same period 379 marginal farmers in Patan taluka lifted the loans. Information about these farmers' land holding was available in respect of 64, 127 and 141 small farmers in Mahabaleshwar, Jawali and Patan talukas respectively and 270 marginal farmers in Patan. Small and marginal farmers in this project were identified on the basis of land holding as recorded in Village Form 8A and the information on land holdings in respect of these loanees pertains to the same.

**Table 23 : Monthwise Distribution of 1st Instalment x 2nd Instalment in respect of 'Land Improvement' for Small and Marginal Farmers**

Mahebaleshwar - Small Farmers													
2nd instalment													
1st Instalment	May 1971	July 1971	Nov. 1971	Jan. 1972	Feb. 1972	Sept. 1972	Jan. 1973	Mar. 1973	Apr. 1973	June 1973	Aug. 1973	Nov. 1973	Total
March 1971	2	-	-	-	-	-	-	-	-	-	-	-	2
June 1971	-	1	-	-	-	-	-	-	-	-	-	-	1
July 1971	-	-	1	1	-	-	-	-	-	1	1	-	4
December 1971	-	-	-	1	1	1	-	-	-	-	-	-	3
January 1972	-	-	-	-	-	1	-	-	-	-	-	-	1
February 1972	-	-	-	-	-	6	-	-	2	1	-	-	9
March 1972	-	-	-	-	-	6	-	1	2	1	-	-	10
June 1972	-	-	-	-	-	-	1	-	1	-	-	1	3
<b>Total</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>14</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>33</b>

(continued)

Table 23 : (continued)

		Jaoli - Small Farmers												
		2nd instalment												
1st instalment		June 1971	Nov. 1971	Jan. 1972	Feb. 1972	Mar. 1972	Aug. 1972	Sept. 1972	Dec. 1972	Feb. 1973	Mar. 1973	June 1973	Aug. 1973	Total
April	1971	1	2	1	3	-	-	1	-	-	-	2	-	10
May	1971	-	-	-	1	-	-	-	-	-	-	-	-	1
June	1971	-	-	-	-	1	-	-	-	-	-	-	-	1
December	1971	-	-	-	1	2	1	-	-	-	-	-	-	4
January	1972	-	-	-	-	-	-	-	-	1	-	-	-	1
February	1972	-	-	-	-	2	1	-	-	-	-	2	1	6
March	1972	-	-	-	-	-	-	-	-	-	-	1	-	1
April	1972	-	-	-	-	-	-	-	1	-	-	2	-	3
May	1972	-	-	-	-	-	-	-	-	-	-	1	-	1
August	1972	-	-	-	-	-	-	-	-	-	1	-	-	1
<b>Total</b>		<b>1</b>	<b>2</b>	<b>1</b>	<b>5</b>	<b>5</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>8</b>	<b>1</b>	<b>29</b>

(continued)



Table 23 .: (continued)

		Patent - Small Farmers										
		2nd instalment										
1st instalment		April 1972	May 1972	September 1972	October 1972	January 1973	February 1973	June 1973	August 1973	September 1973	November 1973	Total
December	1971	1	1	-	-	1	1	2	1	2	-	9
January	1972	-	-	-	-	-	-	3	-	-	-	3
February	1972	-	-	-	-	-	-	1	-	-	-	1
March	1972	-	-	1	2	-	-	1	-	-	-	4
April	1972	-	-	-	-	-	-	1	2	-	1	4
May	1972	-	-	-	-	-	-	-	1	-	-	1
June	1972	-	-	-	-	-	-	-	1	-	2	3
<b>Total</b>		<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>8</b>	<b>5</b>	<b>2</b>	<b>3</b>	<b>25</b>

(continued)

Table 23 : (continued)

		Patan - Marginal Farmers											
		1st instalment						2nd instalment					
		June 1971	August 1971	October 1971	November 1971	December 1971	February 1972	May 1972	June 1972	September 1972	October 1972	November 1972	December 1972
April	1971	1	1	1	-	1	-	-	-	-	-	-	-
May	1971	-	-	1	-	-	-	-	-	-	-	-	-
June	1971	-	-	1	2	-	-	1	-	-	-	-	-
November	1971	-	-	-	-	-	1	-	-	-	-	-	-
December	1971	-	-	-	-	-	1	-	-	-	-	-	-
January	1972	-	-	-	-	-	-	-	-	-	-	-	-
February	1972	-	-	-	-	-	-	3	1	-	-	-	-
March	1972	-	-	-	-	-	-	-	1	-	-	-	1
April	1972	-	-	-	-	-	-	-	-	1	1	-	-
May	1972	-	-	-	-	-	-	-	-	-	1	1	-
June	1972	-	-	-	-	-	-	-	-	-	-	-	1
August	1972	-	-	-	-	-	-	-	-	1	-	-	-
January	1973	-	-	-	-	-	-	-	-	-	-	-	-
February	1973	-	-	-	-	-	-	-	-	-	-	-	-
March	1973	-	-	-	-	-	-	-	-	-	-	-	-
April	1973	-	-	-	-	-	-	-	-	-	-	-	-
June	1973	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>1</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>2</b>

(continued)

Table 23 : (continued)

1st instalment		2nd instalment								Total	
		January 1973	February 1973	March 1973	May 1973	June 1973	August 1973	September 1973	October 1973		November 1973
April	1971	-	-	-	-	-	-	-	-	1	5
May	1971	1	-	-	-	-	-	-	-	-	2
June	1971	-	-	1	-	1	-	-	-	-	6
November	1971	-	1	-	-	-	-	-	-	-	1
December	1971	1	1	-	3	-	1	-	-	-	7
January	1972	-	1	-	-	-	-	-	-	-	1
February	1972	-	1	-	-	2	2	-	-	-	8
March	1972	2	1	2	1	7	3	-	-	-	19
April	1972	-	2	1	-	1	-	-	1	-	5
May	1972	-	-	1	-	-	-	-	-	-	2
June	1972	-	-	1	-	5	-	-	-	2	10
August	1972	-	-	2	-	-	-	-	-	-	2
January	1973	-	-	-	-	2	-	1	-	-	3
February	1973	-	-	-	-	5	1	-	-	1	7
March	1973	-	-	-	-	3	-	1	-	2	6
April	1973	-	-	-	-	1	-	-	-	-	1
June	1973	-	-	-	-	-	-	-	4	-	4
Total		4	3	8	4	27	7	2	1	10	89

Table 24 : Statement showing Demand, Recovery and Overdues from 1970-71 to 1972-73 Schemewise and Purposewise in S.F.D.A. and M.F.A.L. area

Purpose	1970-71			1971-72			1972-73		
	Demand	Recovery	Overdues	Demand	Recovery	Overdues	Demand	Recovery	Overdues
<u>S.F.D.A. Scheme</u>									
1. New Well	-	-	-	2,641.09	2,500.19	140.90	31,159.24	22,731.48	8,427.76
2. Repairs to Old well	-	-	-	612.60	496.36	116.24	2,682.40	1,981.22	701.18
3. Oil Engine	-	-	-	1,263.47	1,263.47	-	6,815.45	4,925.15	1,890.30
4. Electric Motor	-	-	-	254.23	254.23	-	3,117.04	1,740.56	1,376.48
5. Lift Irrigation Scheme	-	-	-	1,116.07	910.56	205.51	19,366.34	11,800.62	7,565.72
6. Land Levelling	-	-	-	229.38	229.38	-	782.96	372.10	410.86
7. Land Development	8.37	8.37	-	4,484.50	4,434.36	50.14	15,151.17	11,349.50	3,801.67
8. Other Purposes	-	-	-	43.40	43.40	-	900.90	900.90	-
<b>Total</b>	<b>8.37</b>	<b>8.37</b>	<b>-</b>	<b>10,644.74</b>	<b>10,131.95</b>	<b>512.79</b>	<b>79,975.50</b>	<b>55,801.53</b>	<b>24,173.97</b>
<u>M.F.A.L. Scheme</u>									
1. New Well	-	-	-	727.54	727.54	-	4,701.37	4,611.13	90.24
2. Repairs to Old well	-	-	-	65.75	65.75	-	1,335.85	1,312.92	22.93
3. Oil Engine	-	-	-	1,168.53	1,168.53	-	3,677.32	3,677.32	-
4. Electric Motor	-	-	-	643.70	643.70	-	2,080.72	2,080.72	-
5. Lift Irrigation Scheme	10.36	10.36	-	2,274.94	2,124.64	150.30	10,945.25	10,945.25	-
6. Land Levelling	4.84	4.84	-	453.82	195.32	258.50	2,339.15	2,339.15	-
7. Land Development	7.21	7.21	-	2,255.65	1,828.37	427.28	11,889.67	11,705.84	183.83
8. Other Purposes	-	-	-	149.23	149.23	-	2,856.79	2,856.79	-
<b>Total</b>	<b>22.41</b>	<b>22.41</b>	<b>-</b>	<b>7,739.16</b>	<b>6,903.08</b>	<b>836.08</b>	<b>39,826.12</b>	<b>39,529.12</b>	<b>297.00</b>

Table 25 : Long Term Loan Disbursement to Small and Marginal Farmers according to Size of Holding

Size of holding (acres)	Mahabaleshwar - SFDA						Jawali - SFDA					
	New wells	Repairs to old wells	Oil engine, Elec. motor	Water supply	Land development	Total	New wells	Repairs to old wells	Oil engine, Elec. motor	Water supply	Land development	Total
Less than 1.0	-	-	-	-	-	-	-	-	-	-	1	1
1.0 to 2.4	-	-	-	-	-	-	-	-	-	1	2	3
2.5 to 4.9	5	-	-	-	8	13	4	1	4	3	20	32
5.0 to 7.4	2	-	1	-	6	9	6	3	3	9	14	35
7.5 to 9.9	3	-	-	-	9	12	4	1	-	7	4	16
10.0 to 12.4	3	-	-	-	11	14	6	1	-	1	4	12
12.5 to 14.9	-	-	1	-	3	4	6	-	4	2	1	13
15.0 to 29.9	4	-	-	-	8	12	4	1	1	1	7	14
30.0 to 49.9	-	-	-	-	-	-	-	-	-	1	-	1
50 and above	-	-	-	-	-	-	-	-	-	-	-	-
Total	17	-	2	-	45	64	30	7	12	25	53	127

(continued)

Table 25: (continued)

Size of holding (acres)	Patan - SFDA						Patan - MFAL					
	New wells	Repairs to old wells	Oil engine, Elec. motor	Water supply	Land development	Total	New wells	Repairs to old wells	Oil engine, Elec. motor	Water supply	Land development	Total
Less than 1.0	-	-	-	-	-	-	-	-	-	-	6	6
1.0 to 2.4	-	-	-	-	4	4	6	1	1	3	42	53
2.5 to 4.9	-	1	-	3	9	13	8	4	6	6	73	97
5.0 to 7.4	3	1	2	7	10	23	6	1	6	13	32	58
7.5 to 9.9	9	2	1	5	7	24	5	1	-	9	14	29
10.0 to 12.4	3	2	3	1	9	18	-	-	1	3	3	7
12.4 to 14.9	5	1	1	-	10	17	3	-	1	-	2	6
15.0 to 29.9	12	3	1	2	10	28	1	-	-	6	6	13
30.0 to 49.9	6	2	1	-	4	13	-	-	1	-	-	1
50 and above	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>38</b>	<b>12</b>	<b>9</b>	<b>18</b>	<b>64</b>	<b>141</b>	<b>29</b>	<b>7</b>	<b>16</b>	<b>40</b>	<b>178</b>	<b>270</b>

Table 25 gives the long term loan disbursement according to size of holding. The floor and ceiling areas for small and marginal farmers have been given in Chapter II. 'Warkas' land was the least productive land and the ceiling for this category of land for inclusion in the scheme was 30 acres and was the maximum amongst all the categories of land. The ceiling for the marginal farmer as per definition was 10 acres of 'Warkas' land or its equivalent in other categories of land. If it is assumed that all the holdings were of 'Warkas' land then any farmer who has a holding above this area will not be entitled to receive benefits under the schemes. As the Table shows one small farmer in Jawali and five small farmers in Patan had been able to get loans under SFDA in spite of their holdings being beyond 30 acres. Actually 'Warkas' land in Satara district does not constitute a significant proportion of cultivable area. Had 'Warkas' been accounting for significant cultivable area of these three talukas then Maharashtra Agricultural Lands (Ceilings of Holdings) Act, 1961, would have taken note of it and prescribed the ceiling in terms of 'Warkas' area as was done in respect of Ratnagiri district. As a result of non-prescription of ceilings in terms of 'Warkas' land in the above-mentioned Act for any of these three talukas the ceiling limit of 30 acres of 'warkas' land for a small farmer becomes more or less inoperative such land being not in-existence in significant proportion. As a result of this the operative ceiling will be 22½ acres of unirrigated or dry land the next category of land. It is really not possible to visualise that majority of the holdings, which are constituted as a result of very many small plots, will be wholly of any given category of land. In fact, most of the holdings will be so mixed up that each category of land could be present in each holding and hence it is impossible to decide one way or the other. Unirrigated or dry land is the most predominant category and 22½ acres of such land will be the effective ceiling for a small farmer especially when the definition of 'Irrigated Land' under B.T. and A.L. Act, 1948, has been accepted by the agency. For want of information regarding the composition of the holdings, in respect of various categories of land, it is not possible to state how many from the holding group 15.0 to 29.9 acres will be ineligible to secure benefits under the scheme. It might be fair to assume that at least half of the beneficiaries in the above-mentioned holding group will not be entitled to receive benefits if the composition of their holdings is taken into consideration for the purpose of calculating equivalent area in terms of 22½ acres of unirrigated land.

The floor area for a small farmer has been prescribed at 2.5 acres of perennially irrigated land or its equivalent in other categories of land. As stated above the composition of these holdings in respect of categories of land is not known and even then any holding less than 2.5 acres just cannot be expected to secure benefits under SFDA specifically in Patan taluka where such holdings would be entitled to receive benefits under MFAL. There are four such cases in Patan taluka and their presence under SFDA cannot be explained. In respect of other two talukas, Mahabaleshwar and Jawali, marginal farmers as per Government of India's concession were entitled to receive benefits under SFDA and hence their presence in these talukas is quite natural.

What has been said above in respect of small farmers is true in respect of marginal farmers too, with the variation in the ceiling area which is lower at 10 acres of 'warkas' land. If this was to be an effective ceiling then 27 farmers

will not be entitled to receive benefits under MFAL. But as said earlier the effective ceiling in respect of marginal farmers too will be in terms of unirrigated or dry land and as per Agency's definition it is  $7\frac{1}{2}$  acres. If this is made effective, for reasons stated earlier, quite a few of the twenty-nine farmers in the holding group 7.5 to 9.9 acres will not be entitled to receive benefits under MFAL.

Identification of small and marginal farmers was done on the individual holder basis as per VF-8A and not on the family basis. Table 25, therefore, represents the distribution of land holders and not families. As per fresh instruction, detailed out in Chapter II, the 'Master Lists' of small and marginal farmers are to be scrutinized and corrected and family operational holding will be the basis for such identification. As a result of the proposed scrutiny how many of the present loanees will be eligible to receive benefits from whichever of the schemes will have to await till the fresh 'Master Lists' of small and marginal farmers are available.

#### Some Matters Relating Subsidy

The objective or goals of SFDA and MFAL are twofold: one is the economic efficiency of the activities financed by existing financial institutions and the other to serve the hitherto neglected section of the rural population. These can be referred to as pursuit of efficiency and equity. Subsidies and aids given to small and marginal farmers are either an equity measure or an efficiency and equity measure. The project report states, that since the economic base of the small and marginal farmers is narrow, they may not be able to bear the full burden of the schemes. Their economy cannot generate enough surplus. So, for sometime, they will find it difficult to meet the full cost of capital investment. Therefore, they will have to be propped up by subsidies which will help them also to obtain loans from institutional agencies by enabling them to meet the gap in security. How the subsidy is expected to meet the gap in security is not at all clear. Had that been the main purpose of the subsidy, in a few cases, at least, the loans not available on account of inadequate security should have been sanctioned and advanced by the banks. In a list of rejected loan applications (rejected by the bank and also by the farmers when much less funds were sanctioned than necessary) there are many instances of rejection on account of inadequate security. To add to it, the Maharashtra State Co-operative Land Development Bank Ltd., Branch Office, Satara, states that owing to inadequate security and/or owing to inadequate repaying capacity the farmers cannot get loans for development purpose. The bank, further, states that in order to help all the farmers, the bank is quite willing to sanction and disburse loans to the extent of estimated cost of development and the Agency should make good to the bank the difference between the estimated cost and loan admissible as per Rules of the bank to the farmers. As put by the bank the difference, between the estimated cost of development and the loan admissible as per Rules of the bank, is definitely not the subsidy. Subsidy, as proposed in SFDA and MFAL, is a definite proportion related to the cost of investment, the maximum amount of such subsidy payable under each scheme having been laid down, and not the loan amount. Under the circumstances the difference that the bank would like the Agency to make good would happen to be an outright grant not related to the cost of the investment proposed.



The bank wants the Agency to make good the difference, firstly, on account of inadequate security and secondly, on account of inadequate repayment capacity. Had repayment capacity not come into the picture the bank would have asked for a guarantee in respect of the excess funds provided and not asked the agency to make good the difference. The bank is, obviously, more concerned with the institutional viability and, therefore, will always select the more established farmers in order to increase the probabilities that its books look good, thereby insuring its survival. The bank's risk now is limited to the estimated cost minus the difference made good by the Agency i.e. the loan admissible as per Rules of the bank and the question of subsidy to farmer remains unanswered unless this very difference made good by the Agency to the bank is to be considered as subsidy which will form a part of the cost of development but not the part of loan amount. Firstly, such a subsidy would not have necessarily the same relationship with the cost of development as prescribed by the Agency and secondly, it will set a double standard, in respect of some farmers belonging to the set of farmers for whom the programme is being implemented, by paying subsidy before the development has been completed in one case and by denying the subsidy to others till the development proposed has been completed and duly certified. The bank, as such, is not much concerned about the subsidy to farmers since it does not look upon the payment of such a subsidy as making up the gap in security or the gap in repayment capacity either. The role of subsidy is to lessen the burden of repayment of loan in the early period and not to meet the gap in security or the gap in repayment capacity.

Another matter relates to payment of subsidy on the cost of land development and improvement. The Agency prescribed a rate of Rs. 250 per acre for loan and the maximum cost of development per acre eligible for subsidy. The subsidy payable was prescribed at 25 per cent of cost of development or Rs. 250 whichever was less. It was the general complaint that this limit of Rs. 250 per acre for land development was inadequate and needs to be reconsidered taking into consideration the cost estimates for such work. Subsequently, the limit per acre for land development was raised to Rs. 1200 per acre in November 1973 by Agency's Resolution No. 230. The issue of inadequacy of loan for land development was raised in the Agency meeting as early as January 1971 and in spite of the advice of the Divisional Soil Conservation Officer, Satara, supporting the plea for enhancement of the loan per acre the Agency took almost three years to arrive at a decision to enhance the per acre rate to Rs. 1200. As per the Agency Resolution No. 230 this enhanced rate per acre, for the purpose of subsidy, was applicable to loanees after 30th January 1973 and not to others previous to this date. Agency reports that the banks in quite a number of cases, previous to January 1973, had advanced funds in excess of the previously prescribed rate of Rs. 250 per acre. The banks, too, had complained about the inadequacy of this per acre rate but had sanctioned larger funds taking into consideration the security offered, repayment capacity and the estimated cost of such land development work with full knowledge that for the purpose of the subsidy the cost of such works will be limited to Rs. 250 per acre. As a result of enhanced per acre rate, from Rs. 250 to Rs. 1200 for the purpose of maximum cost and eligible amount for the purpose of calculating subsidy, it should be deemed necessary to pay the subsidy to loanees previous to the date of Resolution No. 230 on the enhanced

Table 26 : Loan Per Acre of Land Held x Loan Per acre of Land Developed or To Be Developed

		Small Farmers										
		Loan per acre of land held (Rs.)										
Loan per acre of land developed (Rs.)		Upto 100	101-150	151-200	201-250	251-300	301-350	351-400	401-500	501-600	601-750	Total
Upto 100		1	-	-	-	-	-	-	-	-	-	1
101 - 150		-	-	-	-	-	-	-	-	-	-	1
151 - 200		2	-	-	-	-	-	-	-	-	-	2
201 - 250		1	2	2	1	-	-	-	-	-	-	6
251 - 300		4	-	-	1	-	-	-	-	-	-	5
301 - 350		-	1	1	-	-	1	-	-	-	-	3
351 - 400		4	2	-	1	-	-	-	-	1	-	8
401 - 500		3	4	4	3	-	-	-	1	-	-	15
501 - 600		3	2	-	-	-	-	1	-	1	-	7
601 - 750		1	1	-	1	1	-	1	-	-	-	5
751 - 1000		5	5	1	4	-	2	2	-	-	-	19
1001 - 1500		3	-	3	-	-	-	-	-	-	1	7
1501 - 2000		3	1	2	1	1	1	-	-	-	-	9
2001 - 2500		2	-	-	-	-	-	-	-	-	-	2
2501 - 3000		-	-	-	-	-	-	-	-	-	-	-
3001 - 3500		1	-	-	-	1	-	-	-	-	-	2
3501 and more		3	2	-	-	-	-	-	-	-	-	5
<b>Total</b>		<b>36</b>	<b>20</b>	<b>13</b>	<b>12</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>96</b>

(continued)

Table 26 : (continued)

		Marginal Farmers												
Loan per acre of land developed (Rs.)		Loan per acre of land held (Rs.)												
		Upto 100	101-150	151-200	201-250	251-300	301-350	351-400	401-500	501-600	601-750	751-1000	1001-1500	Total
Upto 100		-	-	-	-	-	-	-	-	-	-	-	-	-
101 - 150		-	2	-	-	-	-	-	-	-	-	-	-	2
151 - 200		2	-	1	-	-	-	-	-	-	-	-	-	3
201 - 250		-	2	1	1	-	-	-	-	-	-	-	-	4
251 - 300		1	1	1	-	1	-	-	-	-	-	-	-	4
301 - 350		-	3	-	-	-	1	-	1	-	-	-	-	6
351 - 400		1	-	2	-	-	-	-	-	-	-	1	-	5
401 - 500		2	3	2	2	1	-	-	-	1	-	-	-	4
501 - 600		-	3	2	1	1	1	1	1	-	-	-	-	12
601 - 750		-	1	-	1	1	-	3	1	2	1	-	-	10
751 - 1000		-	1	-	-	2	1	1	1	2	3	1	-	8
1001 - 1500		1	1	1	-	6	-	1	1	2	3	5	-	20
1501 - 2000		-	-	2	1	-	-	1	1	1	-	1	1	9
2001 - 2500		-	-	-	-	1	-	1	1	1	1	1	1	6
2501 - 3000		1	-	-	-	-	-	-	-	-	1	-	-	1
3001 - 3500		-	-	-	-	-	-	-	-	-	-	-	-	1
<b>Total</b>		<b>8</b>	<b>16</b>	<b>10</b>	<b>5</b>	<b>12</b>	<b>3</b>	<b>4</b>	<b>8</b>	<b>6</b>	<b>7</b>	<b>9</b>	<b>3</b>	<b>91</b>

per acre rate or the actual cost whichever is less. Table 26 gives the distribution of loanees, who had lifted loans for land development, according to amount of loan sanctioned per acre of land held and the amount per acre of land developed or to be developed. The number of loanees refers to the period ending June 1972 whose claims for subsidy were forwarded by the Land Development Bank, Satara, to the Agency. It is obvious from the Table that as per Agency Resolution No. 230 only nine small farmers and the same number of marginal farmers will be eligible for subsidy on the full cost of land development, the per acre finance in these cases being limited to Rs. 250 per acre as per initial proposal. If the enhanced rate of Rs. 1200 per acre is made applicable in these cases the full benefit of subsidy will accrue to 71 and 74 small and marginal farmers respectively. It will be fit enough if the enhanced rate per acre is made applicable to all the loanees, since inception of the programme, for the purpose of subsidy.

The question of adjustment of subsidy to the loanee's account had not been resolved upto end of November 1973. The Agency wants the subsidy to be adjusted to the loan amount rather than the repayment instalment. The bank, naturally, prefers the subsidy being adjusted against repayment instalment that being the normal practice. By end of November 1973 the bank had claimed subsidy in 825 cases and of these only 80 cases have been granted subsidy on both the instalments (long term loans are paid in two instalments, the second being paid after getting the necessary utilization certificate for the first instalment) amounting to Rs. 38,218 paise 75 only. In other 73 cases subsidy amounting to Rs. 32,247 paise 17 only has been granted on the first instalment only. All these amounts need to be adjusted against the loanees account and for want of any clear directive in respect of procedure to be adopted for such adjustment remain unadjusted.

## CHAPTER IV

### THE SAMPLE BENEFICIARIES

Previous three chapters dealt with the proposed schemes, under SFDA and MFAL, for the economic uplift of small and marginal farmers, the proposed criterion and the identification of the eligible beneficiaries and the progress of various schemes since inception upto end of November 1973. A detailed survey was undertaken in 1972-73 with a view to evaluate and assess the impact of the various schemes, expected to generate additional employment and incomes, proposed in the Project. The area selected for the survey was Patan taluka of Satara district where both SFDA and MFAL schemes were operative.

The starting of the SFDA-MFAL Agency was to be from April 1970 but was delayed for about six months and ultimately the Agency started functioning from October 1970. During the year ending March 1971 very little progress was reported even in respect of disbursement of loans for various activities proposed in the programme. By the time, i.e. July-August 1972, the survey was started the schemes were functioning in the area for one year at least. At the time the survey was decided upon it was deemed that sufficient time has elapsed since the inception of the schemes and it would be worthwhile to undertake a somewhat detailed study of the working of the Project and the impact of schemes on individual beneficiary cultivators. It was noticed during the course of the survey that barring investment in milch animals other items of investment, especially long term investment, had not made any worthwhile progress. Even investment in milch animals was far behind expectations and the assessment of impact might be a little premature. Long term investment in land can yield results only when the proposed investment has been completed and the subsequent crop plan executed. Extended employment opportunity and the resulting rise in income needs some minimum gestation period before yielding results. So long as the investment has not materialised any rise in employment and income could not be expected. To an extent the same is true in respect of intensive cultivation scheme. While no long or medium term investment is involved, investment in the nature of fertilizers, improved and HYV seeds etc. in current inputs on a continued basis will be necessary to show results in regard to rise in employment and incomes. Investment in milch animals alone could be expected to yield results in so short a period of one year as the investment is complete when the animal has been purchased. Even these results are likely to be in income from milch animals and not necessarily in terms of employment which itself is very difficult to assess. In short any changes in employment and income cannot be expected in so short a period and as such the present survey will not come out with any significant results in terms of such changes. The present study, therefore, might serve as a bench-mark survey for further study around 1975-76 by which time it is expected that some incomplete investments in land etc. would be completed and then the proposed crop plan etc. would be in execution to assess the results.

#### Sample of Beneficiaries

Initially it was proposed that the sample will be distributed in ten villages belonging to south-eastern part of Patan taluka where both SFDA and MFAL schemes were operative. Subsequently, the sample areas had to be changed for want of sufficient number of beneficiaries. Some general information

about the villages from which the sample was selected is given in Table 27. The area is generally hilly being on the eastern slopes of Sahyadris. The extent of forest (mostly revenue forest) land barring in one or two villages is quite meagre and the extent of culturable waste and land not available for cultivation was significant. Unirrigated land is predominant irrigation being largely limited to wells and lifts operated on the river. Kharif is the important season and the staple food crops are Rice and Jowar.

The Ministry had proposed that the sample be drawn of fifty cultivators for each item of investment under long term and medium term loans. This sample size was suggested for both SFDA and MFAL programmes. However, taking into consideration the loans lifted by end of June 1972, it was not possible to draw such a sample in respect of almost all the items under long term loans. Such a sample size would have been possible in respect of milch animals, covered under medium term loans, but that would be distributed in too many villages and would have been difficult to manage. As a result of these difficulties it was, therefore, proposed that the sample, for want of sufficient number of beneficiaries, should cover both beneficiaries and non-beneficiaries to make up the sample size of fifty cultivators for SFDA and hundred cultivators for MFAL programmes. Subsequently, with the change in the initially selected villages, the sample plan was changed to include the beneficiary cultivators only. The size of the sample was decided upon fifty beneficiaries under SFDA and hundred beneficiaries under MFAL. The list of villages from which the sample has been drawn and the number of beneficiary families covered under each of the two programmes is given below.

	SFDA			MFAL		
	L.T.	M.T.	Total	L.T.	M.T.	Total
1. Saikade	2	-	2	4	5	9
2. Manewadi	1	-	1	3	7	10
3. Gudhe	1	1	2	-	10	10
4. Urul	-	-	-	8	-	8
5. Vihe	3	-	3	2	-	2
6. Navadi	-	6	6	-	11	11
7. Nisare	-	5	5	-	11	11
8. Mandrul Haveli	1	-	1	3	-	3
9. Sangawad	1	7	8	3	8	11
10. Sonawade	5	2	7	6	5	11
11. Marali	3	1	4	-	10	10
12. Adul	-	8	8	-	-	-
13. Mhavashi	3	13	16	7	4	11
Total	20	43	63	36	71	107

(L.T. = Long term loan. M.T. = Medium term loan.)

All the medium term loans were for purchase of milch animals. The purpose for which the long term loans were disbursed under SFDA and MFAL is given below.

Purpose	No. of Beneficiary cultivators	
	SFDA	MFAL
1. New Wells	5	3
2. Repairs to old wells	1	2
3. Oil engine, Electric motor etc.	1	1
4. Water supply, Pipeline etc.	5	8
5. Land levelling and development etc.	8	22
Total	20	36

Table 27 : Some General Information regarding Sample Villages

Village	No. of house- holds 1971 Census	Total area (acres)	Forest (acres)	Irrigated land by source (acres)				Total irri- gated (acres)	Unirri- gated area (acres)	Culti- vate waste (acres)	Not available for cultiva- tion (acres)	Staple food crops
				Well	River	Canal	Other					
1. Mhavashi	453	2875	-	13	6	-	-	19	1929	711	216	Rice, Jowar
2. Adul	456	1967	156	3	9	-	-	12	1612	17	170	Rice, Jowar
3. Urul	281	1894	522	15	-	16	-	31	1227	8	106	Jowar
4. Nisara	244	1358	344	52	-	-	-	52	790	6	166	Jowar
5. Mandrul Haveli	935	2957	620	99	-	-	23	122	1894	25	296	Rice, Jowar
6. Navadi	500	2406	168	73	-	-	-	73	1808	28	329	Rice, Jowar
7. Vihe	462	2415	260	44	32	-	-	76	1769	42	268	Jowar
8. Sangawad	460	1817	60	29	41	-	-	70	1462	17	208	Rice, Jowar
9. Sonawade	706	3275	-	143	302	-	-	445	2153	380	297	Rice, Jowar
10. Mereli	466	2426	995	84	120	-	-	204	1482	128	120	Rice, Jowar
11. Saikade and Manewadi	575	2078	379	44	17	-	-	61	1305	169	164	Rice, Jowar
12. Gudhe	432	1483	291	17	-	-	-	17	915	127	133	Rice, Jowar

When the field work was started it was found that some of the selected beneficiaries had lifted loans for other investments included under the programmes. While the sample size remained the same the number of beneficiary families under each item changed and the same is given below.

Purpose	No. of Beneficiary Cultivator	
	SFDA	MFAL
1. New wells	4	3
2. Repairs to old wells	1	2
3. Oil engine, Electric motor etc.	1	1
4. Water supply, Pipeline etc.	5	8
5. Land levelling and development etc.	10	21
6. Milch animals	47	78

The selection of villages was based on these being in a comparatively compact area, availability of sufficient number of beneficiaries and comparatively easier accessibility for most of the period of the survey.

The selection of beneficiaries with long term loans was with respect to loans (at least first instalment) lifted upto 31st July 1972. Since the reference period for the survey was to be May 1972 to end of June 1973, and the field work was to start in August 1972 it was found convenient to consider the beneficiaries who lifted loans upto 31st July 1972. Beneficiaries under medium term loans for purchase of milch animals were taken into account for the period ending March 1972. Fresh proposals for purchase of milch animals under medium term loans were to be considered after September 1972 and would-be beneficiaries on the score of an application for such a loan were not considered. The number of loans disbursed under SFDA was quite small and as a result the selection of cultivators under SFDA amounts to a census of beneficiaries, both under long term and medium term loans, in the selected villages. As regards MFAL, the census of beneficiaries was in respect of long term loans only, the medium term loan beneficiaries being selected to make up the sample size of hundred beneficiaries though in the process the sample was effectively increased to one hundred and seven beneficiary families. At the time of the selection of the sample beneficiaries it was presumed that at a time one farmer will be entitled to benefits under one of the items only and the selection was made on that basis only. As stated earlier some of the beneficiaries had lifted loans for some other item of investment besides the one on the basis of which these beneficiaries were selected.

#### Land Holding of Sample Beneficiaries

Table 28 gives the distribution of small and marginal farmers according to size of operated holding. As stated in Chapter II, the 'operated' holding was not defined by the Secretaries committee nor by the Agency. 'Operated' holding had been defined by various centres for the purpose of Farm Management Studies in various ways and the Ministry of Agriculture had not suggested which of the definitions was acceptable to it. The 'operational' holding as defined for the purpose of the survey includes 'Net Sown Area' plus 'Current Fallows' only. Since no large scale land reclamation programme was mooted by the programmes this definition of 'operational' holding was deemed fit for all practical purposes. The cultivated area in each size group is nearabout the same as the owned area, though for the total sample as such it is



Table 28 : Distribution of Small and Marginal Farmers according to Size of Operated Holding

Size of operated holding (acres)	No. of holdings	Small Farmers										
		1971-72					1972-73					
		Area owned A. G.	Area leased in A. G.	Area leased out A. G.	Culti- vated area A. G.	Operated area A. G.	Area owned A. G.	Area leased in A. G.	Area leased out A. G.	Culti- vated area A. G.	Operated area A. G.	
More than 20.01	1	30-18	-	-	30-18	22-18	1	30-18	-	-	30-18	22-18
15.01 - 20.00	1	18-13½	-	-	18-13½	18-13½	1	18-13½	-	-	18-13½	18-13½
10.01 - 15.00	4	70-37	-	-	70-37	49-00	4	70-37	-	-	70-37	49-00
7.51 - 10.00	9	107-17	-	1-20	105-37	78-21	9	107-17	-	1-20	105-37	78-21
5.01 - 7.50	19	159-37	3-00	5-36	157- 1	124-14	19	159-37	3-00	5-36	157- 1	124-14
2.51 - 5.00	18	118-21½	-	17-15	101- 6½	67-24	18	118-21½	-	17-15	101- 6½	67-24
1.01 - 2.50	8	27-20	-	3-13	24- 7	15-16	8	27-20	-	3-13	24- 7	15-16
Upto 1.00	3	10-26	-	9- 5	1-21	1-21	3	10-26	-	9- 5	1-21	1-21
Total	63	543-30	3-00	37- 9	509-21	377- 7½	63	543-30	3-00	37- 9	509-21	377- 7½

(continued)

Table 28 : (continued)

<u>Marginal Farmers</u>												
Size of operated holding (acres)	No. of hold- ings	1971-72					1972-73					
		Area owned	Area leased in	Area leased out	Culti- vated area	Operated area	Area owned	Area leased in	Area leased out	Culti- vated area	Operated area	
		A. G.	A. G.	A. G.	A. G.	A. G.	A. G.	A. G.	A. G.	A. G.	A. G.	
7.51 and more	5	39- 5½	12-00	-	51- 5½	43-35½	5	39- 5½	12-00	-	51- 5½	43-35½
5.01 - 7.50	6	41-11½	0-20	2-26	39- 5½	36-25½	6	41-11½	0-20	2-26	39- 5½	36-25½
2.51 - 5.00	36	147-20½	11- 4	8-25	149-39½	129-38	37	150-35½	11- 4	7-37	154- 2½	133-26
1.01 - 2.50	40	90-11	1-30	4-20	87-21	73- 1	39	89-18	1-30	5-20	85-28	71- 1
Upto 1.00	17	17- 9	-	1-18	15-31	12-10	16	16-20	-	1-18	15- 2	11-21
Nil	3	6-24	-	6-24	-	-	4	5- 8	-	5- 8	-	-
<b>Total</b>	<b>107</b>	<b>342- 1½</b>	<b>25-14</b>	<b>23-33</b>	<b>343-22½</b>	<b>295-30</b>	<b>107</b>	<b>342-18½</b>	<b>25-14</b>	<b>22-29</b>	<b>345- 3½</b>	<b>296-29</b>

somewhat less in case of small farmers and only slightly more in respect of marginal farmers. Cultivated area for the two years 1971-72 and 1972-73 is the same for small farmers and only nominally more in the second year, i.e. 1972-73, in respect of marginal farmers. The operated area has sunk substantially to 74 per cent of cultivated area in respect of small farmers. The operated area in respect of marginal farmers was around 86 per cent of cultivated area. In some cases of leasing out of land the leasing out is not genuine but only a clandestine loan operation. In such cases land has not remained in the possession of the borrower, though he has the legal title to that piece of land, but in possession of the money-lender who cultivates it. To a large extent the same is observable in respect of leased in land. It is only for the sake of convenience that such lands have been shown as leased in or leased out lands.

Table 29 gives irrigated area, dry area etc. in each size of operated holding. Area under irrigation is quite small in case of both small and marginal farmers the bulk of the operated area being dry land. There is only a slight increase in the irrigated area in the second year, 1972-73, in respect of both small and marginal farmers. When this increase in irrigated area was checked back to the individual farmer it was found out that this increase had not resulted as a result of long term loans, for 'New wells', 'Repairs to Old Wells' or 'Water Supply Schemes' etc., received by the beneficiary farmers. This increase in irrigated area was independent of these long term investment in irrigation and in most cases was reported by farmers who had not sought any loan under any of the items such as 'New Wells', 'Repairs to Old Wells', or 'Water Supply' etc. What was said in Chapter III in respect of second instalment of long term loans, for the above-mentioned items, in regard to Patan taluke, holds good here too. In majority of the cases second instalment has been lifted (the second instalment here refers to items related to irrigation only) between April 1972 and January 1973 and in no case the work had been completed by the end of field-work.

Some explanation about the size groups of beneficiaries will not be out of order. The maximum area that a small farmer could hold, for being eligible to participate in the programme, was stipulated at 7.5 acres of 'perennially irrigated' land, the best category of land, or 30 acres of 'Warkas' land, the coarse category of land. These two limits to area held belong to two extreme categories of land and the maximum for other categories lies in between these two extremes. For marginal farmers the maximum was prescribed at lower than the minimum limit, for various categories of land, for the small farmers. Conversion ratios for various categories of land were decided in terms of 'Warkas' land as no farmer can be expected to hold land under any one category only. The holding groups in the Tables represent the actual operated area irrespective of the category of land held and if the conversion ratios were to be applied in respect of this operated area a few of these cultivator families will not be eligible to participate in the programmes. This is so on account of taking into consideration beneficiary cultivators. Family land rather than the individual beneficiary's land. Even if ownership of land as per Village Form 8A was the criterion for identification of beneficiaries, the Agency should have provided for the following provisos.

(i) Members of the family staying and cultivating lands as a single enterprise, should not be treated as small or

Table 29 : Irrigated Area, Dry Area etc. in Each Size of Operated Holding

Small Farmers												
Size of operated holding (acres)	No. of holdings	1971-72					No. of holdings	1972-73				
		Culti- vated area	Of Col. 3 irri- gated area	Of Col. 3 dry area	Of Col. 3 perm- anent fallow	Operated area (Cols. 4+5)		Culti- vated area	Of Col. 9 irri- gated area	Of Col. 9 dry area	Of Col. 9 perm- anent fallow	Operated area (Cols. 10+11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
		A. G.	A. G.	A. G.	A. G.	A. G.		A. G.	A. G.	A. G.	A. G.	A. G.
More than 20.01	1	30-18	-	22-18	8-00	22-18	1	30-18	1-00	21-18	8-00	22-18
15.01-20.00	1	18-13½	3-00	15-13½	-	18-13½	1	18-13½	3-00	15-13½	-	18-13½
10.01-15.00	4	70-37	3-37	45- 3	21-37	49-00	4	70-37	3-37	45- 3	21-37	49-00
7.51-10.00	9	105-37	8-30	69-31	27-16	78-21	9	105-37	11-30	66-31	27-16	78-21
5.01--7.50	19	157- 1	11- 5	113- 9	32-27	124-14	19	157- 1	12-39	111-15	32-27	124-14
2.51- 5.00	18	101- 6½	5-38	61-26	33-22½	67-24	18	101- 6½	5-38	61-26	33-22½	67-24
1.01- 2.50	8	24- 7	0-39	14-17	8-31	15-16	8	24- 7	0-39	14-17	8-31	15-16
Upto 1.00	3	1-21	-	1-21	-	1-21	3	1-21	0-25	0-36	-	1-21
<b>Total</b>	<b>63</b>	<b>509-21</b>	<b>33-29</b>	<b>343-18½</b>	<b>132-13½</b>	<b>377- 7½</b>	<b>63</b>	<b>509-21</b>	<b>40- 8</b>	<b>336-39½</b>	<b>132-13½</b>	<b>377- 7½</b>

(continued)

Table 29 : (continued)

## Marginal Farmers

Size of operated holding (acres)	No. of holdings	1971-72					No. of holdings	1972-73				
		Culti- vated area	Of Col. 3 irri- gated area	Of Col. 3 dry area	Of Col. 3 perm- anent fallow	Operated area (Cols. 4+5)		Culti- vated area	Of Col. 9 irri- gated area	Of Col. 9 dry area	Of Col. 9 perm- anent fallow	Operated area (Cols. 10+11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
		A. G.	A. G.	A. G.	A. G.	A. G.		A. G.	A. G.	A. G.	A. G.	A. G.
7.51 and more	5	51- 5½	3-22	40-13½	7-10	43-35½	5	51- 5½	3-22	40-13½	7-10	43-35½
5.01 - 7.50	6	39- 5½	3-39	32-26½	2-20	36-25½	6	39- 5½	4-39	31-26½	2-20	36-25½
2.51 - 5.00	36	149-39½	12- 2	117-36	20- 1½	129-38	37	154- 2½	14-34	118-32	20-16½	133-26
1.01 - 2.50	40	87-21	4-25	68-16	14-20	73- 1	39	85-28	7-36	63- 5	14-27	71- 1
Upto 1.00	17	15-31	0-18	11-32	3-21	12-10	16	15- 2	0-32	10-29	3-21	11-21
Nil	3	-	-	-	-	-	4	-	-	-	-	-
Total	107	343-22½	24-26	271- 4	47-32½	295-30	107	345- 3½	32- 3	264-26	48-14½	296-29

marginal farmers even if the individual landholder qualifies on the basis of prescribed land holding for identification but the total land held by the family does not qualify.

(ii) Land held outside the village by a given farmer should be taken into consideration for deciding the eligibility of the farmer and if such area (within the village plus outside the village) exceeds the prescribed limit that farmer should be excluded from participating in the programme.

(iii) As a converse to (i) above, if members of a given family were staying separately and cultivating lands individually, they should be identified as small or marginal farmers if their individual area held falls within the prescribed limits even if, as per land records, land held by such individuals appears in the name of a single member.

The 'master lists' of small and marginal farmers in this Project were based on the individual owned holding as per the revenue record. If this record was to be wholly relied upon, lands held in certain cases of beneficiaries would be much larger. Landholders below 2.5 acres of 'perennially irrigated' land or 10 acres of 'Warkas' land would not be expected to be enrolled as small farmers but such cases do exist specifically because the land is jointly owned by two or three brothers etc. and only a single member's name appears on the record. In fact the beneficiary is entitled to his proportionate share, and in some cases at least this could have been verified from the Village Primary Co-operative Credit Society, and actually owns and cultivates that much area only. Invariably the individual landholder has been assumed to constitute a small or a marginal farmer's family which need not and is not necessarily the case. In some cases in the sample it was found that the small or the marginal farmer happened to be one of the landholders in the family and the family holding was much larger when compared with the acreage stipulated for a small or a marginal farmer. As a matter of fact the family cultivates all the lands of the individual landholders as a single family enterprise and the records seem to be in view of the Maharashtra Agricultural Lands (Ceilings on Holdings) Act, 1962. The cropping for such individual landholder is really a part of the crop plan for the family lands and not independent of the family land. Since our interest in the small or the marginal farmer is in terms of an 'economic' entity rather than a 'legal' entity it was deemed fit to consider the total family holding rather than the individual beneficiary's holding. In fact the whole family benefits as a result of the individual's inclusion in the programme rather than the individual alone.

#### Asset Holding, Cropping Pattern and Income

Table 30 gives the asset holding of beneficiary cultivators, small and marginal, according to size of operated holding. Total assets in agriculture were by far the most important. The average asset holding of the small farmers was more than twice the asset holding of marginal farmers. Even if the last five groups, i.e. 7.5 acres—10.0 acres to upto 1.0 acre, are compared with those of the marginal farmers we find that the average asset holding of the marginal farmers was only a little more than half of the average asset holding of the small farmers in these size groups that are common to both small and marginal farmers. These differences arise not only on account of category of land held but also on account of other assets held such as machinery and implements, livestock etc. Invariably the small farmer's average asset holding was larger in all these respects than that of the marginal farmers.

Table 30 : Asset Holding according to Size of Operated Holding

Small Farmers														
(Value in Rs.)														
Size of operated holding (acres)	No. of holdings	Value of land owned	Machinery and implements	Live-stock and Poultry	Cattle shed	Total assets in agri-culture	Shares and deposits	Investment in non-agri-occupation	Other, houses, etc.	Total Assets	Average assets per holding	Certain assets as on 30th June 1973		
												Machinery, implements	Live-stock, poultry	Shares and deposits
More than 20.01	1	46050	545	6410	1500	54505	4975	-	800	60280	60280	545	6865	4800
15.01 - 20.00	1	29740	3545	4150	-	37435	1055	15000	9000	62490	62490	3005	4050	1055
10.01 - 15.00	4	102510	5832	11245	6000	125587	4970	-	6300	136857	34214	5860	14345	5660
7.51 - 10.00	9	163025	21782	26242	9500	220549	9875	325	26000	256749	28528	13525	23980	8515
5.01 - 7.50	19	251825	26922	43110	23100	344957	22660	-	54900	422517	22238	26972	41840	23055
2.51 - 5.00	18	166852	5877	37024	19050	228803	19295	450	40100	288648	16036	5534	36385	19620
1.01 - 2.50	8	39995	890	9855	9000	59740	2790	-	8300	70830	8854	890	8985	2805
Upto 1.00	3	20366	110	4525	1500	26501	170	-	2800	29471	9824	110	3805	170
Total	63	820363	65503	142561	69650	1098077	65790	15775	148200	1327842	21077	56441	140255	65680

(continued)

Table 30 : (continued)

<u>Marginal Farmers</u>														
(Value in Rs.)														
Size of operated holding (acres)	No. of hold- ings	Value of land owned	Machi- nery and imple- ments	Live- stock and Poultry	Cattle shed	Total assets in agri- culture	Shares and depo- sits	Invest- ment in non-agri- occupa- tion	Other, houses etc.	Total Assets	Average assets per house- hold	Certain assets as on 30th June 1973		
												Machi- nery, imple- ments	Live- stock, poultry	Shares and deposits
More than 7.51	5	58290	2538	9025	3000	72853	5230	-	30600	108683	21737	2538	10805	5230
5.01 - 7.50	6	60165	13244	11415	5000	89824	3230	-	13100	106154	17692	13244	11525	3455
2.51 - 5.00	37	241612	19540	59096	34500	354748	18260	300	70300	443608	11989	19792	53960	18590
1.01 - 2.50	39	138797	5884	52524	33000	230205	11550	5900	47100	294755	7558	5884	46490	11840
Upto 1.00	16	24705	827	19829	10700	56061	3285	-	17600	76946	4809	827	17615	3390
Nil	4	8360	8	3271	3000	14639	425	-	4500	19564	4891	8	1980	425
<b>Total</b>	<b>107</b>	<b>531929</b>	<b>42041</b>	<b>155160</b>	<b>89200</b>	<b>818330</b>	<b>41980</b>	<b>6200</b>	<b>183200</b>	<b>1049710</b>	<b>9810</b>	<b>42293</b>	<b>142375</b>	<b>42930</b>

H  
CD



Of the other assets, excluding those in agriculture, residential houses comprised the major share of the asset holding. Under shares and deposits it was mainly the shareholding in the primary co-operative credit societies and in a few cases the shareholding in Co-operative Sugar Factory at Marali in Patan taluka.

Changes in asset holding are given in respect of machinery and implements, shares and deposits and livestock and poultry. These were the assets held as on 30th June 1973. The average holding of these assets, both in respect of small and marginal farmers, has come down but only marginally. There was almost no addition to machinery and implements during the year of survey. The livestock held by both the sets of farmers had only slightly increased and the net lower asset value was largely a result of lower valuation of older livestock held.

Table 31 gives the cropping pattern of small and marginal farmers according to size of operated holding for the two years 1971-72 and 1972-73. The important crops were Rice, Jowar and Groundnut. Variation in acreage under various crops is a normal feature and nothing more need be said about it. The gross cropped area was slightly less in the year 1972-73 than in 1971-72 as was the double cropped area. This is observable both in respect of small and marginal farmers. Only feature worth mentioning is the increase in area under sugarcane which has been attracting cultivators lately. The sample farmers, by and large, do not report use of any other variety of seeds for Jowar, Rice etc. than the local ones or the ones that had been in vogue for quite sometime. As the cropping pattern for the two years reports there was no instance of HYV paddy and only three or four instances of HYV Jowar accounting for an insignificant proportion of the total area under Jowar. The HYV seed has not made any dent in the cropping pattern for whatever reasons.

Tables 32 and 33 give total income by various sources of income for small and marginal farmers and for the two years 1971-72 and 1972-73 respectively. The average per family income was much larger in respect of small farmers than marginal farmers for both the years. Average income per family has almost remained at the same level for the two years in respect of both the sets of farmers. The rise in total income in 1972-73 over 1971-72 was essentially the result of rise in income from agriculture over the previous year. However, this rise in income from agriculture was essentially the result of rise in harvest prices of various agricultural produce and not the result of rise in production. The rise in gross production was reported only in respect of sugarcane and Gur manufactured on the farm. Gross production and its value at harvest prices for the two years 1971-72 and 1972-73 is given below.

	Small Farmers			
	1971-72		1972-73	
	Gross production in Qntls.	Value (Rs.)	Gross Production in Qntls.	Value (Rs.)
1. Cereals and Millets	1005.65	76,379	590.42	75,633
2. Minor Millets	-	1,610	-	1,252
3. Pulses	-	3,669	-	1,886
4. Oilseeds	554.85	75,039	329.55	58,846
5. Sugarcane	875.00	24,276	1980.50	86,474
Gur	52.00	-	154.90	-
6. Other Crops	-	9,366	-	7,236
7. Fodder	-	17,337	-	59,013
TOTAL	-	2,07,676	-	2,90,340

Table 31 : Cropping Pattern according to Size of Operated Holding

		Small Farmers									
		(Area in acres)									
Size of operated holding (acres)	Year	Operated area	Current fallow	Rice	Kharif Jowar	Rabi Jowar	HYV Jowar	Wheat	Minor millets	Urid	Other pulses
		A. G.	A. G.	A. G.	A. G.	A. G.	A. G.	A. G.	A. G.	A. G.	A. G.
More than 20.01	1971-72	22-18	-	4-00	4-00	6-18	-	-	2-00	-	-
	1972-73	22-18	5-18	5-00	4-00	1-00	-	1-3	1-00	-	-
15.01 - 20.00	1971-72	18-13½	-	2-00	6-13½	2-00	-	1-20	-	2-00	-
	1972-73	18-13½	2-28½	1-00	8-00	-	-	-	-	-	-
10.01 - 15.00	1971-72	49-00	-	10-11	20-23	5-00	0-10	1-12	1-00	1-00	0-34
	1972-73	49-00	-	7-17	12-30	-	-	1-9	1-00	1-00	0-25
7.51 - 10.00	1971-72	78-21	-	24-35	17-20	8-00	0-10	3-20	2-00	1-26	-
	1972-73	78-21	6-00	17-26	16-35	1-00	1-00	5-15	-	1-00	2-36
5.01 - 7.50	1971-72	124-14	1-20	30-39	23-3	20-14	0-30	4-3	2-22	2-10	0-25
	1972-73	124-14	0-21	29-21	28-22	5-10	3-30	7-19	3-00	3-00	0-24
2.51 - 5.00	1971-72	67-24	-	19-29	10-30	12-4	-	1-18	3-34	3-26	0-10
	1972-73	67-24	1-15	19-32	11-28	3-20	-	4-20	3-16	1-10	0-11
1.01 - 2.50	1971-72	15-16	-	6-21	2-17	2-2	-	1-00	-	-	-
	1972-73	15-16	-	5-21	2-27	1-15	-	1-16	0-34	0-20	-
Upto 1.00	1971-72	1-21	-	1-00	-	-	-	-	-	-	-
	1972-73	1-21	-	0-15	-	-	-	-	0.21	-	-
Total	1971-72	377-7½	1-20	99-15	84-26½	55-38	1-10	12-33	11-16	10-22	1-29
	1972-73	377-7½	16-2½	86-12	84-22	12-5	4-30	21-2	9-31	6-30	4-16

(continued)

Table 31 : (continued)

Size of operated holding (acres)	Year	Groundnut	Sugarcane	Vegetables	Other Crops	Fruit and orchards	Gross cropped	Double cropped
		A. G.	A. G.	A. G.	A. G.	A. G.	A. G.	A. G.
More than 20.01	1971-72	6-00	-	-	-	-	22-18	-
	1972-73	6-00	2-20	-	-	-	20-23	3-23
15.01 - 20.00	1971-72	6-00	1-00	0-20	-	-	21-13 <sup>1</sup>	3-00
	1972-73	6-00	0-20	0-5	-	-	15-25	-
10.01 - 15.00	1971-72	13-00	0-30	0-31	1-30	-	56-21	7-21
	1972-73	22-3	3-10	0-10	2-20	-	52-4	3-4
7.51 - 10.00	1971-72	22-00	3-10	1-30	2-00	0-10	87-1	8-20
	1972-73	25-00	5-32	1-38	2-20	0-10	81-12	8-31
5.01 - 7.50	1971-72	53-13	2-39	2-39	1-16	0-23	145-36	23-2
	1972-73	44-21	18-19	1-22	1-00	0-23	147-11	23-18
2.51 - 5.00	1971-72	24-18	0-23	1-22	1-5	-	79-19	11-35
	1972-73	23-19	4-17	2-14	1-00	-	75-27	9-18
1.01 - 2.50	1971-72	6-8	-	-	0-34	-	19-2	3-26
	1972-73	5-34	0-21	-	0-34	-	19-22	4-6
Upto 1.00	1971-72	-	-	-	0-21	-	1-21	-
	1972-73	-	0-25	-	-	-	1-21	-
Total	1971-72	130-39	8-22	7-22	7-26	0-33	433-11 <sup>1</sup>	57-24
	1972-73	132-37	36-4	6-9	7-34	0-33	413-25	52-20

(continued)

Table 31 : (continued)

		Marginal Farmers									
		(Area in acres)									
Size of operated holding (acres)	Year	Operated	Current	Rice	Kharif	Rabi	HYV	Wheat	Minor	Urid	Other
		area	fallow		Jowar	Jowar	Jowar		millet		pulses
		A. G.	A. G.	A. G.	A. G.	A. G.	A. G.	A. G.	A. G.	A. G.	A. G.
More than 7.51	1971-72	43-35 $\frac{1}{2}$	1-10	5- 3	18-33 $\frac{1}{2}$	-	-	0-20	2-00	2-20	0-36
	1972-73	43-35 $\frac{1}{2}$	-	5-00	22- $\frac{1}{2}$	-	-	0-20	3-00	0-20	1-10
5.01 - 7.50	1971-72	36-25 $\frac{1}{2}$	-	6-32	9-37 $\frac{1}{2}$	6-00	-	1- 5	-	3- 3	0-22
	1972-73	36-25 $\frac{1}{2}$	1-11	3- 7	8-27 $\frac{1}{2}$	4-00	1-20	2- 3	-	5-25	-
2.51 - 5.00	1971-72	129-38	1-27	25- 9	39-21	14-23	0-20	3-35	2-36	4-20	0-27
	1972-73	133-26	2- 2	28-25	44-38	1-00	1-00	5- 2	2- 5	2-35	0-15
1.01 - 2.50	1971-72	73- 1	0- 3	19-32	23-35	5-36	1-32	5-20	1- 8	1-18	0-13
	1972-73	71- 1	-	15-27	19- 7	1-30	1-25	6-11	2-23	1-12	0-26
Upto 1.00	1971-72	12-10	-	1-15	3-31	0-35	-	0-27	-	1-14	-
	1972-73	11-21	-	3-15	4- 4	1- 2	-	0-25	-	0-22	-
Total	1971-72	295-30	3-00	58-11	95-38	27-14	2-12	11-27	6- 4	12-35	2-18
	1972-73	296-29	3-13	55-34	98-37	7-32	4- 5	14-21	7-28	10-34	2-11

(continued)

Table 31 : (continued)

Size of operated holding (acres)	Year	Groundnut	Sugarcane	Vegetables	Other crops	Fruit and orchards	Gross cropped	Double cropped
		A. G.	A. G.	A. G.	A. G.	A. G.	A. G.	A. G.
More than 7.51	1971-72	12-29	-	1-20	-	-	44- 1½	1-16
	1972-73	10-20	2- 7	0-35	-	-	45-32½	1-37
5.01 - 7.50	1971-72	13- 4	0-35	0-34	0-20	-	42-32½	6- 7
	1972-73	11-15	3-00	0-10	-	-	39-27½	4-13
2.51 - 5.00	1971-72	48- 7	1-23	1-37	0-25	1- 7	145-10	16-39
	1972-73	42-21	10-33	2- 7	-	1- 7	142-28	11- 4
1.01 - 2.50	1971-72	20-14	-	0-25	0-31	0-20	82- 4	9- 6
	1972-73	24-39	5-20	1- 1	0-20	0-20	81-21	10-20
Upto 1.00	1971-72	5-20	-	-	-	0-10	13-32	1-22
	1972-73	2-20	0-38	0- 8	-	0-10	13-24	2- 3
Total	1971-72	99-34	2-18	4-36	1-36	1-37	328-00	35-10
	1972-73	91-35	22-18	4-21	0-20	1-37	323-13	29-37

Table 32 : Total Income by Sources of Income (1971-72)

Small Farmers										
(Income in Rs.)										
Size of operated holding (acres)	No. of hold-ings	Agri-culture	Animal Husbandry	Salaried Services	Non-Agri. Occupa-tion	Agri. and Non-Agri. Labour	Agri. Rent etc.	Remi-ttances	Total Income	Average income per household
More than 20.01	1	7059	575	3000	-	-	-	-	10634	10634
15.01 - 20.00	1	6836	385	-	600	-	-	-	7821	7821
10.01 - 15.00	4	10646	2229	-	1500	-	-	300	14675	3669
7.51 - 10.00	9	28537	5079	1740	500	-	-	3300	39156	4351
5.01 - 7.50	19	45598	10649	6672	-	600	-	1240	64759	3408
2.51 - 5.00	18	18723	6551	15216	500	600	1023	2300	44913	2495
1.01 - 2.50	8	4315	3076	3480	1200	1300	-	1300	14671	1834
Upto 1.00	3	476	1252	-	500	1500	-	-	3728	1243
<b>Total</b>	<b>63</b>	<b>122190</b>	<b>29796</b>	<b>30108</b>	<b>4800</b>	<b>4000</b>	<b>1023</b>	<b>8440</b>	<b>200357</b>	<b>3180</b>

(continued)

Table 33 : Total Income by Sources of Income (1972-73)

Small Farmers										
(Income in Rs.)										
Size of operated holding (acres)	No. of holdings	Agri-culture	Animal Husbandry	Salaried Services	Non-Agri. Occupation	Agri. and Non-Agri. Labour	Agri. Rent etc.	Remittances	Total Income	Average Income Per Household
More than 20.01	1	11426	-383	3600	-	-	-	-	14643	14643
15.01 - 20.00	1	5370	-139	-	800	-	-	-	6031	6031
10.01 - 15.00	4	16471	424	-	1500	-	-	1300	19695	4924
7.51 - 10.00	9	40881	429	2050	500	-	-	3200	47060	5229
5.01 - 7.50	19	44284	1915	7920	-	1274	-	1100	56493	2973
2.51 - 5.00	18	23352	1246	16248	400	1572	1706	2800	47324	2629
1.01 - 2.50	8	4950	-388	3600	1264	2115	-	1200	12741	1593
Upto 1.00	3	235	324	-	600	1408	-	1000	3567	1189
<b>Total</b>	<b>63</b>	<b>146969</b>	<b>3428</b>	<b>33418</b>	<b>5064</b>	<b>6369</b>	<b>1706</b>	<b>10600</b>	<b>207554</b>	<b>3294</b>

(continued)

Table 33 : (continued)

Size of operated holding (acres)	No. of holdings	Marginal Farmers								Total Income	Average Income Per Household
		Agri-culture	Animal Husbandry	Salaried Services	Non-Agri. Occupation	Agri. and Non-Agri. Labour	Agri. Rent etc.	Remittances	(Income in Rs.)		
More than 7.51	5	14892	-396	3600	1600	1335	-	400	21431	4286	
5.01 - 7.50	6	8362	-484	-	-	399	-	3300	11577	1929	
2.51 - 5.00	37	50071	-264	21468	4940	2882	-	8460	87557	2366	
1.01 - 2.50	39	34247	459	2280	8640	11895	306	5400	63227	1621	
Upto 1.00	16	8348	1446	1860	3397	5015	-	6500	26566	1660	
Nil	4	-	131	250	1600	274	755	600	3610	902	
<b>Total</b>	<b>107</b>	<b>115920</b>	<b>892</b>	<b>29458</b>	<b>20177</b>	<b>21800</b>	<b>1061</b>	<b>24660</b>	<b>213968</b>	<b>1999</b>	



	Marginal Farmers			
	1971-72		1972-73	
	Gross Production in Qntls.	Value (Rs.)	Gross Production in Qntls.	Value (Rs.)
1. Cereals and Millets	704.66	57,033	407.71	55,183
2. Minor Millets	-	833	-	700
3. Pulses	-	4,320	-	1,939
4. Oilseeds	284.19	54,600	245.90	43,301
5. Sugarcane )	130.00 )	5,993	990.00 )	59,581
Gur )	17.00 )		112.65 )	
6. Other Crops	-	7,751	-	5,850
7. Fodder	-	15,575	-	60,655
TOTAL	-	1,46,105	-	2,27,209

The rise in production of sugarcane and its processed product Gur was the result of increase in area under sugarcane which had been lately attracting the farmers. There was a fantastic rise in value of fodder and this was the result of poor rains during the year 1972-73 both in respect of its distribution and total precipitation. As a result of this production of all the crops suffered and was slightly more than 50 per cent of the previous year 1971-72.

The rise in prices of fodder was felt on the income from milch animals. Table 34 gives the production of Milk and Eggs and sales of the same. While there is a small rise or fall in milk production the sales have more or less remained at the previous level i.e. the year 1971-72 and so also the consumption by the farmer's family. Milk sales to co-operative milk society have gone down only in case of small farmers. The fodder prices pushed up the maintenance cost of milch animals and at the same time the price per litre of milk sold to society remained the same as in 1971-72. This was a major factor, besides other factors such as animals in milch during 1972-73, their yield and the total period for which these were in milch, etc., that adversely affected the income from milch animals.

Income from wage labour was an important source of income in respect of marginal farmers only. The rise in income from wages was to an extent the result of rise in wage rate per day and also the larger number of wage earners in 1972-73. Remittances received had remained almost at the same level with only a marginal increase in 1972-73 over that in 1971-72.

#### Borrowings during 1972-73 and Outstanding Loan on 30th June 1973

Table 35 gives Outstanding as on 1st July 1972 and Borrowings, Repayment during the year 1972-73 and Outstandings as on 30th June 1973. Short term outstandings on 1st July 1972 represented borrowings for the crops to be grown during the crop year 1972-73. Repayment of the previous year's dues starts sometime in January-February and the fresh advances were sanctioned and lifted within a very short period, at times within a matter of eight-ten days of repayment, for the next year. As a result of this the repayment during 1972-73 represents repayment of outstandings on 1st July 1972 and the borrowings during 1972-73, therefore, are largely fresh advances for the year 1973-74. Similarly, outstandings on 30th June 1973 represent mainly borrowings for the crop year 1973-74 and only a small amount by way of outstandings from

Table 34 : Milk and Egg Production and Sales of Milk and Eggs

Size of operated holding (acres)	No. of holdings	Milch Animals		Buffa- loes pur- chased against M. T. loan	Milk yield May 1971 to April 1972 Litres	Of Col. 4 sales		Milk yield May 1972 to April 1973 Litres	Of Col. 7 sales		Repayment of loan end of April 1972			Inter- rest paid end of April 1972 Rs.			
		Buffa- loes	Cows			Total	Of Col. 5 to coop.		Total	Of Col. 8 to coop.	Cash and Subsidy	Milk sales	Total				
															Rs.	Rs.	Rs.
															10	11	12
1	2	3	4	5	6	7	8	9	10	11	12	13					
20.01 and more	1	2	4	-	850	175	-	795	-	-	-	-	-	-			
15.01-20.00	1	2	-	-	360	-	-	880	-	-	-	-	-	-			
10.01-15.00	4	7	4	3	2775	1000	569	2740	1285	1008	263	392	655	66			
7.51-10.00	9	18	3	9	5420	2695	1947	5470	2529	1973	1755	1707	3462	208			
5.01- 7.50	19	31	7	12	10490	4820	3531	9810	4107	3045	1282	2013	3295	503			
2.51- 5.00	18	30	8	14	7330	4590	3709	7612	3550	1970	1857	2793	4650	633			
1.01- 2.50	8	10	1	6	3171	1891	1696	1780	918	865	1229	1318	2547	249			
Upto 1.00	3	5	-	3	1740	950	795	1493	945	907	324	379	703	109			
<b>Total</b>	<b>63</b>	<b>105</b>	<b>26</b>	<b>47</b>	<b>32136</b>	<b>16121</b>	<b>12247</b>	<b>30580</b>	<b>13314</b>	<b>9768</b>	<b>6710</b>	<b>8602</b>	<b>15312</b>	<b>1768</b>			

(continued)

Table 34 : (continued)

Size of operated holding (acres)	Repayment of loan May 1972 - April 1973			Interest paid May 1972 to April 1973	Balance out- standing 1st May 1973	Poultry				
	Cash and Subsidy	Milk sales	Total			No. of poultry	Egg yield May 1971 to April 1972	Of Col.20 Sales	Egg yield May 1972 to April 1973	Of Col.22 Sales
20.01 and more	-	-	-	-	-	2	125	-	110	-
15.01 - 20.00	-	-	-	-	-	10	400	-	355	-
10.01 - 15.00	708	893	1601	70	813	18	1125	-	775	-
7.51 - 10.00	1313	2059	3372	226	2537	23	1085	-	982	-
5.01 - 7.50	2827	2319	5146	454	4370	86	4700	1000	3265	300
2.51 - 5.00	2329	2041	4370	525	6043	51	2775	800	1955	275
1.01 - 2.50	1169	851	2020	202	1882	21	1050	300	890	180
Upto 1.00	746	1008	1754	68	720	4	250	100	190	135
<b>Total</b>	<b>9092</b>	<b>9171</b>	<b>18263</b>	<b>1545</b>	<b>16365</b>	<b>215</b>	<b>11510</b>	<b>2200</b>	<b>8522</b>	<b>890</b>

(continued)

Table 34 : (continued)

Size of operated holding (acres)	No. of holdings	Milch Animals		Buffaloes purchased against M. T. loan	Milk yield May 1971 to April 1972 Litres	Of Col. 4 sales		Milk yield May 1972 to April 1973 Litres	Of Col. 7 sales		Repayment of loan end of April 1972			Interest paid end of April 1972				
		Buffaloes	Cows			Total	Of Col. 5 to co-op.		Total	Of Col. 8 to co-op.	Cash and Subsidy	Milk sales	Total					
		1	2			3	4		5	6	7	8	9		10	11	12	13
																Rs.	Rs.	Rs.
7.51 and more	5	5	4	2	2370	1110	843	2190	645	367	568	426	994	30				
5.01-7.50	6	7	3	4	1920	570	180	1660	599	416	240	126	366	86				
2.51-5.00	37	46	16	23	13365	6377	5153	14458	6825	4146	4360	2670	7030	517				
1.01-2.50	39	48	11	30	13675	6881	5677	15391	8259	6662	7808	3488	11296	646				
Upto 1.00	16	23	3	17	6801	3801	2879	7378	4309	3532	3499	1588	5087	280				
Nil	4	4	-	4	1530	820	682	840	442	318	1321	362	1683	56				
<b>Total</b>	<b>107</b>	<b>133</b>	<b>37</b>	<b>80</b>	<b>39661</b>	<b>19559</b>	<b>15414</b>	<b>41857</b>	<b>21079</b>	<b>15441</b>	<b>17796</b>	<b>8660</b>	<b>26456</b>	<b>1615</b>				

(continued)

Table 34 : (continued)

Size of operated holding (acres)	Repayment of Loan May 1972 - April 1973			Interest paid May 1972 to April 1973	Balance out- standing 1st May 1973	Poultry				
	Cash and Subsidy	Milk Sales	Total			No. of poultry	Egg yield May 1971 to April 1972	Of Col.20 Sales	Egg yield May 1972 to April 1973	Of Col.22 Sales
7.51 and more	280	469	749	3	257	31	1520	200	1025	150
5.01 - 7.50	1370	377	1747	112	2022	26	1125	-	900	-
2.51 - 5.00	4945	4609	9554	505	7055	113	5570	750	4160	205
1.01 - 2.50	3524	5455	8979	1026	10322	123	5080	1600	4240	1140
Upto 1.00	3589	3629	7218	477	4930	32	1650	550	1725	415
Nil	645	284	929	141	1387	5	285	-	265	50
<b>Total</b>	<b>14353</b>	<b>14823</b>	<b>29176</b>	<b>2264</b>	<b>25973</b>	<b>330</b>	<b>15230</b>	<b>3100</b>	<b>12315</b>	<b>1960</b>

Table 35 : Borrowings, Repayment and Outstanding Loans (Short, Medium and Long Term) for the Year 1972-73

Size of operated holding (acres)	No. of holdings	Short term - Crop Loan						Medium term Loan - Milch Animals					
		Out-standing 1st July 1972	Repayment 1972-73		Borrowings during 1972-73	Out-standing 30th June 1973	Of Col. 5 amount overdue	Out-standing 1st July 1972	Repayment 1972-73		Borrowings during 1972-73	Out-standing 30th June 1973	Of Col. 11 amount overdue
			Prin- cipal	Inte- rest					Prin- cipal	Inte- rest			
20.01 and more	1	7650	5339	454	4050	4050	-	-	-	-	-	-	-
15.01 - 20.00	1	-	-	-	-	-	-	-	-	-	-	-	-
10.01 - 15.00	4	7803	7803	633	9408	9408	-	1234	1543	49	1000	718	-
7.51 - 10.00	9	17038	15979	1686	19993	19993	-	4582	2085	92	-	2546	-
5.01 - 7.50	19	24641	23608	1919	26650	26650	-	7958	3891	103	-	4437	-
2.51 - 5.00	18	16394	15818	1178	19180	19180	-	9041	3421	61	-	5582	-
1.01 - 2.50	8	5208	5208	424	5158	5158	-	3121	1462	-	-	1935	-
Upto 1.00	3	1350	-	-	358	1708	-	2041	1305	-	-	736	-
Total	63	80084	73755	6294	84797	86147	-	27977	13707	305	1000	15954	-

120

(continued)

Table 35 : (continued)

Size of operated holding (acres)	Medium term - Coop. Shares		Long term Loan - SFDA							Long term loan - Non-SFDA		Non- insti- tutional Borrow- ings	Remark
	Out- stand- ing 1st July 1972	Out- stand- ing 30th June 1973	Out- stand- ing 1st July 1972	Repayment 1972-73		Borrow- ings during 1972-73	Out- stand- ing 30th June 1973	Amount overdue		Out- stand- ing 1st July 1972	Out- stand- ing 30th June 1973		
				Prin- cipal	Inte- rest			Prin- cipal	Inte- rest				
13	14	15	16	17	18	19	20	21	22	23	24	25	
20.01 and more	3000	3000	3902	99	135	-	3803	174	216	-	-	-	*Rs.2311 outstanding from previous year not yet du
15.01 - 20.00	563	189	3500	-	320	3500	7000	-	-	-	-	-	
10.01 - 15.00	1500	1500	6280	-	-	-	6280	219	504	2075	2075	-	Of Col.23 overdue Prin.813; Int. 97.
7.51 - 10.00	3750	3750	9737	287	338	-	9450	395	523	2022	1822	3000	*Rs.1059 outstanding from previous year not yet du Of Col.23 Overdue Prin. 374, Int. 82.
5.01 - 7.50	9000	9000	34861	695	1570	-	34166	882	1438	320	320	6500	*Rs.1033 outstanding from previous year not due. Of Col.23 overdue Prin.3
2.51 - 5.00	8375	8375	13334	448	354	750	13636	165	740	400	400	5000	*Rs.576 outstanding from previous year not due.
1.01 - 2.50	750	750	584	27	38	375	932	18	21	-	-	4500	-
Upto 1.00	-	-	-	-	-	-	-	-	-	-	-	9500	-
Total	26938	26564	72198	1556	2755	4625	75267	1853	3442	4827	4617	28500	

(continued)

Table 35 : (continued)

Size of operated holding (acres)	No. of holdings	Marginal Farmers											
		Short term - Crop Loan					Medium term Loan - Milch Animals						
		Out-stand- ing 1st July 1972	Repayment 1972-73		Borrow- ings during 1972-73	Out- stand- ing 30th June 1973	Of Col. 5 amount overdue	Out- stand- ing 1st July 1972	Repayment 1972-73		Borrow- ings during 1972-73	Out- stand- ing 30th June 1973	Of Col. 11 amount overdue
1	Prin- cipal	Inte- rest	4	5	6	7	8	9	10	11	12		
More than 7.51	5	5164	3165	533	2500	2500 * 1999	-	517	261	1	-	256	-
5.01 - 7.50	6	3383	3383	366	4328	4328	-	2350	1340	40	1000	2050	-
2.51 - 5.00	37	16959	15928	1249	18144	18144 * 1031	-	12163	5412	316	-	7018	-
1.01 - 2.50	39	16674	13915	1180	15685	15685 * 2759	1839	13774	5935	614	2000	10139	-
Upto 1.00	16	2895	2445	202	3182	3182 * 450	-	8399	4771	311	1000	4681	-
Nil	4	650	450	26	75	75 * 200	-	1908	522	135	-	1386	-
<b>Total</b>	<b>107</b>	<b>45725</b>	<b>39286</b>	<b>3556</b>	<b>43914</b>	<b>43914</b> <b>* 6439</b>	<b>1839</b>	<b>39111</b>	<b>18541</b>	<b>1417</b>	<b>4000</b>	<b>25530</b>	<b>-</b>

122

(continued)



Table 35 : (continued)

Size of operated holding (acres)	Medium term Coop. Shares		Long term Loan - MFAL							Long term Loan - Non-MFAL		Non- institu- tional Borrow- ings	Remarks
	Out- stand- ing 1st July 1972	Out- stand- ing 30th June 1973	Out- stand- ing 1st July 1972	Repayment 1972-73		Borrow- ings during 1972-73	Out- stand- ing 1st July 1973	Amount overdue		Out- stand- ing 1st July 1972	Out- stand- ing 30th June 1973		
				Prin- cipal	Inte- rest			Prin- cipal	Inte- rest				
13	14	15	16	17	18	19	20	21	22	23	24	25	
More than 7.51	3000	3000	10500	-	205	10500	21000	-	829	-	-	-	*Rs.1999 outstanding from previous year not due.
5.01-7.50	1500	1500	14577	-	210	3000	17577	765	1089	-	-	600	-
2.51-5.00	9000	9000	35082	655	898	500	34927	781	2019	2008	2008	15300	*Rs.1031 outstanding from previous year not due.
1.51-2.50	2250	2250	21686	102	141	1300	22884	785	1270	500	500	12000	*Of Rs.2759, outstanding from previous year Rs.920 not due.
Upto 1.00	1500	1500	-	-	-	-	-	-	-	673	673	2850	*Rs.450 outstanding from previous year not due.
Nil	-	-	-	-	-	-	-	-	-	340	340	7000	*Rs.200 outstanding from previous year not due.
Total	17250	17250	81845	757	1454	15300	96388	2331	5207	1902	1902	37750	

the previous period. No overdues were reported except in two cases of marginal farmers and this amount was overdue for last on<sup>2</sup> year. There was only a small rise in short term borrowing for the crop year 1973-74 over that in 1972-73 and this is observable in respect of both small and marginal farmers. Majority of the small and marginal farmers were members of the Primary Co-operative Credit Society and had lifted funds for crops. The average borrowing per household was low at Rs. 410 for marginal farmers as compared to Rs. 1346 for small farmers. Nearly 85 per cent of the loan lifted represented the cash portion of the total loan sanctioned, lifting of fertilizers, pesticides etc. being quite meagre.

Medium term loans are for two different purposes, namely, purchase of milch animals and for purchase of Sugar Factory Shares. Of these two medium term loans only loans for milch animals formed the part of the SFDA-MFAL programme. Loans for Sugar Factory Shares are advanced, as per Reserve Bank scheme, to cultivators to become the members of the sugar factory in the co-operative sector. The would-be member bears the one-fourths cost of purchase of such a share and the balance three-fourths is advanced by the D.C.C. Bank as a medium term loan to the cultivator. The repayment period for such advances is five years the repayment being effected in five equal annual instalments plus interest due for the period. Barring a single small farmer no repayment of this loan, though due, has been reported resulting into Outstanding on 1st July 1972 and 30th June 1973 being almost equal in respect of both small and marginal farmers. These advances seem to have been rescheduled, except for interest due, and the recovery of principal is to start after the first crushing of cane at the Co-operative Sugar Factory, Marali (taluka Patan). The Agency has a proposal to advance one-fourth value of such Sugar Factory Shares as interest-free loans to small and marginal farmers and the advances as reported in Table 35. are not the result of such a proposal but are previous to it. The details of the Agency's proposal have been discussed in Chapter III.

Supply of milch animals was an important item of both the programmes and since inception 47 small and 78 marginal farmers had taken the advantage of the medium term loan facility for purpose of milch animals. Only in two cases of marginal farmers second milch animal was purchased against the loan but only after fifty per cent of the principal and interest due to date had been repaid. Under the scheme the beneficiary farmer can get a maximum of three milch animals, one at a time and not all together, if the beneficiary at the time of applying for loan for a second animal has cleared fifty per cent of principal and interest due to date. All the three milch animals purchased as per rules are entitled to subsidy at 25 per cent and 33 1/3 per cent of cost for small and marginal farmers respectively.

The amount outstanding on 1st July 1972 is the result of various periods of repayment as will be seen from the disbursement of loans given below:

<u>Month</u>	<u>Small</u>	<u>Marginal</u>
1. November 1970	4	1
2. January 1971	10	4
3. September 1971	1	16
4. November 1971	11	12
5. December 1971	8	29
6. January 1972	-	9
7. February 1972	12	5
8. November 1972	1	2
Total	47	78

Of these advances for milch animals 27 advances to small farmers and 19 to marginal farmers were by the Commercial Banks and the rest by D.C.C. Bank, Satara. The outstanding on 1st July 1972 is the result of milk sales to co-operatives by the beneficiaries and the subsidy paid on cost of milch animals by the Agency, the subsidy being only in respect of advances from D.C.C. Bank and not the Commercial Banks. Subsidy to loanee beneficiaries of the Commercial Banks was paid in 1972-73 and is included in repayment for that year.

Borrowings (fresh) during the year 1972-73 were in respect of one small farmer and two marginal farmers. In addition to this two marginal farmers had secured loan for second milch animal having satisfied the conditions laid down by the Agency.

Repayment during the year 1972-73 was less than fifty per cent of outstanding on 1st July 1972. There seems to be a possibility that quite a few loanees might run into overdues specially when subsidy has, already, been accounted towards repayment and the balance outstanding and interest due thereon has to be repaid through milk sales only. The balance of repayment period to maturity of loan varies from barely four months for advances in November 1970 to thirty months for advances in November 1972. The details will be discussed under 'Investment in Dairying' subsequently.

As in case of medium term loans, long term loans have been given in two separate parts, long term loans under SFDA-MFAL forming one and the other long term loans previous to inception of the programmes. A total of 20 small farmer families had lifted 24 loans under long term investment in land for various purposes. Number of loans being more than the households has resulted from the criterion adopted for identification of beneficiaries the sole criterion being land held as per Village Form 8A. In one case the same beneficiary has been granted two loans one for 'New Well' and the other for 'Repairs to Old Well'. In the other case a single family had four beneficiaries identified as small farmers and each of them had lifted loan for 'Land Development'. In respect of marginal farmers thirty-six families had been granted advances for investment in New Wells, Land Development etc. However, one of these families did not make use of the facility made available. In this particular case the beneficiary was granted loan for purchase of an Oil Engine. The beneficiary expected to get cash as a result of the loan being sanctioned and the necessary loan deed completed. The beneficiary intended to dispose off his previous oil engine and purchase a second-hand machine by way of replacement out of the funds made available by the bank. As is the normal practice the bank declined to pay cash and was willing to make the payment for a new oil engine on production of a receipt from the authorised dealer. The beneficiary ultimately did not purchase the oil engine and requested the bank to cancel the loan deed. During the survey it was brought to notice that this particular beneficiary relented his previous decision and applied afresh for the loan. The loan was sanctioned again and the purchase of an oil engine had not materialised by the end of the field-work.

The outstanding amount on 1st July 1972 is the result of 24 loans for 20 small farmer families and 35 loans for 35 marginal farmer families. The amounts are also the result of differing periods of loan issue and repayment of principal falling due. The outstanding as on 30th June 1973 have increased as a result of lifting of second instalment of the loan during the survey period. The investment works proposed have not been completed and some of the beneficiaries have run into overdues, the itemised overdues being as given below.

Item	No. of beneficiary families	No overdues	Overdues on account of	
			First instalment	Second instalment
<u>Small Farmers</u>				
1. New Wells	6	2	-	4
2. Repairs to Old Wells	1	1	-	-
3. Water Supply etc.	5	2	2	1
4. Oil Engine etc.	1	1	-	-
5. Land Development	8	3	4	1
Total	21	9	6	6
<u>Marginal Farmers</u>				
1. New Wells	3	1	-	2
2. Repairs to Old Wells	2	-	-	2
3. Water Supply etc.	8	3	-	5
4. Land Development	22	5	9	8
Total	35	9	9	17

The difference in the number of beneficiary families under small farmers arises as a result of one family having lifted loan for two items. Proportionately larger number of marginal farmers' families have run into overdues as compared to small farmers' families. Beneficiaries who have run into overdues after having lifted only the first instalment of the loan may have to face difficulties in completing the proposed works as second instalment of the loan will not be available until the overdues are cleared or the instalment overdue has been rescheduled.

Loans from non-institutional agencies are few and in most cases the land has been the security in possession of the moneylender, cultivator etc. These lands have been shown as leased out lands but really represent a clandestine loan operation.

#### Employment for Sample Households

The sample households were 63 and 107 for Small Farmers' and Marginal Farmers' schemes respectively. Table 36 gives the family members, earners and occupational distribution of earners. The total population of small and marginal farmers' households was reported at 509 and 683 respectively. Economically active population was reported at 223 in respect of small farmers' households and 294 in respect of marginal farmers' households, the sexwise distribution being as follows.

Sex	Small Farmers		Marginal Farmers	
	Total Population	Working force	Total Population	Working force
Male Adults	149	123	182	141
Female Adults	144	97	217	151
Male Non-adults	116	1	144	1
Female Non-adults	100	2	140	1
Total	509	223	683	294

Table 36 : Family Members, Earners and Occupational Distribution of Earners according to Size of Operated Holding

Size of operated holding (Acres)	No. of holdings	Small Farmers																					
		Family Members*								No. of Earners*								1 + 2		1 + 3		1 + 4	
		-----				-----				Working in - only								-----		-----		-----	
		MA	MNA	FA	FNA	MA	MNA	FA	FNA	1 Agri.		2 Sala- ried		3 Non- agri.		4 Wage Labour		M	F	M	F	M	F
More than 20.01	1	7	8	8	6	5	-	6	-	4	6	1	-	-	-	-	-	-	-	-	-	-	-
15.01 - 20.00	1	4	3	3	3	4	-	-	-	3	-	-	-	-	-	-	-	-	-	1	-	-	-
10.01 - 15.00	4	18	12	14	2	13	-	10	-	9	10	1	-	-	-	-	-	-	-	3	-	-	-
7.51 - 10.00	9	24	8	28	20	22	-	19	1	17	18	2	-	1	-	-	-	1	-	-	-	1	1
5.01 - 7.50	19	41	34	39	22	34	1	25	-	30	22	3	-	-	-	-	-	-	-	-	-	2	3
2.51 - 5.00	18	32	37	36	30	27	-	24	-	18	21	4	-	-	-	-	-	1	-	1	-	3	3
1.01 - 2.50	8	19	6	12	10	14	-	10	1	4	5	2	-	-	-	-	-	1	-	1	-	6	5
Upto 1.00	3	4	8	4	7	4	-	3	-	-	1	-	-	-	-	-	-	-	-	1	-	3	2
<b>Total</b>	<b>63</b>	<b>149</b>	<b>116</b>	<b>144</b>	<b>100</b>	<b>123</b>	<b>1</b>	<b>97</b>	<b>2</b>	<b>85</b>	<b>83</b>	<b>13</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>-</b>	<b>7</b>	<b>-</b>	<b>15</b>	<b>14</b>

\* MA = Male Adults. MNA = Male Non-Adults. FA = Female Adults. FNA = Female Non-Adults.

(continued)

Table 36 : (continued)

Size of operated holding (Acres)	No. of holdings	Family Members*				No. of Earners*				Marginal Farmers													
		Working in - only				1 + 2		1 + 3		1 + 4													
						1		2		3		4											
						Agri.		Sala- ried		Non- agri.		Wage Labour											
				MA	MNA	FA	FNA	MA	MNA	FA	FNA	M	F	M	F	M	F	M	F	M	F		
7.51 and more	5	19	14	18	5	12	-	9	-	7	7	1	-	1	-	-	-	-	-	1	-	2	2
5.01 - 7.50	6	10	9	14	9	8	-	10	-	7	8	-	-	-	-	-	-	-	-	-	-	1	2
2.51 - 5.00	37	75	55	81	46	55	1	51	-	37	45	6	-	4	-	-	-	1	-	3	-	5	6
1.01 - 2.50	39	54	41	71	61	48	-	55	1	16	25	4	-	-	-	-	-	3	1	7	1	18	29
Upto 1.00	16	19	23	29	15	15	-	23	-	4	9	1	-	-	-	-	-	2	-	4	2	4	12
Nil	4	5	2	4	4	3	-	3	-	1	2	-	-	1	-	-	-	-	-	1	-	-	1
<b>Total</b>	<b>107</b>	<b>182</b>	<b>144</b>	<b>217</b>	<b>140</b>	<b>141</b>	<b>1</b>	<b>151</b>	<b>1</b>	<b>72</b>	<b>96</b>	<b>12</b>	<b>-</b>	<b>6</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6</b>	<b>1</b>	<b>16</b>	<b>3</b>	<b>30</b>	<b>52</b>

\* MA = Male Adults. MNA = Male Non-Adults. FA = Female Adults. FNA = Female Non-adults.

Non-adults, both male and female, formed an insignificant proportion of the working force. Numerically females formed a larger working force in respect of marginal farmers though as a proportion to total females it was lower than that for the males. The working force includes all those engaged in some productive activity other than domestic work.

Out of the total working males thirteen and twelve, respectively from small and marginal farmers' households, were solely engaged in salaried services and did not work in the family enterprise such as agriculture, animal husbandry etc. Three males, from small farmer households, mainly engaged in salaried services worked in the family enterprise. Similarly six males and one female, from marginal farmers' households, mainly engaged in salaried services worked in family enterprise. For all practical purposes those engaged solely in salaried services might be left out. The rest of the working males, females and male and female non-adults were engaged either in agriculture, animal husbandry, wage labour or non-agricultural occupation etc. The distribution of male and female workers in agriculture, animal husbandry etc. is given below. Since the number of working non-adults was insignificant these have not been shown separately but are included in respective working force.

	Small Farmers		Marginal Farmers	
	Male	Female	Male	Female
Agriculture	109	97	121	149
Animal Husbandry	21	23	30	61
Wage Labour	15	14	30	52
Non-agricultural Occupation	8	-	26	4
Total	153	134	207	216

The total number of workers under agriculture differs as a result of animal husbandry not having been separately treated in Table 36. The rise in the number of workers in non-agricultural occupations is on account of four males and one female working in more than two occupations and these have not been separately shown in Table 36.

#### Self-Employment in Agriculture

The actual days of employment in family agriculture are given in Table 37. Reference period for employment is May 1972 to end of April 1973. Total employment, i.e. non-wage employment in agriculture consists of labour input on own farm and labour input on other's farm in the nature of an exchange labour. There is a widespread practice of exchange labour, both human and bullock, in the region and since all the families report having received exchange labour this labour input needs to be considered as family labour input on the farm. Employment on own farm thus calculated was 64.25 and 62.18 days for males and females respectively for small farmers. This average employment per worker in agriculture refers to the twelve month period stated earlier and as can be seen is quite poor. The average employment per male and female worker did not differ significantly in the first six size groups of operated holding. In the last two size groups, i.e. 1.1-2.5 acres and upto 1.00 acre, the average employment comes down substantially especially so in respect of female workers.

Table 37 : Monthwise Employment in Agriculture

Small Farmers														
Month -	Sex	No. of Workers	May 1972				June 1972				July 1972			
			Own farm (1)	As ex-labour (2)	Total (3)	Average per worker (4)	Own farm (1)	As ex-labour (2)	Total (3)	Average per worker (4)	Own farm (1)	As ex-labour (2)	Total (3)	Average per worker (4)
More than 20.01	M	4	22	-	22	5.50	19	-	19	4.75	53	-	53	13.25
	F	6	9	-	9	1.50	30	-	30	5.00	20	-	20	3.33
15.01 - 20.00	M	4	24	-	24	6.00	49	-	49	12.25	92	-	92	23.00
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
10.01 - 15.00	M	12	27	13	40	3.33	82	55	137	11.41	159	65	224	18.67
	F	10	25	-	25	2.25	-	-	-	-	12	25	37	3.70
7.51 - 10.00	M	19	51	21	72	3.79	135	84	219	11.52	230	80	310	16.31
	F	19	43	-	43	2.26	4	10	14	0.73	34	45	79	4.15
5.01 - 7.50	M	32	100	-	100	3.12	237	108	345	10.78	475	130	605	18.90
	F	25	52	-	52	2.08	7	9	16	0.64	75	105	180	7.20
2.51 - 5.00	M	23	51	-	51	2.21	145	102	247	10.73	275	130	405	17.60
	F	24	54	-	54	2.25	42	10	52	2.16	83	100	183	7.62
1.01 - 2.50	M	11	11	-	11	1.00	34	20	54	4.91	80	73	153	13.90
	F	10	10	-	10	1.00	5	5	10	1.00	34	30	64	6.40
Upto 1.00	M	4	26	-	26	6.50	12	-	12	3.00	21	-	21	5.25
	F	3	13	-	13	4.33	2	-	2	0.66	5	-	5	1.67
Total	M	109	312	34	346	3.17	713	369	1082	9.92	1385	478	1863	17.09
	F	97	206	-	206	2.12	90	34	124	1.27	263	305	568	5.35

(continued)



Table 37 : (continued)

Month -	Sex	No. of Workers	August 1972				September 1972				October 1972			
			Own farm (1)	As ex- change labour (2)	Total (Cols. 1+2) (3)	Average per worker (4)	Own farm (1)	As ex- change labour (2)	Total (Cols. 1+2) (3)	Average per worker (4)	Own farm (1)	As ex- change labour (2)	Total (Cols. 1+2) (3)	Average per worker (4)
More than 20.01	M	4	25	-	25	6.25	7	-	7	1.75	12	-	12	2.00
	F	6	85	-	85	14.17	45	-	45	7.50	5	-	5	0.83
15.01 - 20.00	M	4	35	-	35	8.75	11	-	11	2.75	11	-	11	2.75
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
10.01 - 15.00	M	12	109	20	129	10.75	62	-	62	5.16	20	-	20	1.67
	F	10	147	55	202	20.20	67	40	107	10.70	26	-	26	2.60
7.51 - 10.00	M	19	134	-	134	7.00	40	-	40	2.05	74	-	74	3.89
	F	19	334	120	454	23.90	180	25	205	10.79	59	-	59	3.10
5.01 - 7.50	M	32	311	21	332	10.37	141	-	141	4.40	78	-	78	2.43
	F	25	419	135	554	22.16	223	25	248	9.92	43	-	43	1.72
2.51 - 5.00	M	23	147	-	147	6.39	63	-	63	2.73	60	-	60	2.60
	F	24	399	160	559	23.29	238	20	258	10.75	49	-	49	2.04
1.01 - 2.50	M	11	38	-	38	3.45	12	-	12	1.09	7	-	7	0.63
	F	10	115	80	195	19.50	54	10	64	6.40	7	-	7	0.70
Upto 1.00	M	4	14	-	14	3.50	5	-	5	1.25	7	-	7	1.75
	F	3	10	-	10	3.33	6	-	6	2.00	5	-	5	1.67
Total	M	109	813	41	854	7.83	341	-	341	3.12	269	-	269	2.46
	F	97	1509	550	2059	21.22	813	120	933	9.61	194	-	194	2.00

(continued)

Table 37 : (continued)

Month - Size of operated holding (acres)	Sex	No. of Workers	November 1972				December 1972				January 1973			
			Own farm (1)	As ex- change labour (2)	Total (Cols. 1+2) (3)	Average per worker (4)	Own farm (1)	As ex- change labour (2)	Total (Cols. 1+2) (3)	Average per worker (4)	Own farm (1)	As ex- change labour (2)	Total (Cols. 1+2) (3)	Average per worker (4)
More than 20.01	M	4	46	-	46	11.50	51	-	51	12.75	9	-	9	2.25
	F	6	102	-	102	17.00	62	-	62	10.33	1	-	1	0.17
15.01 - 20.00	M	4	28	-	28	7.00	16	-	16	4.00	15	-	15	3.75
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
10.01 - 15.00	M	12	110	-	110	9.16	66	-	66	5.50	15	-	15	1.25
	F	10	133	-	133	13.30	47	-	47	4.70	3	-	3	0.30
7.51 - 10.00	M	19	157	-	157	8.26	92	-	92	4.84	41	-	41	2.15
	F	19	163	-	163	8.53	101	-	101	5.31	15	-	15	0.79
5.01 - 7.50	M	32	303	-	303	9.36	201	-	201	3.28	65	-	65	2.03
	F	25	256	-	256	10.24	140	-	140	5.60	38	-	38	1.52
2.51 - 5.00	M	23	204	-	204	8.87	141	-	141	6.08	37	-	37	1.60
	F	24	204	-	204	8.50	126	-	126	5.25	7	-	7	0.29
1.01 - 2.50	M	11	68	-	68	6.18	49	-	49	4.45	8	-	8	0.72
	F	10	59	-	59	5.90	64	-	64	6.40	9	-	9	0.90
Upto 1.00	M	4	8	-	8	2.00	1	-	1	0.25	-	-	-	-
	F	3	7	-	7	2.33	-	-	-	-	-	-	-	-
Total	M	109	924	-	924	8.47	617	-	617	5.66	190	-	190	1.74
	F	97	924	-	924	9.52	540	-	540	5.56	73	-	73	0.75

(continued)

Table 37 : (continued)

Month	Sex	No. of Workers	February 1973				March 1973				April 1973				Total May 1972 to April 1973	
			Own farm (1)	As ex-labour (2)	Total (Cols. 1+2) (3)	Average per worker (4)	Own farm (1)	As ex-labour (2)	Total (Cols. 1+2) (3)	Average per worker (4)	Own farm (1)	As ex-labour (2)	Total (Cols. 1+2) (3)	Average per worker (4)	Total (Cols. 1+2)	Average per worker
More than 20.01	M	4	5	-	5	1.25	17	-	17	4.25	4	-	4	1.00	270	67.50
	F	6	-	-	-	-	21	-	21	3.50	-	-	-	-	380	63.33
15.01 - 20.00	M	4	-	-	-	-	-	-	-	-	-	-	-	-	281	70.25
	F	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.01 - 15.00	M	12	15	-	15	1.25	23	-	23	1.92	13	-	13	1.08	854	71.16
	F	10	4	-	4	0.40	15	-	15	1.50	4	-	4	0.40	603	60.30
7.51 - 10.00	M	19	47	-	47	2.47	60	-	60	3.15	8	-	8	0.42	1254	66.30
	F	19	25	-	25	1.31	73	-	73	3.84	1	-	1	-	1232	64.84
5.01 - 7.50	M	32	59	-	59	1.84	64	4	68	2.15	34	-	34	1.06	2331	72.84
	F	25	22	-	22	0.88	65	-	65	2.60	29	-	29	1.16	1643	65.72
2.51 - 5.00	M	23	57	-	57	2.47	39	-	39	1.69	25	-	25	1.08	1476	64.17
	F	24	34	-	34	1.41	64	-	64	2.67	14	-	14	0.58	1604	66.83
1.01 - 2.50	M	11	11	-	11	1.00	26	-	26	2.36	7	-	7	0.63	444	40.36
	F	10	3	-	3	0.30	26	-	26	2.60	11	-	11	1.10	522	52.20
Upto 1.00	M	4	-	-	-	-	-	-	-	-	-	-	-	-	94	23.50
	F	3	-	-	-	-	-	-	-	-	-	-	-	-	48	16.00
Total	M	109	194	-	194	1.78	229	4	233	2.10	91	-	91	0.83	7004	64.25
	F	97	88	-	88	0.90	264	-	264	2.77	59	-	59	0.60	6032	62.18

153

(continued)

Table 37 : (continued)

Marginal Farmers														
Month -	Sex	No. of Workers	May 1972				June 1972				July 1972			
			Own farm (1)	As ex-labour (2)	Total (Cols. 1+2) (3)	Average per worker (4)	Own farm (1)	As ex-labour (2)	Total (Cols. 1+2) (3)	Average per worker (4)	Own farm (1)	As ex-labour (2)	Total (Cols. 1+2) (3)	Average per worker (4)
7.51 and more	M	10	36	10	46	4.60	79	35	114	11.40	142	61	203	20.30
	F	9	30	-	30	3.33	16	5	21	2.33	19	26	45	5.00
5.01 - 7.50	M	8	22	-	22	2.75	69	40	109	13.62	135	65	200	25.00
	F	10	15	-	15	1.50	11	-	11	1.10	6	71	77	7.70
2.50 - 5.00	M	46	144	19	163	6.54	326	199	525	11.41	633	261	894	19.34
	F	51	109	10	119	2.33	66	66	132	2.58	167	263	430	8.43
1.01 - 2.50	M	44	124	26	150	3.40	228	134	362	8.22	437	229	666	15.13
	F	56	122	-	122	2.17	34	56	90	1.60	100	247	347	6.19
Upto 1.00	M	13	25	-	25	1.92	53	40	93	7.15	78	48	126	9.69
	F	23	24	-	24	1.04	23	10	33	1.43	40	72	112	4.87
Nil	M	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	M	121	351	55	406	3.35	755	448	1203	9.94	1425	664	2089	17.26
	F	149	300	10	310	2.08	150	137	287	1.92	332	679	1011	6.78

(continued)

Table 37 : (continued)

Month - Size of operated holding (acres)	Sex	No. of workers	August 1972				September 1972				October 1972			
			Own farm (1)	As ex- change labour (2)	Total (Cols. per 1+2) (3)	Average per worker (4)	Own farm (1)	As ex- change labour (2)	Total (Cols. per 1+2) (3)	Average per worker (4)	Own farm (1)	As ex- change labour (2)	Total (Cols. per 1+2) (3)	Average per worker (4)
7.51 and more	M	10	56	11	67	6.70	35	-	35	3.50	19	-	19	1.90
	F	9	153	56	209	23.22	86	5	91	10.01	16	-	16	1.77
5.01 - 7.50	M	8	62	20	82	10.25	15	-	15	1.87	29	-	29	3.62
	F	10	111	81	192	19.20	20	-	20	2.00	20	-	20	2.00
2.51 - 5.00	M	46	378	50	428	9.30	108	-	108	2.34	98	-	98	2.13
	F	51	763	380	1143	22.41	357	49	406	7.96	96	10	106	2.07
1.01 - 2.50	M	44	321	70	391	8.99	112	-	112	2.54	97	-	97	2.20
	F	56	655	391	1046	18.67	235	23	258	4.60	91	4	95	1.69
Upto 1.00	M	13	74	10	84	6.46	21	-	21	2.61	22	-	22	1.69
	F	23	165	85	250	10.87	60	20	80	3.47	21	-	21	0.91
Nil	M	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	M	121	891	161	1052	8.69	291	-	291	2.40	265	-	265	2.19
	F	149	1847	993	2840	19.00	758	97	855	5.73	244	14	258	1.63

(continued)

Table 37 : (continued)

Month -	Sex	No. of Workers	November 1972				December 1972				January 1973			
			Own farm (1)	As ex- change labour (2)	Total (Cols. per 1+2) (3)	Average per worker (4)	Own farm (1)	As ex- change labour (2)	Total (Cols. per 1+2) (3)	Average per worker (4)	Own farm (1)	As ex- change labour (2)	Total (Cols. per 1+2) (3)	Average per worker (4)
7.51 and more	M	10	111	-	111	11.10	46	-	46	4.60	6	-	6	0.60
	F	9	117	-	117	13.00	38	-	38	4.22	8	-	8	0.89
5.01 - 7.50	M	8	84	-	84	10.50	51	-	51	6.37	24	-	24	3.00
	F	10	93	-	93	9.30	35	-	35	3.50	7	-	7	0.70
2.51 - 5.00	M	46	394	-	394	8.52	247	-	247	5.23	89	-	89	1.93
	F	51	387	10	397	7.78	225	-	225	4.41	40	-	40	0.80
1.01 - 2.50	M	44	293	-	293	6.65	205	-	205	4.66	82	-	82	1.86
	F	56	311	-	311	5.55	165	-	165	1.94	29	-	29	0.51
Upto 1.00	M	13	60	-	60	4.61	39	-	39	3.00	12	-	12	0.92
	F	23	63	-	63	2.73	32	-	32	1.39	13	-	13	0.56
Nil	M	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	M	121	942	-	942	7.78	588	-	588	4.85	213	-	213	1.76
	F	149	971	10	981	6.58	495	-	495	3.32	97	-	97	0.65

(continued)

Table 17 : (continued)

Month	Sex	No. of Workers	February 1973				March 1973				April 1973				Total May 1973 to April 1973	
			Own farm (1)	As ex-labour change (2)	Total (Cols. 1+2) (3)	Average per worker (4)	Own farm (1)	As ex-labour change (2)	Total (Cols. 1+2) (3)	Average per worker (4)	Own farm (1)	As ex-labour change (2)	Total (Cols. 1+2) (3)	Average per worker (4)	Total (Cols. 1+2)	Average per worker
7.51 and more	M	10	6	-	6	0.60	5	-	5	0.50	2	-	2	0.20	660	110.00
	F	4	4	-	4	0.44	12	-	12	1.33	-	-	-	-	591	147.75
5.01 - 7.50	M	8	25	-	25	3.12	15	-	15	1.87	13	-	13	1.62	669	83.73
	F	10	22	-	22	2.20	12	-	12	1.20	3	-	3	0.30	507	50.70
2.51 - 5.00	M	46	64	-	64	1.39	67	-	67	1.45	59	-	59	1.28	3136	68.17
	F	51	52	-	52	1.00	40	-	40	0.80	42	-	42	0.80	3132	61.41
1.01 - 2.50	M	44	75	-	75	1.70	60	-	60	1.36	32	-	32	0.72	2525	57.38
	F	56	70	-	70	1.24	52	-	52	0.92	35	-	35	0.62	2620	46.78
Upto 1.00	M	13	7	-	7	0.53	12	-	12	0.92	6	-	6	0.46	507	39.00
	F	23	-	-	-	-	22	-	22	0.95	3	-	3	0.13	653	28.39
Nil	M	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	F	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	M	121	177	-	177	1.46	159	-	159	1.31	112	-	112	0.92	7497	61.95
	F	149	148	-	148	0.99	138	-	138	0.92	83	-	83	0.55	7503	50.35

In case of marginal farmers, employment on family farm was 61.95 and 50.35 days per male and female worker respectively. There is, almost, no consistency in the average labour days per male and female worker between various size groups. The differences arise not only on account of the category of land held, irrigation facility etc. but also as a result of wage labour employment available during the year. This is particularly important in respect of marginal farmers as earnings from wage labour was an important source of cash income for quite a few households.

Kharif is the most important season and the employment during the six month period May to end of October was at the highest, employment in the subsequent six months November-April being generally at a low level. The seasonal pattern is equally clear, the average per acre labour input rising upto end of July and August in respect of both males and females and then once again going down. July and August were the peak periods of employment for males and females respectively and the average employment per worker during this period was 17.09 and 17.26 days per male worker in respect of small and marginal farmers respectively. The average labour input per female worker during the month of August was 21.22 and 19.00 days in respect of small and marginal farmers. On the whole females participated in family agriculture almost equally with the males.

Table 38 gives the average per acre employment of family and hired labour for various size groups. There are variations in per acre labour input of family and hired labour. Hired male labour was quite meagre at 2.49 days per acre and was invariably less than the average for family male labour. The average in respect of female labour was exactly opposite of that in respect of male labour, the hired labour input being 21.46 days per acre to 15.99 days per acre for family labour. This was so in respect of small farmers. In respect of marginal farmers per acre input of hired male and female labour was generally less. The average per acre input of male labour (family plus hired) was almost twice in respect of marginal farmers as compared to small farmers, the average per acre female labour input being nearabout the same for both the sets of farmers. The reasons leading to that are difficult to explain except that the marginal farmers' cultivation had to be more labour intensive for want of adequate machinery and implements. However, this does not sufficiently explain the facts and needs a little more probing into the matter.

#### Employment in Animal Husbandry

Monthwise days of employment in Animal Husbandry are given in Table 39. Total employment for the twelve-month period May 1972 to April 1973 for males and females happens to be as below.

<u>Total Workers</u>		<u>Total Employment (days)</u>	<u>Average per worker (days)</u>
<u>Small Farmers</u>			
Male	21	2,743	130.61
Female	23	2,749	119.52
<u>Marginal Farmers</u>			
Male	30	3,124	104.13
Female	61	7,346	120.42



Table 38 : Per Acre Employment of Family and Hired Labour in Agriculture

Small Farmers								
Size of operated holding (acres)	Operated area (acres)	Sex	Family labour employed (days)	Hired labour employed (days)	Total labour employed (days)	Average per acre employment of family labour (days)	Average per acre employment of hired labour (days)	Average per acre employment (days)
More than 20.01	22-18	Male	270	10	280	12.02	0.44	12.47
		Female	380	245	625	16.92	10.91	27.86
15.01 - 20.00	18-13½	Male	281	43	324	15.32	2.34	17.66
		Female	-	269	269	-	14.66	14.66
10.01 - 15.00	49-00	Male	854	55	909	17.42	1.12	18.55
		Female	603	1023	1626	12.30	20.87	33.18
7.51 - 10.00	78-21	Male	1254	245	1499	15.96	3.12	19.08
		Female	1232	1782	3014	15.69	22.69	38.38
5.01 - 7.50	124-14	Male	2331	451	2782	18.74	3.62	22.37
		Female	1643	3243	4886	13.21	26.07	39.28
2.51 - 5.00	67-24	Male	1476	122	1598	21.83	1.80	23.64
		Female	1604	1359	2963	23.72	20.10	43.82
1.01 - 2.50	15-16	Male	444	2	446	28.83	0.13	28.96
		Female	522	158	680	33.89	10.25	44.15
Upto 1.00	1-21	Male	94	13	107	61.64	8.52	70.16
		Female	48	18	66	31.47	11.80	43.27
Total	377-07½	Male	7004	941	7945	18.56	2.49	21.06
		Female	6032	8097	14129	15.99	21.46	37.45

(continued)

Table 38 : (continued)

Marginal Farmers								
Size of operated holding (acres)	Operated area (acres)	Sex	Family labour employed (days)	Hired labour employed (days)	Total labour employed (days)	Average per acre employment of family labour (days)	Average per acre employment of hired labour (days)	Average per acre employment (days)
7.51 and more	43-35½	Male	660	53	713	15.03	1.20	16.23
		Female	591	786	1377	13.46	17.90	31.36
5.01 - 7.50	36-25½	Male	669	45	714	18.22	1.22	19.45
		Female	507	416	923	13.83	11.35	25.18
2.51 - 5.00	133-26	Male	3116	367	3503	23.46	2.74	26.20
		Female	3132	2507	5639	23.43	18.75	42.19
1.01 - 2.50	71-01	Male	2525	94	2619	35.49	1.32	36.81
		Female	2620	1076	3696	36.90	15.15	52.05
Upto 1.00	11-21	Male	507	14	521	44.08	1.21	45.29
		Female	653	87	740	56.78	7.56	64.35
Nil	-	Male	-	-	-	-	-	-
		Female	-	-	-	-	-	-
Total	296-29	Male	7497	573	8070	25.26	19.30	44.58
		Female	7503	4872	12375	25.28	16.41	41.72

Table 39 : Employment in Animal Husbandry

Month -	Sex	No. of workers	Small Farmers												
			May 1972		June 1972		July 1972		August 1972		September 1972		October 1972		
			Work days	Average per worker	Work days	Average per worker	Work days	Average per worker	Work days	Average per worker	Work days	Average per worker	Work days	Average per worker	
More than 20.01	M	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.01 - 20.00	M	1	25	25.00	10	10.00	-	-	-	-	20	20.00	21	21.00	
	F	-	-	-	-	-	-	-	-	-	-	-	-	-	
10.01 - 15.00	M	2	10	5.00	15	7.50	15	7.50	20	10.00	20	10.00	30	15.00	
	F	2	51	25.50	60	30.00	46	23.00	31	15.50	45	22.50	41	20.50	
7.51 - 10.00	M	5	72	14.40	65	13.00	67	13.40	68	13.60	60	12.00	62	12.40	
	F	5	15	3.00	20	4.00	-	-	-	-	-	-	30	6.00	
5.01 - 7.50	M	7	128	18.28	110	15.71	98	14.00	92	13.14	125	17.85	127	18.14	
	F	8	94	11.75	83	10.37	78	9.75	62	7.75	120	15.00	123	15.37	
2.51 - 5.00	M	1	-	-	-	-	-	-	-	-	-	-	-	-	
	F	3	15	5.00	20	6.66	32	10.66	40	13.33	20	6.66	20	6.66	
1.01 - 2.50	M	4	31	7.75	30	7.50	31	7.75	31	7.75	30	7.50	31	7.75	
	F	2	21	10.50	15	7.50	24	12.00	16	8.00	15	7.50	16	8.00	
Upto 1.00	M	1	-	-	-	-	-	-	-	-	-	-	-	-	
	F	3	61	20.33	50	16.66	31	10.33	26	8.66	40	13.33	40	13.33	
Total	M	21	266	12.66	230	10.95	211	10.04	211	10.04	255	12.14	271	12.90	
	F	23	257	11.17	248	10.78	211	9.17	175	7.60	240	10.43	270	11.73	

(continued)

Table 39 : (continued)

Month	Sex	No. of Workers	November 1972		December 1972		January 1973		February 1973		March 1973		April 1973		Total May 1972 to April 1973	
			Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Total work days	Average work per worker		
More than 20.01	M	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.01 - 20.00	M	1	-	-	-	-	-	-	-	-	-	-	-	-	76	76.00
	F	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.01 - 15.00	M	2	30	15.00	20	10.00	15	7.50	21	10.50	15	7.50	15	7.50	226	113.00
	F	2	40	20.00	46	23.00	46	23.00	43	21.50	50	25.00	50	25.00	549	274.50
7.51 - 10.00	M	5	60	12.00	56	11.20	40	8.00	40	8.00	51	10.20	50	10.00	691	138.20
	F	5	-	-	-	-	-	-	-	-	15	3.00	15	3.00	95	19.00
5.01 - 7.50	M	7	100	14.28	86	12.28	77	11.00	86	12.28	96	13.71	95	13.57	1220	174.28
	F	8	85	10.62	86	10.75	96	12.00	78	9.75	90	11.25	80	10.00	1075	134.37
2.51 - 5.00	M	1	-	-	-	-	20	20.00	20	20.00	-	-	-	-	40	40.00
	F	3	50	16.66	35	11.66	50	16.66	55	18.33	33	11.00	36	12.00	406	135.33
1.01 - 2.50	M	4	40	10.00	41	10.25	41	10.25	38	9.50	31	7.75	30	7.50	405	101.25
	F	2	30	15.00	35	17.50	30	15.00	28	14.00	15	7.50	15	7.50	260	130.00
Upto 1.00	M	1	10	10.00	15	15.00	20	20.00	20	20.00	10	10.00	10	10.00	85	85.00
	F	3	15	5.00	16	5.33	20	6.66	25	8.33	20	6.66	20	6.66	364	121.33
Total	M	21	240	11.42	218	10.38	213	10.14	225	10.71	203	9.66	200	9.52	2743	130.61
	F	23	220	9.56	218	9.47	242	10.52	229	9.95	223	9.69	216	9.39	2749	119.52

(continued)

12

Table 39 : (continued)

		Marginal Farmers												
Month -	Sex	No. of	May 1972		June 1972		July 1972		August 1972		September 1972		October 1972	
Size of operated holding (acres)		Workers	Work days	Average per worker	Work days	Average per worker	Work days	Average per worker	Work days	Average per worker	Work days	Average per worker	Work days	Average per worker
7.51 and more	M	2	3	1.50	-	-	-	-	-	-	-	-	-	-
	F	4	48	12.00	70	17.50	46	11.50	41	10.25	55	13.75	51	12.75
5.01 - 7.50	M	4	10	2.50	-	-	14	3.50	32	8.00	20	5.00	30	7.50
	F	4	56	14.00	69	17.25	56	14.00	21	5.25	45	11.25	55	13.75
2.51 - 5.00	M	12	141	11.75	90	7.50	48	4.00	125	10.41	86	7.16	85	7.08
	F	21	275	13.09	243	11.57	204	9.71	162	7.71	230	10.95	237	11.28
1.01 - 2.50	M	8	94	11.75	119	14.87	87	10.87	164	20.50	90	11.25	102	12.75
	F	20	256	12.80	210	10.50	156	7.80	121	6.05	156	7.80	161	8.05
Upto 1.00	M	4	76	19.00	60	15.00	61	15.25	70	17.50	60	15.00	55	13.75
	F	9	173	19.22	139	15.44	104	11.55	81	9.00	85	9.44	86	9.55
Nil	M	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	3	46	15.33	40	13.33	41	13.66	51	17.00	50	16.66	50	16.66
Total	M	30	324	10.80	269	8.96	210	7.00	391	13.03	256	8.53	272	9.06
	F	61	854	14.00	771	12.63	607	9.95	477	7.81	621	10.16	640	1.49

(continued)

Table 39 : (continued)

Month - Size of operated holding (acres)	Sex	No. of Workers	November 1972		December 1972		January 1973		February 1973		March 1973		April 1973		Total May 1972 to April 1973	
			Work days	Average per worker	Work days	Average per worker	Work days	Average per worker	Work days	Average per worker	Work days	Average per worker	Work days	Average per worker	Total work days	Average per worker
7.51 and more	M	2	-	-	-	-	25	12.50	28	14.00	8	4.00	10	5.00	74	37.00
	F	4	40	10.00	51	12.75	56	14.00	55	13.75	47	11.75	50	12.50	610	152.50
5.01 - 7.50	M	4	-	-	10	2.50	10	2.50	5	1.25	5	1.25	-	-	136	34.00
	F	4	35	8.75	30	7.50	55	13.75	47	11.75	35	8.75	35	8.75	539	134.75
2.51 - 5.00	M	12	117	9.75	125	10.41	119	9.91	113	9.41	92	17.66	105	8.75	1246	103.83
	F	21	222	10.57	224	10.66	231	11.00	213	10.14	195	9.28	195	9.28	2631	125.28
1.01 - 2.50	M	8	65	8.12	10	1.25	50	6.25	60	7.50	71	8.87	61	7.62	973	121.66
	F	20	110	5.50	135	6.75	147	7.35	158	7.90	156	7.80	130	6.50	1896	94.80
Upto 1.00	M	4	43	10.75	52	13.00	50	12.50	50	12.50	59	14.75	59	14.75	695	173.75
	F	9	60	6.66	65	7.22	65	7.22	63	7.00	70	7.77	70	7.77	1061	117.88
Nil	M	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	3	55	18.33	56	18.66	56	18.66	53	17.66	56	18.66	55	18.33	609	203.00
Total	M	30	225	7.50	197	8.56	254	8.46	256	8.53	235	7.83	235	7.50	3124	104.13
	F	61	522	8.55	561	9.27	610	10.00	589	9.65	559	9.16	535	8.77	7346	120.42

Proportionately larger number of workers, both male and female, to total workers were employed in animal husbandry amongst marginal farmers than small farmers. This has affected the average per worker employment of males, the average employment being 130.61 days for small farmers as against 104.13 days for marginal farmers. Average employment of female workers was the same for small and marginal farmers. The prospects for additional employment resulting from supply of milch animals are difficult to judge. After all majority of the cultivators have some livestock and an addition of one or two more animals is not likely to add much to the existing employment that can be really observable and assessed. Thus, any perceptible addition has to be largely ruled out so long as the cultivator has not taken to dairying and animal husbandry as an occupation and an equally important source of income and employment as agriculture. In the short period of the field-work the changes in income from dairying will be observable either in terms of cash income resulting from sale of milk and milk products or by way of increased consumption of these products. As noted under 'Sources of Income' even rise in income has not materialised, for reasons stated, and the consumption has remained almost at the previous year's level.

#### Wage Labour Employment

Monthwise wage labour employment in respect of small and marginal farmers is given in Table 40. Amongst small farmers all the size groups did not look upon wage labour as a source of income and only the last five size groups, i.e. 7.5-10 acres to Upto 1.00 acre, report employment in wage labour. All the size groups report wage labour as a source of income in respect of marginal farmers. Wage labour employment was an important source of cash income for marginal farmers even though the addition to total income from this source was not much. Total employment for the twelve month period, May 1972 to April 1973, was as given below.

<u>Total workers</u>	<u>Total employ- ment (days)</u>	<u>Average employ- ment (days)</u>
<u>Small Farmers</u>		
Male 15	1687	112.46
Female 14	1434	102.42
<u>Marginal Farmers</u>		
Male 30	3696	123.20
Female 52	6403	123.13

The employment in wage labour is essentially need based resulting from lack of alternative self-employment opportunity. Larger number of workers amongst marginal farmers getting more average per worker employment, as wage labourers, is therefore quite obvious when considered in relation to the resources the marginal farmers command.

#### Employment in Non-Agricultural Occupations

Table 41 gives employment in non-agricultural occupations pursued by small and marginal farmers. Most of the households represented here belong to artisans such as blacksmiths and carpenters etc. the rest of the occupations such as grocers, tailors etc. being meagrely reported. Total employment for the twelve month period, May 1972 to April 1973, was reported as below:

Table 40 : Monthwise Wage Labour Employment

Small Farmers														
Month -		May 1972					June 1972				July 1972			
Size of operated holding (acres)	Sex	No. of workers	Work days per worker	Average	Wages	Average	Work days per worker	Average	Wages	Average	Work days per worker	Average	Wages	Average
				received	per worker	received		per worker	received	per worker		received	per worker	
			Rs.		Rs.		Rs.		Rs.		Rs.		Rs.	
More than 20.01	M	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
15.01 - 20.00	M	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
10.01 - 15.00	M	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
7.51 - 10.00	M	1	-	-	-	-	-	-	-	-	-	-	-	-
	F	1	-	-	-	-	-	-	-	-	-	-	-	-
5.01 - 7.50	M	2	25	12.50	65	32.50	20	10.00	50	25.00	25	12.50	60	30.00
	F	3	14	4.66	21	7.00	28	9.33	42	14.00	40	13.33	50	16.66
2.51 - 5.00	M	3	30	10.00	90	30.00	23	7.66	69	23.00	4	1.33	12	4.00
	F	3	8	2.66	12	4.00	16	5.33	24	8.00	23	7.66	33	11.00
1.01 - 2.50	M	6	42	7.00	126	21.00	35	5.83	100	16.67	34	5.67	87	14.50
	F	5	5	1.00	7	1.40	30	6.00	40	8.00	45	9.00	59	11.80
Upto 1.00	M	3	45	15.00	90	30.00	42	14.00	84	28.00	35	11.66	70	23.33
	F	2	10	5.00	15	7.50	30	15.00	45	22.50	30	15.00	45	22.50
Total	M	15	142	9.46	371	24.74	120	8.00	303	20.20	98	6.53	229	15.26
	F	14	37	2.64	55	3.92	104	7.42	151	10.78	138	9.85	187	13.35

(continued)



Table 40 : (continued)

Month -	Sex	No. of workers	August 1972				September 1972				October 1972			
			Work days per worker	Average wages received per worker	Average wages received per worker	Average wages received per worker	Work days per worker	Average wages received per worker	Average wages received per worker	Average wages received per worker	Work days per worker	Average wages received per worker	Average wages received per worker	Average wages received per worker
Size of operated holding (acres)			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
More than 20.01	M	-	-	-	-	-	-	-	-	-	-	-	-	
	F	-	-	-	-	-	-	-	-	-	-	-	-	
15.01 - 20.00	M	-	-	-	-	-	-	-	-	-	-	-	-	
	F	-	-	-	-	-	-	-	-	-	-	-	-	
10.01 - 15.00	M	-	-	-	-	-	-	-	-	-	-	-	-	
	F	-	-	-	-	-	-	-	-	-	-	-	-	
7.51 - 10.00	M	1	-	-	-	-	-	-	-	-	-	-	-	
	F	1	-	-	-	-	-	-	-	-	-	-	-	
5.01 - 7.50	M	2	25	12.50	50	25.00	25	12.50	50	25.00	18	9.00	36	18.00
	F	3	40	13.33	50	16.66	40	13.33	53	17.66	30	10.00	30	10.00
2.51 - 5.00	M	3	14	4.66	32	10.66	28	9.33	64	21.33	24	8.00	52	17.33
	F	3	20	6.66	26	8.66	30	10.00	39	13.00	33	11.00	42	14.00
1.01 - 2.50	M	6	43	7.16	104	17.33	41	6.83	90	15.00	50	8.33	112	18.67
	F	5	40	8.00	51	10.20	43	8.60	55	11.00	53	10.60	67	13.67
Upto 1.00	M	3	27	9.00	60	20.00	24	8.00	60	20.00	25	8.33	63	21.00
	F	2	35	17.50	52	26.00	30	10.00	43	21.50	28	14.00	40	20.00
Total	M	15	109	7.26	246	16.40	118	7.86	264	17.60	117	7.80	263	17.53
	F	14	135	9.64	179	12.78	143	10.21	190	13.57	144	10.28	179	12.78

(continued)

Table 40 (continued)

Month -	Sex	No. of workers	November 1972				December 1972				January 1973			
			Work days per worker	Average wages received per worker	Average wages per worker	Average wages per worker	Work days per worker	Average wages received per worker	Average wages per worker	Average wages per worker	Work days per worker	Average wages received per worker	Average wages per worker	Average wages per worker
Size of holding (acres)				Rs.	Rs.		Rs.	Rs.		Rs.	Rs.	Rs.	Rs.	
More than 20.01	M	-	-	-	-	-	-	-	-	-	-	-	-	
	F	-	-	-	-	-	-	-	-	-	-	-	-	
15.01 - 20.00	M	-	-	-	-	-	-	-	-	-	-	-	-	
	F	-	-	-	-	-	-	-	-	-	-	-	-	
10.01 - 15.00	M	-	-	-	-	-	-	-	-	-	-	-	-	
	F	-	-	-	-	-	-	-	-	-	-	-	-	
7.51 - 10.00	M	1	-	-	-	8	8.00	24	24.00	10	10.00	30	30.00	
	F	1	-	-	-	8	8.00	12	12.00	8	8.00	16	16.00	
5.01 - 7.50	M	2	23	11.50	61	30.50	16	4.00	16	8.00	18	9.00	44	22.00
	F	3	34	11.33	46	15.33	16	5.33	28	9.33	22	7.33	38	12.66
2.51 - 5.00	M	3	14	4.66	32	10.66	40	13.33	95	31.66	45	15.00	115	38.33
	F	3	23	7.66	30	10.00	35	11.66	65	21.66	37	12.33	74	24.66
1.01 - 2.50	M	6	23	3.83	59	9.83	50	8.33	140	23.33	55	9.16	155	25.83
	F	5	20	4.00	25	5.00	22	4.40	44	8.80	25	5.00	50	10.00
Upto 1.00	M	3	40	13.33	90	30.00	30	10.00	67	22.33	25	8.33	60	20.00
	F	2	35	17.50	75	37.50	15	7.50	30	15.00	12	6.00	24	12.00
Total	M	15	100	6.66	242	16.13	136	9.06	342	22.80	153	10.20	404	26.92
	F	14	112	8.00	176	12.56	96	6.85	179	12.78	104	7.42	202	14.44

(continued)

Table 40 : (continued)

Month - Size of operated holding (acres)	Sex	No. of workers	February 1973				March 1973			
			Work days	Average per worker	Wages recei- ved (Rs.)	Average wages per worker (Rs.)	Work days	Average per worker	Wages recei- ved (Rs.)	Average wages per worker (Rs.)
More than 20.01	M	-	-	-	-	-	-	-	-	-
	F	-	-	-	-	-	-	-	-	-
15.01 - 20.00	M	-	-	-	-	-	-	-	-	-
	F	-	-	-	-	-	-	-	-	-
10.01 - 15.00	M	-	-	-	-	-	-	-	-	-
	F	-	-	-	-	-	-	-	-	-
7.51 - 10.00	M	1	15	15.00	45	45.00	20	20.00	60	60.00
	F	1	10	10.00	20	20.00	12	12.00	24	24.00
5.01 - 7.50	M	2	25	12.50	75	37.50	35	17.50	105	52.50
	F	3	27	9.00	54	18.00	43	14.33	86	28.66
2.51 - 5.00	M	3	55	18.33	165	55.00	52	17.33	156	52.00
	F	3	30	10.00	60	20.00	35	11.66	70	23.33
1.01 - 2.50	M	6	52	8.66	144	24.00	73	12.16	204	34.00
	F	5	30	6.00	60	12.00	42	8.40	84	16.80
Upto 1.00	M	3	30	10.00	90	30.00	40	13.33	105	35.00
	F	2	15	7.50	30	15.00	20	10.00	40	20.00
Total	M	15	177	11.80	519	34.60	220	14.66	630	42.00
	F	14	112	8.00	224	16.00	152	10.85	304	21.71

(continued)

Table 40 : (continued)

Month -	Sex	No. of workers	April 1973				Total May 1972 to April 1973			
			Work days	Average per worker	Wages received (Rs.)	Average wages per worker (Rs.)	Total work days	Average per worker	Wages received (Rs.)	Average wages per worker (Rs.)
More than 20.01	M	-	-	-	-	-	-	-	-	
	F	-	-	-	-	-	-	-	-	
15.01 - 20.00	M	-	-	-	-	-	-	-	-	
	F	-	-	-	-	-	-	-	-	
10.01 - 15.00	M	-	-	-	-	-	-	-	-	
	F	-	-	-	-	-	-	-	-	
7.51 - 10.00	M	1	10	10.00	30	30.00	63	63.00	189	189.00
	F	1	15	15.00	30	30.00	53	53.00	102	102.00
5.01 - 7.50	M	2	35	17.50	105	52.50	282	141.00	717	358.50
	F	3	38	12.66	76	25.33	372	124.00	574	191.33
2.51 - 5.00	M	3	45	15.00	135	45.00	374	124.66	1017	339.00
	F	3	40	13.33	63	21.00	330	110.00	538	179.33
1.01 - 2.50	M	6	67	11.16	186	31.00	565	94.16	1507	251.66
	F	5	49	9.80	98	19.60	404	80.80	640	128.00
Upto 1.00	M	3	40	13.33	100	33.33	403	134.33	939	313.00
	F	2	15	7.50	30	15.00	275	137.50	469	234.50
Total	M	15	197	13.13	556	35.06	1687	112.46	4369	291.26
	F	14	157	11.21	297	21.21	1434	102.42	2323	165.92

(continued)

Table 40 : (continued)

		Marginal Farmers												
Month -	Sex	No. of workers	May 1972				June 1972				July 1972			
			work days	Average per worker	Wages received	Average wages per worker	Work days	Average per worker	Wages received	Average wages per worker	Work days	Average per worker	Wages received	Average wages per worker
Size of holding (acres)					Rs.			Rs.		Rs.			Rs.	
7.51 and more	M	2	25	12.50	75	37.50	8	4.00	24	12.00	-	-	-	-
	F	2	18	9.00	27	13.50	16	8.00	24	12.00	-	-	-	-
5.01 - 7.50	M	1	10	10.00	30	30.00	-	-	-	-	-	-	-	-
	F	2	10	5.00	15	7.50	-	-	-	-	-	-	-	-
2.51 - 5.00	M	5	61	12.20	179	35.80	34	6.80	96	19.20	8	1.60	24	4.80
	F	6	46	7.67	69	11.50	62	10.33	91	15.16	33	5.50	48	8.00
1.01 - 2.50	M	18	232	12.89	676	37.55	134	7.44	382	21.22	74	4.11	174	9.67
	F	29	183	6.31	270	9.31	220	7.58	318	10.94	236	8.13	325	11.20
Upto 1.00	M	4	70	17.50	210	52.50	38	9.50	114	28.50	40	10.00	105	26.26
	F	12	98	8.16	147	12.25	137	11.41	199	16.58	152	12.67	207	17.25
Nil	M	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	1	-	-	-	-	10	10.00	13	13.00	15	15.00	19	19.00
Total	M	30	398	13.26	1170	39.00	214	7.13	616	20.53	122	4.06	303	10.10
	F	52	355	6.82	528	37.71	445	8.55	645	12.40	436	8.38	599	11.51

(continued)

Table 40 : (continued)

Month - Size of operated holding (acres)	Sex	No. of workers	August 1972				September 1972				October 1972			
			Work days per worker	Average per worker (Rs.)	Wages recei- ved (Rs.)	Average wages per worker (Rs.)	Work days per worker	Average per worker (Rs.)	Wages recei- ved (Rs.)	Average wages per worker (Rs.)	Work days per worker	Average per worker (Rs.)	Wages recei- ved (Rs.)	Average wages per worker (Rs.)
7.51 and more	M	2	-	-	-	-	-	-	-	-	-	-	-	-
	F	2	-	-	-	-	12	6.00	15	7.50	16	8.00	20	10.00
5.01 - 7.50	M	1	-	-	-	-	-	-	-	-	-	-	-	-
	F	2	-	-	-	-	-	-	-	-	-	-	-	-
2.51 - 5.00	M	5	40	8.00	105	21.00	35	7.00	90	18.00	38	7.60	106	21.20
	F	6	14	2.33	18	3.00	43	7.16	54	9.00	50	8.33	67	11.16
1.01 - 2.50	M	18	98	5.44	229	12.72	176	9.78	440	24.44	199	11.05	562	31.22
	F	29	188	6.48	246	8.48	335	11.55	424	14.62	304	10.48	401	13.82
Upto 1.00	M	4	45	11.25	100	25.00	50	12.50	110	27.50	53	13.25	144	36.00
	F	12	153	12.75	208	17.33	170	14.16	222	18.50	140	11.67	183	15.25
Nil	M	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	1	15	15.00	19	19.00	15	15.00	19	19.00	20	20.00	25	25.00
Total	M	30	183	6.10	434	14.46	261	8.70	640	21.33	308	10.26	866	28.86
	F	52	370	7.11	491	9.44	575	11.05	734	14.11	530	10.19	696	13.38

(continued)

Table 40 : (continued)

Month -	Sex	No. of workers	November 1972				December 1972				January 1973			
			Work days	Average per worker	Wages received	Average wages per worker (Rs.)	Work days	Average per worker	Wages received	Average wages per worker (Rs.)	Work days	Average per worker	Wages received	Average wages per worker (Rs.)
7.51 and more	M	2	-	-	-	-	8	4.00	16	8.00	18	9.00	46	23.00
	F	2	-	-	-	-	18	9.00	44	22.00	20	10.00	50	25.00
5.01 - 7.50	M	1	-	-	-	-	8	4.00	16	8.00	20	10.00	40	20.00
	F	2	-	-	-	-	-	-	-	-	-	-	-	-
2.51 - 5.00	M	5	38	7.60	114	22.80	58	11.60	164	32.80	65	13.00	165	33.00
	F	6	49	8.16	69	11.50	52	8.67	114	19.00	64	10.67	140	23.33
1.01 - 2.50	M	18	141	7.80	415	23.05	192	10.66	596	33.11	209	11.61	647	35.94
	F	29	286	9.86	377	13.00	344	11.86	614	21.17	362	12.48	648	22.34
Upto 1.00	M	4	60	15.00	165	41.25	65	16.25	195	48.75	67	16.75	201	50.25
	F	12	137	11.41	193	16.08	144	12.00	276	23.00	148	12.33	284	23.66
Nil	M	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	1	25	25.00	50	50.00	15	15.00	30	30.00	10	10.00	20	20.00
Total	M	30	239	7.96	694	23.13	323	10.76	971	32.37	359	11.96	1059	35.30
	F	52	497	9.55	689	13.25	581	11.17	1094	21.03	624	12.00	1182	22.73

(continued)

Table 40 : (continued)

Month - Size of operated holding (acres)	Sex	No. of workers	February 1973				March 1973			
			Work days	Average per worker	Wages received (Rs.)	Average wages per worker (Rs.)	Work days	Average per worker	Wages received (Rs.)	Average wages per worker (Rs.)
7.51 and more	M	2	20	10.00	50	25.00	35	17.50	105	52.50
	F	2	22	11.00	56	25.00	30	15.00	60	30.00
5.01 - 7.50	M	1	10	10.00	30	30.00	12	12.00	36	36.00
	F	2	30	15.00	60	30.00	36	18.00	72	36.00
2.51 - 5.00	M	5	55	11.00	153	30.60	90	18.00	270	54.00
	F	6	62	10.33	136	22.67	80	13.33	160	26.67
1.01 - 2.50	M	18	217	12.05	672	37.33	240	13.33	735	40.83
	F	29	348	12.00	657	22.65	326	11.24	622	21.44
Upto 1.00	M	4	80	20.00	240	60.00	65	16.25	195	48.75
	F	12	167	13.91	334	27.83	180	15.00	360	30.00
Nil	M	-	-	-	-	-	-	-	-	-
	F	1	15	15.00	30	30.00	15	15.00	30	30.00
Total	M	30	382	12.73	1145	38.16	442	14.40	1341	44.70
	F	52	644	12.38	1273	24.48	667	12.82	1304	25.07

(continued)



Table 40 : (continued)

Month - Size of operated holding (acres)	Sex	No. of workers	April 1973				Total May 1972 to April 1973			
			Work days	Average per worker	Wages received (Rs.)	Average wages per worker (Rs.)	Total work days	Average per worker	Wages received (Rs.)	Average wages per worker (Rs.)
7.51 and more	M	2	40	20.00	120	60.00	172	86.00	490	245.00
	F	2	30	15.00	60	30.00	182	91.00	356	178.00
5.01 - 7.50	M	1	15	15.00	30	30.00	47	47.00	126	126.00
	F	2	35	17.50	70	35.00	139	69.50	273	136.50
2.51 - 5.00	M	5	90	18.00	270	54.00	612	122.40	1736	347.20
	F	6	77	12.83	154	25.67	632	105.33	1120	186.66
1.01 - 2.50	M	18	240	13.33	735	40.83	2152	119.55	6263	347.94
	F	29	329	11.34	638	22.00	3461	119.35	5540	191.03
Upto 1.00	M	4	80	20.00	240	60.00	713	178.25	2019	504.75
	F	12	198	16.50	396	33.00	1824	150.33	3009	250.75
Nil	M	-	-	-	-	-	-	-	-	-
	F	1	10	10.00	20	20.00	165	165.00	275	275.00
Total	M	30	465	15.50	1395	46.50	3696	123.20	10634	354.46
	F	52	679	13.05	1338	25.73	6403	123.13	10573	203.72

Table 41 : Employment in Non-agricultural Occupations

Month -		Small Farmers												
		May 1972		June 1972		July 1972		August 1972		September 1972		October 1972		
Size of operated holding (acres)	Sex	No. of Workers	Work days	Average per worker	Work days	Average per worker	Work days	Average per worker	Work days	Average per worker	Work days	Average per worker	Work days	Average per worker
More than 20.01	M	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
15.01 - 20.00	M	1	10	10.00	10	10.00	11	11.00	11	11.00	10	10.00	11	11.00
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
10.01 - 15.00	M	3	43	14.33	25	8.33	15	5.00	35	11.66	38	12.66	55	18.33
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
7.51 - 10.00	M	1	31	31.00	30	30.00	26	26.00	20	20.00	25	25.00	15	15.00
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
5.01 - 7.50	M	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
2.51 - 5.00	M	1	23	23.00	20	20.00	16	16.00	26	26.00	20	20.00	20	20.00
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
1.01 - 2.50	M	1	25	25.00	12	12.00	-	-	15	15.00	15	15.00	15	15.00
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
Upto 1.00	M	1	15	15.00	15	15.00	11	11.00	11	11.00	15	15.00	15	15.00
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	M	8	147	18.37	112	14.00	79	9.87	118	14.75	123	15.37	131	16.37
	F	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

Table 41 : (continued)

Month -			November 1972		December 1972		January 1973		February 1973		March 1973		April 1973		Total May 1972 to April 1973	
	Size of operated holding (acres)		Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Total work days	Average per worker	Total work days	Average per worker
More than 20.01	M F	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.01 - 20.00	M F	1	15 15.00	15 15.00	15 15.00	15 15.00	12 12.00	15 15.00	15 15.00	15 15.00	15 15.00	150	150.00			
10.01 - 15.00	M F	3	45 15.00	45 15.00	45 15.00	50 16.66	45 15.00	45 15.00	45 15.00	45 15.00	45 15.00	486	162.00			
7.51 - 10.00	M F	1	20 20.00	10 10.00	-	-	-	-	-	-	-	177	177.00			
5.01 - 7.50	M F	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.51 - 5.00	M F	1	15 15.00	20 20.00	20 20.00	25 25.00	25 25.00	25 25.00	25 25.00	25 25.00	25 25.00	255	255.00			
1.01 - 2.50	M F	1	15 15.00	15 15.00	25 25.00	22 22.00	24 24.00	20 20.00	20 20.00	20 20.00	20 20.00	203	203.00			
Upto 1.00	M F	1	20 20.00	12 12.00	12 12.00	15 15.00	10 10.00	5 5.00	5 5.00	5 5.00	5 5.00	156	156.00			
Total	M F	8	130 16.25	117 14.62	117 14.62	124 15.50	119 14.87	110 13.75	1427	178.37						

157

(continued)

Table 41 : (continued)

Month -	Sex	No. of Workers	Marginal Farmers											
			May 1972		June 1972		July 1972		August 1972		September 1972		October 1972	
Size of operated holding (acres)			Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	Work Average days per worker	
7.51 and more	M	2	31	15.50	15	7.50	15	7.50	20	10.00	20	10.00	15	7.50
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
5.01 - 7.50	M	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
2.51 - 5.00	M	7	158	22.57	155	22.14	121	17.28	125	17.85	140	20.00	168	24.00
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
1.01 - 2.50	M	11	180	16.36	142	12.90	131	11.90	139	12.63	153	13.90	171	15.54
	F	2	8	4.00	8	4.00	8	4.00	-	-	8	4.00	8	4.00
Upto 1.00	M	4	71	17.75	55	13.75	55	13.75	65	16.25	45	11.25	52	13.00
	F	2	15	7.50	15	7.50	20	10.00	15	7.50	15	7.50	15	7.50
Nil	M	2	25	12.50	20	10.00	20	10.00	20	10.00	25	12.50	25	12.50
	F	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	M	26	465	17.84	387	14.88	342	13.15	369	14.96	383	14.73	431	16.57
	F	4	23	5.75	23	5.75	28	7.00	15	3.75	23	5.75	23	5.75

(continued)

Table 41 : (continued)

Month - Size of operated holding (acres)	Sex	No. of Workers	November 1972		December 1972		January 1973		February 1973		March 1973		April 1973		Total May 1972 to April 1973	
			Work	Average	Work	Average	Work	Average	Work	Average	Work	Average	Work	Average	Total	Average
			days	days	days	days	days	days	days	days	days	days	days	days	days	days
			per	per	per	per	per	per	per	per	per	per	per	per	per	per
			worker	worker	worker	worker	worker	worker	worker	worker	worker	worker	worker	worker	worker	worker
7.51 and more	M	2	25	12.50	35	17.50	46	23.00	43	21.50	25	12.50	25	12.50	315	157.50
	F	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.01 - 7.50	M	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	F	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.51 - 5.00	M	7	140	20.00	147	21.00	148	21.14	149	21.28	142	20.28	150	21.42	1743	249.00
	F	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.01 - 2.50	M	11	161	14.63	183	16.63	199	18.09	206	18.72	218	19.81	220	20.00	2103	191.18
	F	2	8	4.00	8	4.00	23	11.50	23	11.50	23	11.50	23	11.50	148	74.00
Upto 1.00	M	4	65	16.25	70	17.50	80	20.00	80	20.00	90	22.50	90	22.50	818	204.50
	F	2	25	12.50	30	15.00	30	15.00	30	15.00	30	15.00	30	15.00	270	135.00
Nil	M	2	25	12.50	40	20.00	40	20.00	45	22.50	50	25.00	50	25.00	385	192.50
	F	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	M	26	416	16.00	475	18.26	513	19.73	523	20.11	525	20.19	535	20.51	5364	206.30
	F	4	33	8.25	38	9.50	53	13.25	53	13.25	53	13.25	53	13.25	418	104.50

152

<u>Total Workers</u>	<u>Total Employment (days)</u>	<u>Average Employment (days)</u>
<u>Small Farmers</u>		
Male 8	1427	178.37
Female -	-	-
<u>Marginal Farmers</u>		
Male 26	5364	206.30
Female 4	418	104.50

Female labour employment in non-agricultural occupations was limited to pottery, grocery and tailoring. Except in case of the potter family employment of female labour in the other two occupations was as an occasional helper rather than as a normal feature.

#### Total Employment for Sample Households

Total employment for the twelve month period, May 1972 to April 1973, in respect of small and marginal farmers was as given below:

	<u>Male</u>	<u>Female</u>
<u>Small Farmers</u>		
Net number of Workers	111	99
Employment in (days):		
(i) Agriculture	7004	6032
(ii) Animal Husbandry	2743	2749
(iii) Wage Labour	1687	1434
(iv) Non-agricultural Occupations	1427	-
Total (i) to (iv)	12861	10215
Average per worker (days)	115.86	103.00
<u>Marginal Farmers</u>		
Net number of Workers	142	152
Employment in (days):		
(i) Agriculture	7497	7503
(ii) Animal Husbandry	3124	7346
(iii) Wage Labour	3696	6403
(iv) Non-agricultural Occupations	5364	418
Total (i) to (iv)	19681	21670
Average per worker (days)	138.68	142.56

For the purpose of average employment per worker, the number of net workers was arrived at after deducting the salaried earners from the working force. The average employment per worker, both male and female, was very low in respect of small and marginal farmers. The average in respect of marginal farmers was only slightly better than the average for small farmers. Total employment also underlines the fact that female workers are participating in the economic activity almost equally as the male workers.

#### Investment in Land

One of the important measures proposed was broadening the base of production of small and marginal farmers but without increasing the extent of physical area in their command. Both SFDA and MFAL, therefore, had recognised the

need to help the farmers to undertake necessary investment in land with a view to improving their resource endowment and then through intensive cultivation etc. the resource productivity. As a result the Agency in its programme had proposed subsidising small and marginal farmers undertaking investment in New Wells, Repairs to Old Wells, Land Improvement and Levelling etc.

As stated earlier 20 small farmer families and 35 marginal farmer families had lifted loans for investment in New Wells, Land Development etc. Table 42 gives itemised distribution of long term borrowings for investment both in respect of small and marginal farmers. All the farmers had not lifted both the instalments of the loan by end of June 1973, the distribution being as below.

Item	SFDA			MFAL		
	1st instalment	1st+2nd instalment	Total	1st instalment	1st+2nd instalment	Total
1. New Wells	-	6	6	-	3	3
2. Repairs to Old Wells	1	-	1	-	2	2
3. Water Supply etc.	2	3	5	-	8	8
4. Oil Engine etc.	-	1	1	-	-	-
5. Land Improvement etc.	8	3	11	10	12	22
Total	11	13	24	10	25	35

As explained earlier the numbers of loans in case of small farmers are more than the families as one family borrowed funds in the name of four landholders and one family had borrowed for two items. The Agency had stated that both the programmes were essentially an experiment in supervised use of credit by rendering the necessary extension efforts and help the beneficiaries to use the credit effectively to raise themselves. However, both the extension effort and the supervision of the effective use of credit had been lax. It is not possible to understand why almost fifty per cent of small farmer loanees and nearly 33 per cent of marginal farmer loanees had not completed even the first stage of the works proposed that was financed by first instalment at the end of at least twelve months from the date of issue of loan. (The field-work was started in August 1972 and the sample included loanees upto end of July 1972.) No regularity of supervision of works and utilization of credit had been maintained by the bank or the Block Development Officer or his deputy concerned. At times the reports of these two different supervising agencies were at variance with each other as can be seen from the following.

Purpose of loan - Land development and levelling  
 Amount sanctioned - Rs. 3000/-  
 Amount lifted :  
 1st instalment - Rs. 1500/- dated 8th February 1972.  
 2nd instalment - Rs. 1500/- dated 22nd June 1973.

Table 42 : Itemised Long Term Borrowing for Investment in New Wells etc.

Small Farmers

Item & Serial No.	Year and month of loan issue	Amount sanctioned	Amount lifted by 30th June 1973			Repay-ment period	Due date for re-payment of loan instal-ment	Repayment Plan		1st instal-ment of repay-ment of princi-pal at the end of - (Months)	No.of instal-ments for re-payment of prin-cipal	Prin-cipal out-stand- ing 30th June 1973	Overdue 30th June 1973	
			1st instal-ment	2nd instal-ment	Total			Date	Principal end/or Interest				Rs. (13)	Rs. (14)
(1)	(2)	Rs. (3)	Rs. (4)	Rs. (5)	Rs. (6)	(Years) (7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<u>New Wells</u>														
1.	Jan. 1972	3400	1700	1700	3400	10	31-3	31-3-72 31-3-73	Int.only Prin.+Int.	15	10	3400	224	299
*2.	Feb. 1972	9900	4950	4950	9900	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	14	10	9248	-	-
3.	Feb. 1972	5300	2650	2650	5300	10	31-3	31-3-72 31-3-73	Int.only Prin+Int.	14	10	4951	-	194
4.	Feb. 1972	6000	3000	3000	6000	10	31-3	31-3-72 31-3-73	Int. only Prin+Int.	14	10	6000	395	523
5.	Mar. 1972	6000	3000	3000	6000	10	31-3	31-3-72 31-3-73	Int. only Prin+Int.	13	10	6000	395	522
6.	Mar. 1972	6000	3000	3000	6000	10	31-3	31-3-72 31-3-73	Int. only Prin+Int.	13	10	6000	197	479

\* No.2 under wells and No.5 under water Supply are two loans in the name of same person in one family.

(continued)



Table 42 : (continued)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<u>Water Supply</u>														
1.	Feb. 1972	7000	3500	3500	7000	10	31-3	31-3-72 31-3-73 31-3-74	Int. only Int. only Prin.+Int.	26	9	7000	-	-
2.	June 1972	10000	5000	-	5000	10	31-3	31-3-73 31-3-74	Int. only Prin.+Int.	22	9	5000	-	343
3.	Mar. 1972	4500	2250	2250	4500	10	31-3	31-3-72 31-3-73 31-3-74	Int. only Int. only Prin.+Int.	25	9	4500	-	-
4.	Feb. 1972	4000	-	-	4000	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	14	10	4000	263	360
5.	Jan. 1972	5700	2850	-	2850	10	31-3	31-3-72 31-3-73 31-3-74	Int. only Int. only Prin.+Int.	27	9	2850	-	257
<u>Oil Engine</u>														
1.	Dec. 1971	4000	-	-	4000	10	31-3	31-3-72	Prin.+Int.	4	10	3450	-	-
<u>Land Development</u>														
1.	Apr. 1971	600	300	-	300	10	31-3	31-3-72	Prin.+Int.	12	10	280	22	25
2.	Dec. 1971	1200	600	-	600	10	31-3	31-3-72	Prin.+Int.	4	10	518	-	-

163

(continued)

Table 42 : (continued)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
3.	Dec. 1971	750	375	375	750	10	31-3	31-3-72	Prin.+Int.	4	10	698	-	-
4.	Dec. 1971	750	375	-	375	10	31-3	31-3-72	Prin.+Int.	4	10	350	27	32
*5.	Dec. 1971	1500	750	-	750	10	31-3	31-3-72	Prin.+Int.	4	10	701	54	63
*6.	Dec. 1971	1500	750	-	750	10	31-3	31-3-72	Prin.+Int.	4	10	701	54	63
7.	Dec. 1971	500	250	-	250	10	31-3	31-3-72	Prin.+Int.	4	10	234	18	21
8.	Jun. 1971	2000	1000	1000	2000	10	31-3	31-3-72	Prin.+Int.	10	10	1934	138	171
*9.	Jan. 1972	2000	1000	-	1000	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	15	10	1000	66	90
*10.	Jan. 1972	3000	1500	-	1500	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	15	10	1401	-	-
11.	Mar. 1972	1500	750	750	1500	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	13	10	1401	-	-
<u>Repairs to Old Well</u>														
1.	Mar. 1972	7300	3650	-	3650	10	31-3	31-3-72 31-3-73 31-3-74	Int. only Int. only Prin.+Int.	25	9	3650	-	-

\* Nos. 5, 6, 9 and 10 under Land Development are members of the same family staying together and cultivating jointly. Loans have been shown separately though all these represent one cultivating family. SFDA enumerates these as four small farmers.

(continued)

Table 42 : (continued)

<u>Marginal Farmers</u>														
Item & Serial No.	Year and month of loan issue	Amount sanctioned	Amount lifted by 30th June 1973			Repayment period	Due date for repayment of loan instalment	Repayment Plan		1st instalment of repayment of principal at the end of - (Months)	No. of instalments for repayment of principal	Principal outstanding 30th June 1973	Overdue 30th June 1973	
			1st instalment	2nd instalment	Total			Date	Principal and/or Interest				Rs.	Rs.
(1)	(2)	(3)	Rs. (4)	Rs. (5)	Rs. (6)	Rs. (7)	(Years) (8)	(9)	(10)	(11)	(12)	Rs. (13)	Rs. (14)	Rs. (15)
<u>New Wells</u>														
1.	Apr. 1972	6800	3400	3400	6800	10	31-3	31-3-73 31-3-74	Int. only Prin+Int.	24	9	6800	-	304
2.	Apr. 1972	8000	4000	4000	8000	10	31-3	31-3-73 31-3-74	Int. only Prin+Int.	24	9	8000	-	619
3.	Aug. 1972	7000	3500	3500	7000	10	31-3	31-3-73 31-3-74	Int. only Prin+Int.	20	9	7000	-	-
<u>Repairs to Old well</u>														
1.	Jan. 1972	2000	1000	1000	2000	10	31-3	31-3-72 31-3-73	Int. only Prin+Int.	15	10	2000	132	163
2.	Mar. 1972	3000	1500	1500	3000	10	31-3	31-3-72 31-3-73	Int. only Prin+Int.	13	10	3000	197	250

(continued)

Table 42 : (continued)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<u>Water Supply</u>														
1.	Mar. 1971	7000	3500	3500	7000	10	31-3	31-3-71 31-3-72 31-3-73	Int. only Int. only Prin.+Int.	25	9	6682	-	630
2.	Mar. 1971	5000	2500	2500	5000	10	31-3	31-3-71 31-3-72 31-3-73	Int. only Int. only Prin.+Int.	25	9	4773	-	-
3.	Jen. 1972	5000	2500	2500	5000	10	31-3	31-3-72 31-3-73 31-3-74	Int. only Int. only Prin.+Int.	27	9	5000	-	429
4.	Feb. 1972	10000	-	-	10000	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	14	9	10000	658	947
5.	Mar. 1972	7000	3500	3500	7000	10	31-3	31-3-72 31-3-73 31-3-74	Int. only Int. only Prin.+Int.	25	9	7000	-	-
6.	June 1972	6000	3000	3000	6000	10	31-3	31-3-73 31-3-74	Int. only Prin.+Int.	22	9	6000	-	-
7.	June 1972	6000	3000	3000	6000	10	31-3	31-3-73 31-3-74	Int. only Prin.+Int.	22	9	6000	-	210
8.	June 1972	5900	-	-	5900	10	31-3	31-3-73	Prin.+Int.	10	10	5900	388	436

(continued)

Table 42 : (continued)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<u>Land Development</u>														
1.	Mar. 1971	1700	850	850	1700	10	31-3	31-3-71 31-3-72	Int. only Prin.+Int.	13	10	1700	241	282
2.	Apr. 1971	250	125	125	250	10	31-3	31-3-72	Prin.+Int.	12	10	234	18	21
3.	Apr. 1971	200	100	-	100	10	31-3	31-3-72	Prin.+Int.	12	10	93	7	8
4.	Apr. 1971	350	175	175	350	10	31-3	31-3-72	Prin.+Int.	12	10	327	25	29
5.	Apr. 1971	400	200	200	400	10	31-3	31-3-72	Prin.+Int.	12	10	344	-	-
6.	Apr. 1971	200	100	-	100	10	31-3	31-3-72	Prin.+Int.	12	10	93	7	8
7.	June 1971	1000	500	500	1000	10	31-3	31-3-72	Prin.+Int.	10	10	1000	69	77
8.	Dec. 1971	700	350	350	700	10	31-3	31-3-72	Prin.+Int.	4	10	677	48	56
9.	Jan. 1972	2000	1000	-	1000	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	15	10	1000	66	90
10.	Jan. 1972	800	400	-	400	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	15	10	400	26	36
11.	Jan. 1972	750	375	-	375	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	15	10	350	-	-
12.	Feb. 1972	1200	600	-	600	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	14	10	600	40	54

167

(continued)

Table 42 : (continued)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
13.	Feb. 1972	3000	1500	1500	3000	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	14	10	3000	99	135
14.	Feb. 1972	2500	1250	-	1250	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	14	10	1250	82	113
15.	Feb. 1972	1500	750	750	1500	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	14	10	1500	99	125
16.	Feb. 1972	900	450	450	900	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	14	10	870	-	-
17.	Feb. 1972	1500	750	-	750	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	14	10	701	-	-
18.	Mar. 1972	1500	750	-	750	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	13	10	750	50	67
19.	Mar. 1972	1400	700	-	700	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	13	10	700	46	63
20.	Mar. 1972	700	350	350	700	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	13	10	677	-	-
21.	Mar. 1972	1000	500	500	1000	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	13	10	1000	33	55
22.	Mar. 1972	1000	500	500	1000	10	31-3	31-3-72 31-3-73	Int. only Prin.+Int.	13	10	967	-	-

## Supervisors Report:

- 1st visit  
5th July 1972 - Work completed as per first instalment of loan. Estimated expenditure Rs. 1500/-.
- Soil Conservation Officer, Patan.
- 2nd visit  
10th August 1972 - Work proposed under 1st instalment of Rs. 1500/- not completed. Notice issued to complete the work and notify the bank in about a month.
- Bank Supervisor.
- 3rd visit  
18th March 1973 - Works completed. Estimated cost Rs. 1500/-.

B.D.O., Patan.

One fails to understand which of the report happens to be describing the progress of work correctly and possible within the first instalment of Rs. 1500/-. Even if one is to agree that the proposed work estimated to cost Rs. 1500/- was completed by 18th March 1973, it is difficult to understand why it took another three months for the bank to release the second instalment of Rs. 1500/-. In the meanwhile the cultivator had run into overdues on account of repayment of first instalment of principal and interest due on 31st March 1973. The cultivator received the second instalment of the loan in June 1973 after effecting the payment of overdues. There are few more cases of this nature and it leads to the only conclusion that there had been quite an extent of negligence in supervising the use of credit in proper time.

Another matter that needs to be considered is the period required to complete the proposed work and time allowed upto first instalment of repayment of principal. There are wide variations in the period allowed for repayment of principal, the minimum such period in respect of land development being four months and the maximum being fifteen months. The bank does not prescribe any period for completion of the work proposed but generally agrees that land levelling and development etc. should take around two to three months to complete. In spite of this assessment the bank never made any inquiries as to why such land development works are getting delayed. The repayment has to come out of the incremental income resulting or expected from such works and the minimum that will be deemed necessary is to allow the cultivator at least one clear season before the repayment falls due. This one clear season could not be allowed in a few cases (there is only one such case in the sample) possibly on account of fixing the due date on 31st March of every year. Had there been two different due dates, such as 31st March and 31st December practised previously for various long term loans, the cultivator would not be faced with the problem of repayment before he has a chance to increase his income from the piece of land on which levelling etc. had been carried out. This problem arises particularly in respect of land levelling and development works. However, the maximum period during which the works proposed have to be completed seems quite necessary even in respect of New Wells, Repairs to Old Wells, etc.

As the Land Development Bank reports no subsidies have so far been (i.e. end of November 1973) adjusted to loanees account for want of any clear direction. The Agency wants the subsidies to be adjusted to the loan account and the bank would prefer to adjust the subsidy towards repayment with interest rather than the loan amount. The bank, further, states that adjustment of subsidy to repayment is the normal procedure and this be continued as it will be more convenient for maintaining the accounts properly. The Ministry of Agriculture, Department of Agricultural Credit, by its letter No. 22/10/71 Agri.Credit, dated 14th March 1973 had suggested that the banks should sanction the loan amount by taking into consideration the amount of subsidy due on the cost of the works. As the bank states this is just not possible as the subsidy is to be paid only after the completion of the proposed work and till then the bank will have to finance the proposed investment to the full estimated cost arrived at by the bank. Even if the subsidy amount is paid in advance to the bank, it is not desirable to adjust the subsidy to loanees account because the accounts may have to be readjusted and rewritten in case the beneficiary has not utilized the funds properly for the given purpose. One thing should be clear enough that the maximum benefit of subsidy has to go to the cultivator and not to the bank as happens under the present procedure of adjusting subsidy towards repayment. For this purpose the subsidy needs to be adjusted to loan account and not to repayment. Such a procedure may be considered along with the repayment period after keeping in view that the cultivator gets at least one clear season, after completion of works, before the commencement of repayment of principal and interest due thereon in the form of annual equated instalments. There is no need to change the total period of the loan from the existing 10 years. Since the commencement of repayment of principal generally varies between ten and twenty-five months, depending upon the nature of works proposed and the date of issue of loan, the bank should first set the limit to the period by which the works must be completed if the cultivator is to derive the full benefit of subsidy by adjusting it to loan amount. Such a period could be stipulated at a maximum of twelve months for land development works and upto twentyfour months for New Wells, Repairs to old wells, etc. Two due dates for repayment could be prescribed at 31st March and 31st December as was previously practised. Two dates will ensure that no cultivator gets additional period beyond the maximum prescribed for adjustment of subsidy to loan account. In case of land development works the first year should collect simple interest on the loan amount and the principal and interest due for the balance of nine years be collected in nine equated annual instalments, after adjusting the subsidy to loan amount. The same can be followed in respect of New Wells, Repairs to Old Wells, etc. by collecting simple interest on the loan amount for the first and the second year and then after adjustment of subsidy the balance of principal with interest due be collected in eight equated annual instalments. The bank is no loser if such a repayment procedure is adopted and the cultivator would get the maximum benefit only if he completes and gets the necessary completion certificate for such work by the end of the stipulated period. Some minor adjustments for collection of interest will be necessary if the stipulated maximum period falls beyond the due date prescribed for collection of interest and this will not be very difficult to manage. The benefit to the cultivator, on the estimated cost and loan amount of Rs. 1000 only, can be seen from the following.



Land Development

1) Loan Amount	Rs. 1000		
2) Interest @ 9%, Period of loan 10 years.			
3) Repayment: 1st year only interest on Rs.1000		Rs.	90.00
4) Subsidy @ 25% on cost of Rs.1000 to be adjusted on completion at the end of maximum period of 12 months ) Balance of Principal due	Loan Rs. 1000 Less: Subsidy Rs. 250 Rs. 750		
5) Balance of Rs.750 to be repaid in 9 equated annual instalments each of Rs.125.10 )	Total payment	Rs.	1125.90
6) Total payment by cultivator (3 + 5)		Rs.	1215.90
7) Total payment by cultivator in 10 equated instalments of Rs.155.82 each where subsidy is adjusted with repayment, subsidy being @ 25% of estimated cost of Rs. 1000 )	Total Repayment Rs.1558.20 Less: Subsidy Rs. 250.00 <u>Rs.1308.20</u>	Rs.	1308.20
8) Net benefit to Cultivator (7 - 6)		Rs.	92.30

New Wells, Repairs to Old Wells, etc.

1) Loan amount	Rs. 1000		
2) Interest @ 9%, Loan period 10 years.			
3) Repayment: Interest for 1st and 2nd year		Rs.	180.00
4) Subsidy @ 25% of estimated cost to be adjusted to loan amount at the end of maximum stipulated period. ) Balance of Principal due	Loan Rs. 1000 Less: Subsidy Rs. 250 Rs. 750		
5) Balance of Rs.750 to be paid in 8 equated annual instalments each of Rs.135.52. )	Total payment	Rs.	1084.16
6) Total payment by Cultivator (3 + 5)		Rs.	1264.16
7) Total payment by cultivator in 10 equated annual instalments of Rs.155.82 each when subsidy is adjusted to repayment, subsidy being @ 25% of estimated cost of Rs. 1000. )	Total payment 1558.20 Less: Subsidy 250.00 <u>1308.20</u>	Rs.	1308.20
8) Net benefit to Cultivator (7 - 6)		Rs.	44.04

The net benefit of Rs. 92.30 in respect of Land Development might not be very substantial in itself, but this has to be considered along with the reduction in the annual instalment from Rs. 155.82 to Rs. 125.10 which no doubt lessens the burden

of repayment to a significant extent. The bank, as said earlier, is no loser as it collects all the principal and interest due to it. What the bank does not collect is what is no more due to it by way of interest. When the subsidy gets adjusted to repayment the bank gets interest on Rs. 250 of subsidy which is no more there since the subsidy is adjusted to loan amount. The same is true in respect of New Wells, etc. The cost of a New Well will be in some multiple of Rs. 1000 and to that extent the benefit will be larger along with the reduction in annual equated instalment.

The procedure gives each cultivator at least one clear season before the commencement of repayment of principal since repayment in equated annual instalment starts at the end of second year or third year depending upon the purpose for which loan has been disbursed.

#### Investment in Dairy

Long term investment in New Wells, Repairs to old wells etc. takes some gestation period before it can bestow benefits on the farmer. With the limited land resources it may not be possible to improve the employment and income potential of these farmers sufficiently to make them potentially viable in course of time. Therefore, it was necessary to diversify the activities of the rural population by developing supplementary agricultural enterprises such as poultry and animal husbandry. As pointed out in Chapter III poultry did not receive any response in any of the three talukas of Satara district. Cultivators responded quite energetically to supply of milch animals in the whole project area. Accordingly, the project proposed a subsidy of 25 per cent and 33 1/3 per cent on purchase cost of the milch animals for small and marginal farmers respectively. The Agency laid down following conditions for payment of subsidy and purchase of milch animal.

(i) The milch animal should be purchased outside the district and should be either 'Pandharpuri', Graded 'Surti' or Graded 'Mehsana'.

(ii) The purchase of the animal will be supervised by the purchase committee consisting of the farmer, representative of the financing agency, District Animal Husbandry Officer or his representative and the Chairman of the dairy society.

(iii) Cash to be paid to the concerned society and not to the beneficiary farmer. Society makes the cash payment to the seller on behalf of the purchaser.

(iv) Repayment in 48 fortnightly instalments through milk sales to Government Milk Scheme or Dairy Co-operative Federation. The total loan to be recovered in three years.

As per conditions laid down by the Agency, 47 and 80 milch animals were received by 47 and 78 small and marginal farmers from the sample of beneficiaries. As explained earlier two families of marginal farmers received two animals each having fulfilled the conditions laid down by the agency for supply of second milch animal. All these animals were supplied between November 1970 and November 1972, the detailed distribution having been given earlier. Of these animals only 14 and 5 animals supplied to small and marginal farmers respectively had been with the beneficiaries for a period of one year or more by the time the field-work was undertaken. It means that only 19 animals had contributed towards income from dairying in the year 1971-72, the contribution of such income for that period in respect of others being much less.

Table 43.: Utilization and Repayment of Medium Term Loan for Milch Animals

Small Farmers

Serial No.	Size of the farm acres	Source of loan finance 1/	Year and month of loan issue	Duration of loan	Amount issued Rs.	Amount spent on purchase of milch animal Rs.	Difference Col.(6-7) Rs.	Milch animal brought from loan finance	Milch animals owned by the farmer inclusive of loan animal
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	9-00	N.B.	Nov. 1970	3 years	1000	815	185	1	2
2	8-00	N.B.	Nov. 1970	3 years	1000	790	210	1	2
3	2-00	N.B.	Nov. 1970	3 years	1000	735	265	1	2
4	1-09	N.B.	Nov. 1970	3 years	1000	715	285	1	2
5	7-15	N.B.	Jan. 1971	3 years	1000	950	50	1	2
6	7-00	N.B.	Jan. 1971	3 years	1000	866	134	1	2
7	6-00	N.B.	Jan. 1971	3 years	1000	980	20	1	2
8	5-00	N.B.	Jan. 1971	3 years	1000	841	159	1	2
9	4-15	N.B.	Jan. 1971	3 years	1000	975	25	1	3
10	3-14	N.B.	Jan. 1971	3 years	1000	825	175	1	2
11	3-12	N.B.	Jan. 1971	3 years	1000	830	170	1	2
12	3-00	N.B.	Jan. 1971	3 years	1000	866	134	1	2
13	3-00	N.B.	Jan. 1971	3 years	1000	719	281	1	2
14	1-20	N.B.	Jan. 1971	3 years	1000	830	170	1	1
15	3-00	C.S.	Sept. 1971	3 years	1000	816	184	1	2
16	11-00	N.B.	Nov. 1971	3 years	1000	979	21	1	3
17	7-07	N.B.	Nov. 1971	3 years	1000	977	23	1	2
18	7-00	N.B.	Nov. 1971	3 years	1000	1000	-	1	3
19	7-00	N.B.	Nov. 1971	3 years	1000	1000	-	1	2

1/ N.B. = Nationalised Bank; C.S. = Co-operative Society.

(continued)

Table 43 : (continued)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
20	2-20	N.B.	Nov. 1971	3 years	1000	843	157	1	2
21	8-25	N.B.	Nov. 1971	3 years	1000	787	213	1	1
22	5-20	N.B.	Nov. 1971	3 years	1000	787	213	1	2
23	5-18	N.B.	Nov. 1971	3 years	1000	817	183	1	1
24	0-25	N.B.	Nov. 1971	3 years	1000	912	88	1	3
25	0-21	N.B.	Nov. 1971	3 years	1000	917	83	1	1
26	0-15	N.B.	Nov. 1971	3 years	1000	847	153	1	1
27	4-20	N.B.	Dec. 1971	3 years	1000	885	115	1	2
28	3-00	N.B.	Dec. 1971	3 years	1000	973	27	1	2
29	11-00	C.S.	Dec. 1971	3 years	1000	944	56	1	2
30	10-00	C.S.	Dec. 1971	3 years	1000	935	65	1	2
31	8-00	C.S.	Dec. 1971	3 years	1000	927	73	1	2
32	7-00	C.S.	Dec. 1971	3 years	1000	965	35	1	2
33	9-36	C.S.	Dec. 1971	3 years	1000	781	219	1	2
34	5-30	C.S.	Dec. 1971	3 years	1000	941	59	1	2
35	8-00	C.S.	Feb. 1972	3 years	1000	975	25	1	1
36	7-00	C.S.	Feb. 1972	3 years	1000	950	50	1	1
37	9-00	C.S.	Feb. 1972	3 years	1000	925	75	1	5
38	3-14	C.S.	Feb. 1972	3 years	1000	944	56	1	2
39	8-00	C.S.	Feb. 1972	3 years	1000	699	301	1	2
40	7-00	C.S.	Feb. 1972	3 years	1000	639	361	1	2
41	5-00	C.S.	Feb. 1972	3 years	1000	834	166	1	1
42	4-20	C.S.	Feb. 1972	3 years	1000	899	101	1	2
43	3-15	C.S.	Feb. 1972	3 years	1000	755	245	1	3
44	3-10	C.S.	Feb. 1972	3 years	1000	909	91	1	2
45	2-20	C.S.	Feb. 1972	3 years	1000	899	101	1	1
46	2-00	C.S.	Feb. 1972	3 years	1000	649	351	1	1
47	12-00	C.S.	Nov. 1972	3 years	1000	649	351	1	2

(continued)

Table 43 : (continued)

Serial No.	Heifers		Bulls		Repayment of loan by 30th April 1972					Balance outstanding on 1st May 1972 (Rs.)
	(Nos.)	Value (Rs.)	(Nos.)	Value (Rs.)	Cash (Rs.)	Milk sales (Rs.)	Subsidiary (Rs.)	Interest (Rs.)	Total Rs. (Cols. 15+16+17) (Rs.)	
(1)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1	2	50	-	-	185	735	-	54	920	134
2	1	50	-	-	210	535	-	63	743	318
3	-	-	-	-	265	485	-	60	750	310
4	-	-	-	-	285	305	-	69	590	479
5	-	-	1	40	50	610	-	75	660	415
6	-	-	-	-	134	175	-	88	309	779
7	1	45	-	-	20	370	-	90	390	700
8	1	45	-	-	159	377	-	74	536	538
9	-	-	-	-	25	430	-	90	455	635
10	1	75	-	-	175	305	-	78	480	598
11	1	50	-	-	170	385	-	77	555	522
12	-	-	-	-	134	245	-	83	379	704
13	-	-	-	-	281	285	-	71	566	505
14	2	45	-	-	170	179	-	85	349	736
15	-	-	-	-	184	203	204	46	591	455
16	1	60	-	-	21	227	-	47	248	799
17	1	35	-	-	23	130	-	49	153	896
18	1	50	-	-	-	142	-	50	142	908
19	1	50	-	-	137	-	-	50	137	913

(continued)

Table 43 : (continued)

(1)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
20	-	-	-	-	157	173	-	35	330	705
21	-	-	-	-	213	159	-	32	372	660
22	-	-	1	30	213	122	-	31	335	696
23	-	-	-	-	183	120	-	34	303	731
24	-	-	-	-	88	152	-	38	240	798
25	1	30	-	-	83	116	-	39	199	840
26	-	-	1	40	153	111	-	32	264	768
27	-	-	-	-	115	53	-	47	168	879
28	1	50	-	-	-	134	-	50	134	916
29	-	-	-	-	6	183	236	19	425	594
30	-	-	1	30	-	127	239	22	366	656
31	1	45	-	-	-	50	232	22	282	740
32	1	50	-	-	-	128	241	22	369	653
33	1	60	-	-	169	32	-	-	201	799
34	1	50	-	-	9	143	-	-	152	848
35	-	-	-	-	-	90	-	15	90	925
36	1	50	-	-	-	34	-	14	34	980
37	-	-	-	-	25	7	231	1	263	737
38	1	50	-	-	6	52	-	17	58	959
39	-	-	-	-	251	75	-	-	326	674
40	-	-	-	-	111	146	-	-	357	643
41	-	-	-	-	116	75	-	-	191	809
42	1	40	-	-	51	114	-	-	165	835
43	-	-	-	-	195	129	-	-	324	676
44	1	40	-	-	41	68	-	-	109	891
45	1	60	-	-	51	120	-	-	171	829
46	-	-	-	-	301	56	-	-	357	643
47	-	-	-	-	-	-	-	-	-	-

(continued)

Table 43 : (continued)

Serial No.	Milk yield from all milch animals during 1st May 1972-30th April 1973 (Litres)	Of Col.21 milk yield from loan animal (Litres)	Milk sales during 1st May 1972-30th April 1973 (Litres)	Of Col.23 sales to co-operative society (Litres)	Value of milk sales to co-operative society in Col.24 (Rs.)	Amount adjusted against loan repayment (Rs.)	Amount received in cash (Rs.)	Repayment during 1st May 1972--30th April 1973				
								Cash	Milk sales	Sub-sidy.	Inte-rest	Total (Cols. 28+29+30)
(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(Rs.) (28)	(Rs.) (29)	(Rs.) (30)	(Rs.) (31)	(Rs.) (32)
1	315	315	-	-	-	-	-	100	-	204	18	304
2	620	540	365	310	292	75	175	-	75	198	41	273
3	-	-	-	-	-	-	-	-	20	184	39	204
4	280	-	160	-	-	-	-	-	4	179	61	183
5	885	405	510	507	457	1	440	-	1	238	49	239
6	430	70	123	36	28	28	-	-	65	217	82	282
7	840	615	540	486	456	70	325	-	70	245	78	315
8	405	-	150	-	-	-	-	-	5	210	62	215
9	310	-	-	-	-	-	-	-	-	45	75	45
10	275	75	140	6	4	4	-	-	12	206	68	218
11	450	450	338	256	244	50	196	-	50	208	59	258
12	255	-	-	-	-	-	-	-	-	217	83	217
13	185	-	135	-	-	-	-	-	13	180	58	193
14	255	255	158	147	127	20	107	-	20	208	82	228
15	180	180	105	102	109	95	-	-	117	-	22	117
16	1300	375	635	574	551	464	18	-	464	245	22	709
17	315	315	173	138	155	156	46	-	156	250	25	406
18	520	270	285	34	46	75	-	-	75	250	25	325
19	750	375	393	186	238	243	-	-	243	250	25	493

177

(continued)

Table 43 : (continued)

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
20	450	240	230	164	178	155	-	-	155	211	20	366
21	375	375	290	262	326	284	99	-	284	197	17	481
22	625	360	367	306	367	355	93	-	355	262	16	617
23	435	435	308	305	378	325	110	-	325	204	18	529
24	480	353	285	281	365	332	118	-	332	304	21	636
25	495	495	300	281	345	266	134	-	266	230	22	496
26	518	518	360	345	453	410	132	-	410	212	19	622
27	510	60	225	26	35	62	-	-	62	221	24	283
28	660	495	390	354	343	301	20	-	301	-	25	301
29	610	420	405	255	309	355	-	-	355	-	25	355
30	425	235	185	129	161	171	-	-	171	-	23	171
31	870	615	368	309	375	446	30	-	460	-	40	460
32	455	455	265	235	290	345	-	-	345	-	31	345
33	465	465	210	103	106	127	-	-	127	-	-	322
34	985	630	465	440	357	383	21	-	127	195	-	894
35	780	780	465	439	482	551	-	276	383	235	46	795
36	480	480	233	180	183	98	-	-	551	244	25	795
37	1185	390	503	289	281	313	-	-	98	237	48	335
38	690	330	288	172	206	214	7	-	313	-	54	313
39	435	285	143	132	179	179	-	-	214	236	49	450
40	420	420	225	192	230	230	-	-	179	175	-	354
41	382	382	240	204	246	246	-	-	230	160	-	390
42	420	420	240	227	302	302	-	-	246	209	-	455
43	1065	690	705	428	531	531	-	-	302	225	-	527
44	565	375	224	196	221	201	-	-	531	189	-	720
45	420	420	345	338	401	401	20	-	201	227	-	428
46	375	375	225	216	254	254	-	-	401	225	-	626
47	675	420	195	179	149	146	3	301	254	162	23	416
									123	162		586

178

(continued)



Table 43 : (continued)

Sr. No.	Balance outstanding on 1st May 1973	Unexpired repayment period upto maturity of loan	Value of milk sales to co-operative society since issue of loan	Cash payment received out of sales in Col.35	Sales to co-operative society since issue of loan	Average amount of repayment per month through sale of milk since issue of loan	Average amount of repayment per month to clear the balance during unexpired period upto maturity	Balance outstanding as per cent of re-payment through milk sales upto April 1973	Income from milch animals 1971-72	Income from milch animals 1972-73	Remarks
(1)	(Rs.) (33)	(months) (34)	(Rs.) (35)	(Rs.) (36)	(months) (37)	(Rs.) (38)	(Rs.) (39)	(Rs.) (40)	(Rs.) (41)	(Rs.) (42)	(43)
1	Credit* Balance	Loan repaid	1035	300	12	57	Repaid	-	846	-40	-
2	86	6	1228	576	17	30	14	17	853	336	April 1973 milk sale worth Rs.42 not adjusted.
3	145	6	938	433	13	33	24	34	863	-406	-
4	357	6	658	349	14	17	60	151	574	-10	Animal died Aug.1972.
5	225	8	1913	1282	21	25	28	42	979	270	April 1973 milk sale worth Rs.20 not adjusted.
6	579	8	466	226	17	5	73	665	954	35	-
7	463	8	1513	1012	19	15	58	165	844	340	April 1973 milk sales worth Rs.60 not adjusted.
8	385	8	506	124	11	27	48	127	416	225	-
9	665	8	933	458	13	24	83	214	1030	-302	-
10	448	8	637	320	17	13	56	197	834	-97	-
11	323	8	1156	579	19	16	40	105	810	152	-
12	571	8	329	84	12	13	71	352	289	-255	-
13	371	8	543	245	14	15	46	173	643	-7	-
14	591	8	346	147	13	7	74	628	179	76	-

\* Credit balance of Rs.152.

(continued)

179

Table 43 : (continued)

(1)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)
15	360	16	321	-	14	18	23	143	240	-403	-
16	112	18	817	65	18	36	4	17	1061	450	-
17	515	18	330	46	16	13	29	244	225	-365	-
18	608	18	217	-	8	18	34	428	561	12	-
19	445	18	278	-	8	27	25	204	754	245	-
20	359	18	400	-	14	19	20	131	480	90	-
21	196	18	549	106	13	30	11	49	230	-25	-
22	95	18	611	134	15	29	5	20	733	-4	-
23	220	18	589	144	14	28	12	56	638	-98	-
24	183	18	645	161	13	33	10	43	445	36	-
25	366	18	535	153	14	23	20	114	346	15	-
26	165	18	707	186	13	40	9	31	411	235	-
27	620	-	-	-	-	-	-	-	190	89	Loan animal died July 1972.
28	640	19	546	50	18	21	34	170	668	-36	Cash balance was paid to farmer.
29	264	19	531	-	14	38	14	53	108	-193	Rs. 50 shares against loan finance.
30	508	19	331	34	11	23	27	200	744	-233	Rs. 50 shares against loan finance; Rs. 15 paid cash to farmer.
31	320	19	487	-	13	34	17	71	265	-51	Rs. 50 shares against loan finance; Rs. 23 paid cash.
32	339	19	473	-	13	32	18	82	596	70	Rs. 35 paid cash to farmer.
33	477	19	180	21	11	14	25	300	390	-417	Rs. 50 shares against loan finance.
34	-	-	572	41	15	-	-	-	376	292	Rs. 50 " " " "
35	155	21	635	-	9	67	7	26	295	308	Rs. 25 " " " "
36	593	21	232	-	11	10	28	559	49	-147	Rs. 6 interest paid cash. Rs. 50 shares against loan finance.
37	478	21	326	7	12	22	23	180	1146	572	Rs. 50 " " " "
38	558	21	259	-	14	14	27	289	114	459	Rs. 50 " " " "
39	320	21	254	-	7	37	15	126	103	-218	Rs. 7 interest paid cash. Rs. 50 shares against loan finance.

(continued)

Table 43 : (continued)

(1)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)
40	253	21	276	-	9	31	12	91	95	-52	Rs. 50 shares against loan finance.
41	354	21	321	-	9	36	17	110	83	9	Rs. 50 " " " "
42	308	21	416	-	8	52	14	74	182	-11	Rs. 50 " " " " ;
43	-	-	-	-	-	-	-	-	233	768	Animal sold November 1972. Rs. 50 shares against loan finance; Credit balance of Rs.45; interest not accounted.
44	463	21	289	20	11	24	22	172	358	325	Rs. 50 shares against loan finance.
45	203	21	521	-	10	52	10	38	180	278	Rs. 50 " " " "
46	227	21	310	-	10	31	11	73	140	-60	Rs. 50 " " " "
47	437	30	149	3	5	25	15	28	450	270	Rs. 50 " " " "

(continued)

Table 43 : (continued)

Marginal Farmers

Serial No.	Size of the farm (acres)	Source of loan finance 1/	Year and month of issue	Duration of loan	Amount issued (Rs.)	Amount spent on purchase of milch animal (Rs.)	Difference Col.(6-7) (Rs.)	Milch animal brought from loan finance	Milch animals owned by the farmer inclusive of loan animal (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	3-00	N.B.	Nov. 1970	3 years	1000	765	235	1	1
2	2-30	N.B.	Jan. 1971	3 years	1000	700	300	1	2
3	2-08	N.B.	Jan. 1971	3 years	1000	816	184	1	3
4	1-28	N.B.	Jan. 1971	3 years	1000	855	145	1	1
5	1-07	N.B.	Jan. 1971	3 years	1000	816	184	1	1
6	5-00	C.S.	Sept.1971	3 years	1000	665	335	1	1
7	4-00	C.S.	Sept.1971	3 years	1000	790	210	1	2
8	3-00	C.S.	Sept.1971	3 years	1000	790	210	1	1
9	2-06	C.S.	Sept.1971	3 years	1000	740	260	1	2
10	2-00	C.S.	Sept.1971	3 years	1000	765	235	1	2

1/ N.B. = Nationalized Bank; C.S. = Co-operative Society.

(continued)

Table 43 : (continued)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
11	1-07	C.S.	Sept.1971	3 years	1000	780	220	1	1
12	10-00	C.S.	Sept.1971	3 years	1000	737	263	1	2
13	4-00	C.S.	Sept.1971	3 years	1000	797	203	1	1
14	2-06	C.S.	Sept.1971	3 years	1000	797	203	1	1
15	1-20	C.S.	Sept.1971	3 years	1000	712	288	1	2
16	1-18	C.S.	Sept.1971	3 years	1000	787	213	1	1
17	1-00	C.S.	Sept.1971	3 years	1000	762	238	1	1
18	0-34	C.S.	Sept.1971	3 years	1000	887	113	1	2
19	0-30	C.S.	Sept.1971	3 years	1000	637	363	1	1
20	-	C.S.	Sept.1971	3 years	1000	762	238	1	1

(continued)

Table 43 : (continued)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
21	-	C.S.	Sept.1971	3 years	1000	687	313	1	1
22	7-00	N.B.	Nov. 1971	3 years	1000	1000	-	1	1
23	5-00	N.B.	Nov. 1971	3 years	1000	854	146	1	2
24	3-20	N.B.	Nov. 1971	3 years	1000	743	257	1	1
25	3-00	N.B.	Nov. 1971	3 years	1000	1000	-	1	2
26	1-20	N.B.	Nov. 1971	3 years	1000	928	72	1	1
27	1-00	N.B.	Nov. 1971	3 years	1000	879	121	1	3
28	0-30	N.B.	Nov. 1971	3 years	1000	804	196	1	2
29	5-11	N.B.	Nov. 1971	3 years	1000	812	188	1	3
30	4-10	N.B.	Nov. 1971	3 years	1000	862	138	1	3

(continued)

Table 43 : (continued)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
31	1-11	N.B.	Nov. 1971	3 years	1000	887	113	1	2
32	0-23	N.B.	Nov. 1971	3 years	1000	937	63	1	2
33	0-20	N.B.	Nov. 1971	3 years	1000	842	158	1	1
34	4-20	N.B.	Dec. 1971	3 years	1000	965	35	1	2
35	3-20	N.B.	Dec. 1971	3 years	1000	943	57	1	2
36	5-00	C.S.	Dec. 1971	3 years	1000	919	81	1	1
37	2-10	C.S.	Dec. 1971	3 years	1000	894	106	1	1
38	2-00	C.S.	Dec. 1971	3 years	1000	819	181	1	1
39	1-18	C.S.	Dec. 1971	3 years	1000	869	131	1	2
40	-	C.S.	Dec. 1971	3 years	1000	844	156	1	1

(continued)

Table 43 : (continued)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
41	1-00	C.S.	Dec. 1971	3 years	1000	849	151	1	1
42	2-16	C.S.	Dec. 1971	} 3 years	1000	855	145	} 1	1
		C.S.	Dec. 1972		1000	746	254		
43	2-00	C.S.	Dec. 1971	3 years	1000	1000	-	1	2
44	1-18	C.S.	Dec. 1971	3 years	1000	955	45	1	1
45	1-11	C.S.	Dec. 1971	3 years	1000	794	206	1	1
46	1-00	C.S.	Dec. 1971	3 years	1000	960	40	1	1
47	0-12	C.S.	Dec. 1971	} 3 years	1000	769	231	} 1	1
			Dec. 1972		1000	749	251		
48	3-17	C.S.	Dec. 1971	3 years	1000	891	109	1	1
49	3-11	C.S.	Dec. 1971	3 years	1000	941	59	1	1
50	2-18	C.S.	Dec. 1971	3 years	1000	891	109	1	2

(continued)



Table 43 : (continued)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
51	0-39	C.S.	Dec. 1971	3 years	1000	941	59	1	1
52	-	C.S.	Dec. 1971	3 years	1000	941	59	1	1
53	7-21	C.S.	Dec. 1971	3 years	1000	841	159	1	2
54	4-11	C.S.	Dec. 1971	3 years	1000	841	159	1	2
55	3-36	C.S.	Dec. 1971	3 years	1000	942	58	1	3
56	3-00	C.S.	Dec. 1971	3 years	1000	991	9	1	3
57	2-36	C.S.	Dec. 1971	3 years	1000	816	184	1	2
58	2-31	C.S.	Dec. 1971	3 years	1000	666	284	1	2
59	2-00	C.S.	Dec. 1971	3 years	1000	851	149	1	1
60	1-26	C.S.	Dec. 1971	3 years	1000	992	8	1	2

(continued)

Table 43 : (continued)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
61	0-23	C.S.	Dec. 1971	3 years	1000	841	159	1	1
62	0-13	C.S.	Dec. 1971	3 years	1000	926	74	1	1
63	2-37	C.S.	Jan. 1972	3 years	1000	907	93	1	1
64	1-10	C.S.	Jan. 1972	3 years	1000	832	168	1	1
65	5-37	C.S.	Jan. 1972	3 years	1000	898	102	1	1
66	2-17	C.S.	Jan. 1972	3 years	1000	873	127	1	1
67	2-09	C.S.	Jan. 1972	3 years	1000	798	202	1	2
68	2-06	C.S.	Jan. 1972	3 years	1000	823	177	1	2
69	1-23	C.S.	Jan. 1972	3 years	1000	808	192	1	2
70	0-35	C.S.	Jan. 1972	3 years	1000	847	153	1	2

(continued)

Table 43 : (continued)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
71	0-12	C.S.	Jan. 1972	3 years	1000	738	262	1	3
72	3-13	C.S.	Feb. 1972	3 years	1000	949	51	1	2
73	2-38	C.S.	Feb. 1972	3 years	1000	969	31	1	1
74	2-00	C.S.	Feb. 1972	3 years	1000	1039	-39	1	2
75	1-20	C.S.	Feb. 1972	3 years	1000	894	106	1	2
76	0-30	C.S.	Feb. 1972	3 years	1000	854	146	1	2
77	5-03	C.S.	Nov. 1972	3 years	1000	724	276	1	2
78	1-28	C.S.	Nov. 1972	3 years	1000	709	291	1	1

Table 43 : (continued)

Serial No.	Calves from loan animal and value				Repayment of loan by 30th April 1972					Balance outstanding on 1st May 1972
	Heifers	Value	Bulls	Value	Cash	Milk sales	Subsidy	Interest	Total (Cols. 15+16+17)	
(1)	(Nos.) (11)	(Rs.) (12)	(Nos.) (13)	(Rs.) (14)	(Rs.) (15)	(Rs.) (16)	(Rs.) (17)	(Rs.) (18)	(Rs.) (19)	(Rs.) (20)
1	-	-	-	-	235	505	-	58	740	318
2	1	30	-	-	300	185	-	71	485	586
3	-	-	1	15	184	-	-	92	184	908
4	-	-	-	-	145	360	-	75	505	570
5	2	125	-	-	184	280	-	79	464	615
6	-	-	-	-	335	110	222	33	667	366
7	-	-	-	-	210	32	263	24	505	519
8	-	-	-	-	210	239	263	43	712	331
9	1	40	-	-	260	173	246	41	679	362
10	1	50	-	-	235	245	255	41	735	306

(continued)

Table 43 : (continued)

(1)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
11	1	50	-	-	220	195	260	44	675	369
12	1	30	-	-	213	402	246	30	861	169
13	-	-	-	-	153	174	266	31	593	438
14	-	-	-	-	153	161	266	32	580	452
15	-	-	-	-	238	339	237	26	814	212
16	-	-	-	-	163	187	262	28	612	416
17	-	-	-	-	188	199	254	27	641	386
18	-	-	-	-	63	151	296	32	510	522
19	1	50	-	-	313	183	212	31	708	323
20	-	-	1	40	188	167	254	28	609	419

(continued)

Table 43 : (continued)

(1)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
21	-	-	-	-	263	135	229	28	627	401
22	-	-	1	25	-	74	-	51	74	977
23	-	-	-	-	146	212	-	41	358	683
24	1	30	-	-	257	90	-	32	347	685
25	-	-	1	25	-	183	-	49	183	866
26	1	20	-	-	72	150	-	38	222	816
27	1	75	-	-	121	240	-	43	361	682
28	-	-	-	-	196	17	-	43	213	830
29	-	-	-	-	188	44	-	35	232	803
30	-	-	-	-	138	130	-	35	268	767

(continued)

Table 43 : (continued).

(1)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
31	-	-	1	30	113	187	-	35	300	735
32	-	-	-	-	63	157	-	38	220	818
33	-	-	1	30	158	195	-	30	353	677
34	-	-	1	20	35	24	-	41	59	982
35	-	-	-	-	57	160	-	39	217	822
36	-	-	-	-	31	-	306	-	337	663
37	1	50	-	-	56	117	298	6	471	535
38	1	35	-	-	131	105	273	6	509	497
39	1	60	-	-	81	78	270	7	429	578
40	1	40	-	-	106	72	281	-	459	541

(continued)

Table 43 : (continued)

(1)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
41	-	-	-	-	101	54	283	-	438	562
42	-	-	-	-	100	148	285	18	533	485
43	1	45	-	-	-	139	331	20	470	550
44	-	-	-	-	-	101	318	21	419	602
45	1	50	-	-	156	189	265	17	610	407
46	1	45	-	-	-	127	320	20	447	573
47	-	-	-	-	181	163	256	16	600	416
48	-	-	-	-	50	60	-	-	110	890
49	1	40	-	-	-	60	-	-	60	940
50	-	-	-	-	50	77	-	-	127	873

(continued)



Table 43 : (continued)

(1)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
51	1	50	-	-	-	64	-	-	64	936
52	-	-	-	-	-	44	-	-	44	956
53	-	-	1	40	109	54	-	-	163	837
54	-	-	-	-	109	94	-	-	203	797
55	1	50	-	-	8	109	-	-	117	883
56	1	50	-	-	-	164	-	-	164	836
57	-	-	-	-	134	78	-	-	212	788
58	1	60	-	-	284	83	-	-	367	633
59	-	-	-	-	99	102	-	-	201	799
60	-	-	-	-	8	51	-	-	59	941

..(continued)

Table 43 : (continued)

(11)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
61	-	-	-	-	109	24	-	-	133	867
62	-	-	-	-	24	80	-	-	104	896
63	1	50	-	-	43	100	302	-	445	555
64	-	-	-	-	118	210	277	-	605	395
65	1	45	-	-	52	8	-	-	60	940
66	1	25	-	-	77	3	-	-	80	920
67	-	-	1	25	152	36	-	-	188	812
68	1	35	-	-	127	31	-	-	158	842
69	-	-	-	-	142	-	-	-	142	858
70	-	-	1	40	103	31	-	-	134	866

(continued)

Table 43 : (continued)

(1)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
71	-	-	-	-	212	28	-	-	240	760
72	-	-	1	35	1	19	-	10	20	990
73	-	-	1	40	-	10	-	10	10	1000
74	-	-	-	-	-	74	346	7	420	587
75	1	50	-	-	56	76	298	13	430	583
76	-	-	-	-	46	-	-	-	46	954
77	-	-	-	-	-	-	-	-	-	-
78	-	-	1	20	-	-	-	-	-	-

(continued)

Table 43 : (continued)

Serial No.	Milk yield from all milch animals during 1st May 1972 to 30th April 1973 (Litres) (21)	Of Col.21 milk yield from loan animal (Litres) (22)	Milk sales during 1st May 1972 to 30th April 1973 (Litres) (23)	Of Col.23 sales to co-operative society (Litres) (24)	Value of milk sales to co-operative society in Col.24 (Rs.) (25)	Amount adjusted against loan re-payment (Rs.) (26)	Amount received in cash (Rs.) (27)	Repayment during 1st May 1972 to 30th April 1973				
								Cash (Rs.) (28)	Milk sales (Rs.) (29)	Subsidy (Rs.) (30)	Inte-rest (Rs.) (31)	Total (Cols. 28+29+30) (Rs.) (32)
1	525	525	300	-	-	-	-	2	255	39	257	
2	525	-	400	-	-	24	-	24	233	68	257	
3	640	275	465	462	438	-	284	-	-	104	-	
4	420	420	360	297	390	-	436	-	40	285	68	325
5	330	330	285	271	250	12	234	-	12	272	68	284
6	-	-	-	-	-	-	-	-	-	-	-	-
7	195	-	-	-	-	-	-	-	-	-	-	-
8	330	330	195	154	164	181	-	-	181	-	12	181
9	675	390	345	182	160	189	-	-	189	-	24	189
10	420	420	285	249	259	263	-	-	263	-	13	263

(continued)

Table 43 : (continued)

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
11	-	-	-	-	-	-	-	-	-	-	-	-
12	645	300	345	107	108	172	-	-	172	-	3	172
13	450	450	235	163	155	186	-	-	186	-	25	186
14	270	270	225	196	205	222	-	-	222	-	31	222
15	535	360	285	118	140	216	-	-	216	-	4	216
16	413	413	286	240	242	254	-	-	254	-	26	254
17	205	205	75	16	19	33	-	-	33	-	10	33
18	375	345	190	81	62	81	-	-	81	-	15	81
19	450	450	255	239	251	300	-	-	300	-	14	300
20	165	165	75	69	87	114	-	331	114	-	26	445

(continued)

Table 43 : (continued)

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
21	-	-	-	-	-	15	-	15	-	-	-	15
22	270	270	-	-	-	-	-	-	-	333	29	333
23	930	360	450	137	138	126	-	-	126	285	19	411
24	330	330	210	24	22	36	-	-	36	248	20	284
25	775	390	420	372	448	462	-	-	462	333	23	795
26	465	465	315	301	264	159	65	-	159	-	24	159
27	630	225	292	236	193	172	-	-	172	293	19	465
28	425	-	210	63	49	29	19	-	29	268	24	297
29	375	195	182	132	133	63	33	-	63	271	22	334
30	735	370	488	471	555	469	143	-	469	287	19	756

(continued)

Table 43 : (continued)

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
31	645	480	416	389	456	359	119	-	359	-	16	359
32	1125	645	578	494	572	449	179	-	449	312	22	761
33	465	465	300	276	375	261	168	-	261	281	18	542
34	520	150	290	269	317	245	-	-	245	322	27	567
35	930	420	360	88	66	99	-	-	99	314	23	413
36	120	120	75	65	77	148	-	-	148	-	76	148
37	690	690	368	211	253	177	178	-	177	-	81	177
38	435	435	322	234	270	242	97	-	242	-	68	242
39	360	360	201	172	235	245	97	-	245	-	81	245
40	330	330	210	147	206	159	116	-	159	-	71	159

(continued)

Table 43 : (continued)

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
41	510	510	270	244	329	329	112	-	329	-	71	329
42	700	390	330	316	360	391	36	204	391	249	43	844
43	935	660	390	329	373	414	-	-	414	-	26	414
44	292	292	187	151	198	184	37	-	184	-	28	184
45	520	520	390	376	466	418	118	-	418	-	11	418
46	420	420	293	274	360	404	8	-	404	-	21	404
47	735	735	585	546	589	487	-	204	487	243	34	934
48	345	345	210	201	225	266	3	-	266	297	48	563
49	390	390	195	185	205	243	3	-	243	314	52	557
50	498	420	283	261	269	308	17	-	308	297	55	605

(continued)



Table 43 : (continued)

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
51	570	570	330	308	317	361	3	-	361	314	70	675
52	345	345	157	102	108	139	4	-	139	314	44	453
53	585	465	300	260	254	299	41	-	299	280	-	579
54	653	440	320	293	268	325	18	-	325	280	-	605
55	600	600	345	321	296	362	67	-	362	314	-	676
56	1190	600	675	581	565	524	-	-	524	330	18	854
57	255	255	120	91	78	135	-	-	135	272	-	407
58	435	220	225	175	173	215	27	-	215	221	-	436
59	435	435	315	266	237	278	27	-	278	284	-	562
60	615	375	315	241	248	290	51	-	290	331	-	621

(continued)

Table 43 : (continued)

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
61	230	230	135	65	69	102	26	-	102	280	-	382
62	75	75	38	31	27	92	25	300	57	309	34	666
63	360	360	172	158	168	65	81	-	65	-	-	65
64	150	150	127	105	105	53	52	-	53	-	-	53
65	390	390	242	230	302	338	-	-	338	299	47	637
66	360	360	185	132	154	174	2	-	174	291	48	465
67	360	360	228	201	257	302	-	-	302	266	40	568
68	518	368	233	176	222	252	-	-	252	274	42	526
69	340	105	150	104	109	89	-	-	89	269	64	358
70	345	345	240	210	260	296	-	-	296	282	45	578

(continued)

Table 43 : (continued)

(1)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
71	405	345	195	142	175	203	-	-	203	246	29	449
72	730	375	400	376	457	565	-	-	565	316	37	881
73	375	375	187	181	239	267	30	-	267	323	37	590
74	415	285	150	137	184	179	9	-	179	-	20	179
75	780	435	375	350	414	385	38	-	385	-	30	385
76	383	383	323	307	377	434	-	-	433	285	52	718
77	355	130	175	54	38	38	-	226	38	241	14	505
78	345	345	203	195	163	120	-	241	120	236	24	597

(continued)

Table 43 : (continued)

Sr. No.	Balance outstanding on 1st May 1973	Unexpired repayment period upto maturity of loan	Value of milk sales to co-operative society since issue of loan	Cash payment received out of sales in Col.35	Sales to co-operative society since issue of loan	Average amount of repayment per month through sale of milk since issue of loan	Average amount of repayment per month to clear the balance during unexpired period upto maturity	Balance outstanding as per cent of repayment through milk sales upto 30th April 1973	Income from milch animals 1971-72	Income from milch animals 1972-73	Remarks
(1)	(Rs.) (33)	(months) (34)	(Rs.) (35)	(Rs.) (36)	(months) (37)	(Rs.) (38)	(Rs.) (39)	(Rs.) (40)	(Rs.) (41)	(Rs.) (42)	(43)
1	100	6	1102	595	15	13	17	50	766	258	-
2	396	8	510	301	15	8	50	347	494	255	-
3	1012	8	438	284	6	-	127	-	25	-127	-
4	314	8	1012	612	18	16	39	114	369	330	-
5	399	8	831	509	20	10	50	198	492	-1	-
6	366	16	111	-	6	13	23	475	395	-300	-
7	519	16	32	-	2	4	32	6500	278	-285	Loan animal died July 1972
8	163	16	419	-	13	28	10	45	467	-165	-
9	197	16	365	-	19	16	12	66	875	64	-
10	56	16	510	-	16	28	3	12	391	27	-

(continued)

Table 43 : (continued)

(1)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)
11	369	16	197	-	7	22	23	244	373	-508	-
12	-	-	-	-	-	-	-	-	702	20	Rs.50 shares against loan finance
13	277	16	369	-	17	18	17	81	395	-174	Rs.50 " " "
14	261	16	399	-	18	18	16	81	326	-1	Rs.50 " " "
15	-	-	-	-	-	-	-	-	605	33	Rs.50 " " "
16	188	16	452	-	17	23	12	49	456	54	Rs.50 " " "
17	363	16	237	-	9	12	23	186	478	-344	Rs.50 " " "
18	456	16	233	-	13	14	28	246	365	-99	Rs.50 " " "
19	37	16	473	-	15	29	1	8	329	-16	Rs.50 " " "
20	-	-	-	-	-	-	-	-	234	-97	Rs.50 " " "

207

(continued)

Table 43 : (continued)

(1)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)
21	386	16	149	-	8	15	24	316	251	-25	Rs.50 shares against loan finance
22	673	18	74	-	3	8	38	2926	184	-20	-
23	291	18	769	-	15	14	16	137	323	366	-
24	421	18	131	-	8	9	23	569	267	-2	-
25	94	18	740	-	15	38	5	14	607	25	-
26	681	18	437	65	12	21	38	274	139	45	-
27	236	18	468	-	15	23	26	133	381	127	-
28	557	18	66	19	6	-	31	-	355	81	-
29	491	18	177	33	8	13	27	458	481	-257	-
30	30	18	805	188	16	34	2	5	740	99	Animal died June 1973

208

(continued)

Table 43 : (continued)

(1)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)
31	392	18	715	141	17	29	22	72	552	139	-
32	79	18	830	200	16	38	4	14	610	793	-
33	153	18	624	168	13	31	9	37	510	169	-
34	442	19	365	13	16	14	23	203	588	268	-
35	432	19	288	-	11	18	23	214	285	370	-
36	591	19	204	95	6	12	31	821	234	-178	Rs.50 shares against loan finance; Animal sold January 1973.
37	439	19	451	187	11	19	23	212	268	495	Rs.50 shares against loan finance;
38	323	19	444	97	13	21	17	118	372	-114	Rs.50 " " " "
39	414	119	411	97	12	20	22	174	343	-207	Rs.50 " " " "
40	453	19	358	127	9	18	24	283	435	154	Rs.50 " " " " ; Animal died December 1972.

209

(continued)

Table 43 : (continued)

(1)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)
41	304	19	504	120	13	24	16	97	326	243	Rs. 50 shares against loan finance.
42	684	31	1316	37	16	30	22	143	252	330	Rs. 45 " " " " ; Rs. 50 " " " " ; 1st Animal died June 1973.
43	162	19	564	-	15	34	9	32	449	408	-
44	446	19	339	55	12	20	24	189	158	-92	Rs. 45 shares against loan finance.
45	-	-	728	120	14	39	-	-	400	362	Rs. 50 " " " " ;
46	190	19	554	23	12	41	10	38	243	-268	Rs. 40 " " " " ;
47	516	31	809	-	16	37	17	86	315	373	Rs. 50) " " " " ; Rs. 50)
48	375	19	329	3	10	28	20	134	172	-111	Rs. 50 " " " " ; Rs. 9 paid cash.
49	435	19	306	3	10	25	23	173	168	110	Rs. 50 shares against loan finance; Rs. 9 paid cash.
50	323	19	402	17	13	25	17	98	401	-57	Rs. 50 shares against loan finance; Rs. 9 paid cash.

(continued)



Table 43 : (continued)

(1)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)
51	331	19	428	3	14	25	17	93	206	318	Rs. 50 shares against loan finance.
52	547	19	187	4	10	14	29	393	117	46	Rs. 50 " " " "
53	258	19	394	41	13	27	14	73	367	104	Rs. 50 " " " "
54	192	19	437	18	14	30	10	46	207	-27	Rs. 50 " " " "
55	207	19	538	67	15	31	11	44	261	-236	Rs. 50 " " " "
56	-	-	959	271	14	48	-	-	761	466	Rs. 9 paid cash.
57	381	19	276	63	6	35	20	178	530	-180	Rs. 50 shares against loan finance.
58	197	19	325	27	13	23	11	66	648	-367	-
59	237	19	407	27	16	24	13	62	218	-64	Rs. 50 shares against loan finance.
60	320	19	392	51	13	26	17	94	308	-33	-

(continued)

Table 43 : (continued)

(1)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)
61	485	19	152	26	9	14	26	385	12	-87	Rs. 50 shares against loan finance; Animal sold July 1973.
62	264	19	162	25	6	23	14	233	479	-269	Rs. 50 shares against loan finance.
63	490	20	287	122	12	14	25	297	21	115	Rs. 50 " " " "
64	342	20	333	70	7	38	17	130	346	-177	Rs. 50 " " " "
65	350	20	346	-	10	30	18	117	292	-76	Rs. 50 " " " "
66	503	20	179	2	11	12	25	390	-89	-293	Rs. 50 " " " "
67	284	20	309	-	9	33	14	96	61	-109	Rs. 50 " " " " ; Rs. 29 interest paid in cash.
68	358	20	260	-	11	22	18	148	111	-47	Rs. 50 shares against loan finance; Rs. 23 interest paid in cash.
69	564	20	129	-	4	22	28	635	-49	-85	Rs. 50 shares against loan finance.
70	333	20	302	-	11	26	17	117	55	-75	Rs. 50 " " " " ; Rs. 28 interest paid in cash.

(continued)

Table 43 : (continued)

(1)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)
71	340	20	219	-	10	19	17	179	-19	16	Rs. 50 shares against loan finance; Rs. 12 interest paid cash; Dead July 1973.
72	146	21	551	-	12	44	7	27	266	207	Rs. 50 shares against loan finance.
73	447	21	307	30	9	25	21	194	117	68	Rs. 31 paid cash to cultivator.
74	428	21	261	9	7	31	20	297	253	-82	Rs. 39 paid by cultivator; Animal died September 1972.
75	228	21	499	38	11	38	11	55	2	419	Rs. 50 shares against loan finance.
76	288	21	433	-	11	35	14	75	68	130	Rs. 50 shares against loan finance; Animal died July 1973; Rs. 50 paid cash to cultivator.
77	509	30	38	-	2	12	17	-	165	-51	Rs. 50 shares against loan finance; Animal died June 1973.
78	427	30	163	-	5	19	14	444	75	28	-

Table 43 gives the utilization and repayment of medium term loans for milch animals for all the farmers (both small and marginal) who received such animals. The Table sets out details in respect of total milk yield, sales etc. and income from dairying for the two years 1971-72 and 1972-73. Most of the columns are self-explanatory and only a few need to be explained as given below.

(i) Column 15 :- Normally cash paid back to the society is equal to the difference between columns 6 and 7 and as given in column 8. However, this will be applicable in respect of finance provided by the Nationalized Banks. In case of finance provided by Co-operative Societies the amount paid in cash towards repayment is less and this as explained in column 43 'Remarks' arises as a result of the borrower having contributed the difference towards share capital of the society.

(ii) Column 18 :- Interest paid though shown separately is included in payment by cash or through milk sales etc. This was necessary in view of Nationalized Banks not collecting interest separately but add it up to balance due from the borrower.

(iii) Column 19 :- This represents total repayment inclusive of interest accounted and paid i.e. this column is the total of columns 15, 16 and 17. This again was necessary as explained above in (ii). Nationalized banks calculate interest either at the end of every quarter or six months as the case may be, and the interest is carried down to balance due. In effect this may result into compound interest.

(iv) Column 20 :- The amount represents balance of principal due from the borrower in case of Co-operative Societies. In case of Nationalized Banks element of interest is likely to be present as explained above in (iii).

(v) Column 26 :- The amount adjusted towards repayment is to include both repayment of principal and interest.

(vi) Column 27 :- In a few cases after adjustment to repayment some cash payment to borrowers has been reported and the figure refers to the period 1st May 1972 to 30th April 1973.

(vii) Column 31 :- As per Column 18.

(viii) Column 32 :- As per column 19.

(ix) Column 33 :- As per Column 20.

(x) Column 38 :- The average amount of repayment refers to principal only, and that too through milk sales to co-operative society. Repayment of principal in cash or through subsidies has been left out. This had to be so since the balance outstanding on 1st May 1973 has to be repaid only through milk sales or by cash payment. In majority of the cases the subsidy has, already, been adjusted towards repayment. Calculated in this manner it will be possible to measure the burden of repayment in the unexpired period upto maturity of the loan.

(xi) Column 39 :- As per column 38 the average amount here refers to amount of principal to clear the balance.

outstanding. It is impossible to assess the interest payment that will be paid by the time the loan is cleared.

(xii) Column 40 :- Only principal repaid through milk sales has been considered in this column. Balance outstanding in almost all cases, barring loans from Nationalized Banks, refers to principal outstanding. In case of loans from Nationalized Banks the balance outstanding need not be wholly principal outstanding as a result of compound interest.

(xiii) Columns 41 and 42 :- Income from milch animals is net of current expenses but devoid of depreciation on the milch animals. Income for both the years refers to income from all the milch animals and not the animal purchased against loan.

It has been pointed out under 'Employment in Animal Husbandry' that perceptible rise in employment is difficult to judge and the only possible changes that are likely to be visible will be by way of increase in income either in the nature of additional consumption of milk or additional milk sales. As will be seen from the Table even this increase in income has not materialised in majority of the cases. Income from milch animals has generally been less in the survey year 1972-73 than the previous year 1971-72. Factors that might have contributed to this fall in income have been stated earlier and the major contributory factor was the rising cost of fodder that had eaten into income from milk yield. Home consumption has not materially changed nor have sales increased in the survey year 1972-73. There are quite a few cases that have suffered losses during the survey year.

Repayment of balance outstanding on 1st May 1973 raises a problem in quite a number of cases. Considering Columns 37, 38, 39 and 40 it is feared that quite a few cultivators are likely to run into overdues by the time the loan matures. Since the subsidy has been adjusted against repayment of the loan, the balance outstanding as on 1st May 1973 will have to be met out of milk sales. The average sales per month for the previous period upto 30th April 1973 does not assure that the average sales required to clear the loan at the end of the maturity of loan can be met. The period available does not take into consideration the dry period of the animal upto maturity of loan and to that extent the average repayment calculated could be on the low side since the actual period for which milk sales will be possible would be less. Even as the figures tell, the actual per month sales and the required per month sales to clear the loan are in the ratio of 1:4 and more in quite a few cases and that the repayment does not look likely. Alternately, the balance of repayment due i.e. outstanding as on 1st May 1973 as a proportion of repayment of principal effected through milk sales varies from as low as 17 per cent to as high as 559 per cent for small farmers and between 12 per cent and 6500 per cent for marginal farmers. These are no doubt extremes but there are sufficiently large number of cases where the balance outstanding happens to be around 130 per cent to 250 per cent of repayment of principal effected through milk sales upto 30th April 1973.

CHAPTER V  
SUMMARY AND CONCLUSIONS

I

The operation of all the agricultural developmental programmes have, although, been heavily in favour of large and to an extent middle farms as against the small holdings which constitute the major portion of the farming household. Wherever the new technology has made an impact on agricultural production the resulting benefits by way of increased returns have not been equally shared by different size group farms with the result that the rich have grown richer and the poor poorer or at least comparatively poorer. The majority of small family farms have not taken up the new technology, may be, because of situations of physical and/or economic uncertainty that results into self-provisioning production as the essential means of livelihood and wherefore, these small family farms are frequently found to prefer cultivating varieties which provide them with maximum security with minimum expense. Invariably these happen to be established local varieties or its variants that had been in vogue for quite sometime.

The handicaps faced by the small farmers differ from area to area. Adoption of new technology would involve deeper commitment than is involved with well established local varieties and essentially the small farmers' resources do not properly fit into the requirement of new technology. If the small and marginal farmers are to be brought into the mainstream of the developmental effort some specific projects, for the potentially viable small farmers and marginal farmers, needed to be formulated that would improve both the 'resource endowment' and the 'resource productivity' of their holdings. The two programmes, SFDA and MFAL, were formulated with this aim in view and to make available to small and marginal farmers the necessary inputs, including credit, to enable them to participate in the available technology and thereby improve the productivity of their parcel of land through intensive agriculture and diversifying their activities so as to secure supplementary source of income from suitable subsidiary occupations. The aim was, necessarily, to move the farmers from the previous position of mere conservation to that of consolidation. The change-over from mere conservation to consolidation being brought about by broadening the base of production but without increasing the physical area under the farmer's command. Commensurate with this aim the farmers were to be provided with long term credit for investment in land development, development of irrigation through wells etc. The objective was to enable the farmer to get adequate income from his farm and off-farm business to pay for what may be called 'model living' and service the credit for current operations and investment.

II

It is really difficult to devise a satisfactory definition to distinguish small farmers from large and middle farmers. Some observations describing the economic activity could be made but these cannot be used as workable proposition since these would fail to pinpoint as to which of the farmers would really belong to the category of the small farmer. Between small and marginal farmers, identifying small farmers was of greater importance as the floor area of land holding

for a small farmer would set the limit to the ceiling of the marginal farmer's land holding for inclusion under MFAL scheme. The more important distinguishing feature, beside the land holding, proposed by the schemes and the Project reports was the 'Potential Viability' of the small farmer. While the small farmers were potentially viable, the marginal farmers were not only non-viable but were expected to remain non-viable, at least, for quite some period in the future. The potentially viable small farmer will be such a farmer who in a given period of time will become economically viable as a result of various aids given to him in order to make him and his family a viable economic unit so that he does not have to depend anymore on the subsidies and aids to keep his unit a going concern. The concept of viability relates to a circumstance where the given economic unit is capable of sustaining itself and therefore, the aim of the programme refers to the movement of small farmers, participating in the schemes and receiving subsidies, to self-supporting status where the beneficiaries would take to normal institutional facilities of financing their production. Land is the only resource for employment and income and the viability criterion, therefore, needs to be defined in terms of income and in defining the small farmer the income criterion has to be translated in terms of land holding. No uniform definition can be laid down in terms of size of holding as this size may vary from area to area according to productivity and economics of land.

Generally the holdings between 2.5 to 7.5 acres were to be covered under the small farmers programmes and holdings less than 2.5 acres under marginal farmers programmes. The criterion was not laid down for irrigated and unirrigated land or the combination of both nor was any income criterion specified. The rough formula for conversion of wet and dry land to arrive at an effective size of holding was to be based on the estimation of likely income from such lands. Since income was to be considered only for the purpose of the conversion ratio, income from land or other subsidiary occupations etc. was totally neglected or connived at leaving the identification of small farmers wholly to the discretion of each Agency which could set the ceiling at 7.5 acres of perennially irrigated land. The potential viability of the small farmer goes by the board. Even for arriving at this holding the directions were not least clear whether such a holding was to be a family holding or the individual land holder's holding. Only subsequently, the Ministry of Agriculture, Government of India, became aware of the lacuna and clarified that family holding was to be the basis of identification. The Ministry, further, added that the proposed ceiling on holding was to be in respect of 'operational holding' but did not care to define it. The operational holding was open to various interpretations as can be seen from Agenda Paper, relating to Farm Management Studies, of July 1967. With so many ways in which the operational holding was defined, it was at least necessary to have indicated the definition that the Ministry deems fit to follow. To add to this the Ministry stated that the schemes of SFDA and MFAL were meant to cater to the 'non-viable' agriculturists. So far as marginal farmers were concerned there is no reason to think that they were not only non-viable as of now but were expected to remain non-viable for quite some period in the future. However, it is very striking to know that even the small farmers, too, were supposed to be non-viable. In fact as the initial programmes indicated the important distinguishing feature of the small farmers was their 'potential viability' and not non-viability.

Through its various directives the Ministry invariably shied away from setting up any income criterion that would make the small farmer family a viable economic unit. In the end the distinguishing feature of 'potential viability' of the small farmer was diluted, watered down and ultimately almost discarded, so that as the final result it was only the size of land holding that became the distinguishing feature between the small and marginal farmer.

The SFDA-MFAL Agency, Chiplun, comprising five talukas of Ratnagiri district and three talukas of Satara district, found the size of holding specified (2.5 to 7.5 acres for small farmer and upto 2.5 acres for marginal farmers) unsatisfactory as it equated all the categories of land and would not take into consideration availability of irrigation facility, productivity of particular class of land etc. The agency differentiated various categories of land as (i) irrigated rice land, (ii) rain-fed paddy land, (iii) Warkas land, (iv) perennially irrigated land, (v) seasonally irrigated land and (vi) unirrigated or dry land. The suggested workable relationship of different categories of land as equivalent to each other was as below.

(1) Irrigated Rice Land	2.5 to 7.5 acres
(2) Rain-fed Paddy Land	3.0 to 9.0 acres
(3) Perennially Irrigated land	2.5 to 7.5 acres
(4) Seasonally Irrigated Land	5.0 to 15.0 acres
(5) Unirrigated or Dry Land	7.5 to 22.5 acres
(6) Warkas Land	10.0 to 30.0 acres

To confirm the proposed relationship the Agency appointed a study group to produce the economic relationship between various categories of land with some factual reasoning based on local information. Accordingly the study group came out with two reports, first on 18th December 1971 and the second on 14th August 1972, mostly based on the same data but with drastically different results. In both the reports comparison of various categories of land was based on net income from such land. If the first report was to be relied upon the acreage prescribed for various categories of land had to be set at a lower level. The second report confirmed the relationship on the basis of net income, but being based on the same data seems to be more a result of manoeuvring the net income from land rather than a clean result of the survey data. One fails to understand how, based on the same data, income from some categories of land changes so drastically from Rs. 1600 per acre of perennially irrigated land in the first report to barely Rs. 400 per acre from the same land in the second report. Neither the Agency nor the study group could explain the discrepancy. Based on the first report the maximum income for a small farmer ranges between Rs. 710, based on 10 acres of Warkas land, to Rs. 12000 and more, based on 7.5 acres of perennially irrigated land. The second report produced the income limit of Rs. 3000 and a little more. It seems likely that the Agency had thought of Rs. 3000 net income to make a small farmer family a viable one though this was never stated explicitly. The real advantage of such a manoeuvre was that cultivators with perennially irrigated holding upto 7.5 acres or its equivalents in other categories could be allowed to secure the benefits of the programme.

Another matter relates to definition of 'Irrigated Lands'. The study group and consequently the Agency accepted the definition of irrigated land as given under Section 6A of the B.T. and A.L. Act, 1948. This definition effectively



excludes irrigated lands which have been the result of private investment in irrigation. The same definition need not have been accepted for identification since the purpose was quite different. By accepting this definition the effective ceiling on land holding of a small farmer became 22.5 acres of un-irrigated land or 30 acres of Warkas land irrespective of the area irrigated, in such a holding, by private sources of irrigation. By not giving this matter sufficient thought the definition becomes prejudiced in favour of farmers with private sources of irrigation to the exclusion of others.

Similarly, 'Kumri' lands which are more or less akin to ordinary 'warkas' lands had been considered in two talukas of Jawali and Mahabaleshwar but such lands were excluded while identifying small farmers in Patan taluka. By continuing this omission no uniformity of definition is maintained within the jurisdiction of the same Agency. After all if the extent of 'Kumri' land is meagre there should be no difficulty in correcting the 'Master List' of identified farmers and on the other hand if the extent of such 'Kumri' land is quite substantial that could be the very reason why the 'Master List' needs to be corrected to have a uniform pattern in all the talukas falling within the Agency's jurisdiction.

Economic entity, the family, was the major concern of identification of small and marginal farmers as per the proposed programmes of SFDA and MFAL. For some reason or other the identification in this project was of the 'Legal entity' the landholder as per the Village Form 8A. This has, naturally, resulted into identifying more than one small and/or marginal farmer in a single family that stays together and cultivates the lands of all the land holders in the family as a single enterprise. The master lists prepared on this basis are to be scrutinized and corrected to the exclusion of all the identified farmers whose family holdings are larger than the maximum adopted or whose income from all sources is substantial.

### III

The Agency was expected to start functioning from 1st April 1970, but that was delayed on some grounds or other and the working started from October 1970. By end of March 1973 the agency had completed a little more than two years of functioning. The progress reports submitted to the Agency meetings were rarely meant to report the actual work and invariably resulted into game of numbers. Targets for certain items were decided in acreage while the reporting of progress used to be the number of applicants, loan sanctioned and disbursed etc. The minimum that the Agency could have done in reporting progress was reporting the area for which loans have been sought, sanctioned and disbursed along with number of loanees etc. This information is invariably available with the financing institutions and could have been made use of to give a better reporting of the Agency's activity. This could have given some idea as to how the particular scheme is progressing and is being responded to in relation to the target set for the year or since inception. Even the alternative manner to assess the area etc. is not open to arrive at a fair judgement in view of the differing rates of per acre financing prescribed by the Agency and as practised by the financial institutions. If the progress is to be meaningfully reported there needs to be quite an amount of improvement in doing so. Curiously no member of the Agency's committee ever raised the matter and everybody was more or less satisfied with the number of applications collected, sanctioned and amount of loan disbursed etc.

By the end of March 1973 the schemes (both SFDA and MFAL) had been operative for at least two years. The Agency took the review of its progress at the end of this period. Targets as per project report, achievement by end of March 1973 and the balance expected to be fulfilled by end of March 1976 (the period of the schemes was extended for a period of two years from March 1974 to March 1976) were as given below:

Item	Target as per project report	Achieve- ment 31st March 1973	No. of farmers bene- fited	Balance
<u>Small Farmers</u>				
1. Land Development (acres)	10000	285	356	10715
2. Land Levelling (acres)	1000			
3. Plough Bullocks (Nos.)	2000	347	301	1653
4. Milch Animals (Nos.)	5000	1120	1120	3880
5. Cattle Sheds (Nos.)	2000	2	4	1998
6. Poultry Units (Nos.)	2000	74	74	1926
7. New Wells	1500	135	158	1365
8. Repairs to Old Wells	1000	22	33	978
9. Pump sets, Electric Motors, etc.	3000	125	141	2875
10. Intensive Cultivation (acres)	116200	4335		111865
<u>Marginal Farmers</u>				
1. Land Development (acres)	2000	116	255	2014
2. Land Levelling (acres)	200			
3. Plough Bullocks (Nos.)	200	16	35	184
4. Milch Animals (Nos.)	1000	614	614	386
5. Cattle Sheds	300	-	-	300
6. Poultry Units	1500	15	15	1485
7. New Wells	300	35	40	265
8. Repairs to Old Wells	100	6	6	94
9. Pump sets, Electric Motors, etc.	200	50	56	150
10. Intensive Cultivation (acres)	16200	10225		5975

Targets and achievements refer to main items and certain other items such as Konkan Bandharas, Lift Irrigation schemes etc. have been left out as these are essentially collective schemes for investment whereas those given above are individual items of investment though at times two and more individuals come together.

The progress as seen from the figures given above is not at all encouraging and a lot more effort and extension work will have to be put in if any achievement nearer the target set is going to be achieved at the end of March 1976. The achievement looks very poor when operative area of the two schemes (8 blocks for SFDA and 2 blocks for MFAL) and the number of eligible farmers (122804 under SFDA and 74839 under MFAL) under the respective schemes is taken into consideration.

## IV

The sample of beneficiaries was limited to long term and medium term loanees only. Total sample size was 63 and 107 farmers for SFDA and MFAL respectively. When the field-work was started it was found that some of the selected beneficiaries had lifted loans for other investment included under the programmes. While the sample size remained the same the number of beneficiary families under each item changed the itemized distribution being as below:

Purpose	No. of Beneficiary cultivators	
	SFDA	MFAL
1. New Wells	4	3
2. Repair to Old Wells	1	2
3. Oil Engine, Electric Motor etc.	1	1
4. Water Supply, Pipeline etc.	5	8
5. Land Levelling and Development etc.	10	21
6. Milch Animals	47	78

The maximum area that a small farmer could hold, for being eligible to participate in the programme, was stipulated at 7.5 acres of perennially irrigated land or 30.0 acres of Warkas land. These two limits are the extremes of the best and the coarse category of land and the maximum for other categories lies in between these two extremes. The floor area, 2.5 acres of perennially irrigated land and its equivalents in other categories of land, for the small farmer set the ceiling for the marginal farmers land holding. Conversion ratios, for various categories of land were decided in terms of Warkas land as no farmer can be expected to hold land in any given single category. As per the lower and the upper limits laid down for identification some below the lower limit and above the upper limit could be included under the small farmers programmes. Marginal farmers had no lower limit and hence all those above 2.5 acres of perennially irrigated land or its equivalent in other categories should in fact be under small farmers programme in case farmers satisfy land holding prescribed for small farmers. However this was not observable in the sample as instead of farmers family holding being considered for identification the Agency considered the individual land holders holding as per Village Form 8A. The Agency should have provided for the following provisos for identification of small and marginal farmers considering family as the unit rather than an individual land holder.

(i) Members of the family staying together and cultivating lands as a single enterprise, should not be treated as small or marginal farmers even if the individual land holder qualifies on the basis of prescribed land holding for identification but the total land held by the family does not qualify.

(ii) Land held outside the village by a given farmer should be taken into consideration for deciding the eligibility of the farmer and if such area (within the village plus outside the village) exceeds the prescribed limit that farmer should be excluded from participating in the programme.

(iii) As a converse to (i) above, if members of a given family were staying separately and cultivating land individually, they should be identified as small or marginal farmers

if their individual area held falls within the prescribed limit even if, as per land record, land held by such individuals appears in the name of a single member.

The sample, though drawn on the basis of an individual loanee, took into consideration the family holding since the interest in the small or the marginal farmer is in terms of the 'economic' entity rather than a 'legal' entity and it was, therefore, deemed fit to consider the family holding rather than the individual beneficiary's holding. In fact the whole family benefits as a result of the individual's inclusion in the programme rather than the individual alone.

Income from agriculture was the major source of income for both the set of farmers. The rise in total income in 1972-73 over that in 1971-72 was essentially the result of rise in income from agriculture over the previous year. This rise in income from agriculture was essentially the result of rise in harvest prices of various agricultural produce and not the result of rise in production. There was a fantastic rise in the value of fodder and this was a result of poor rains during the year 1972-73 both in respect of its distribution and total precipitation. As a result of shortfall of rainfall all the crops suffered and the production was slightly more than fifty per cent of the previous year 1971-72. The rise in fodder prices was felt on the income from milch animals. While there is a small rise or fall in milk production the sales remained more or less at the previous level i.e. the year 1971-72 and so also the consumption by the farmer's family. The fodder prices pushed up the maintenance cost of milch animals and at the same time the price per litre of milk sold to society remained the same as in 1971-72. This was the major factor, besides other factors such as animals in milch during 1972-73, their yield and total period for which these were in milch etc., that adversely affected the income from milch animals.

Short term financing of agriculture need not be looked into detail. Crop loans have almost become Ways and Means advances and the repayment of previous year's dues and fresh borrowing for the incoming year is almost a formality that the rules demand. Medium term loans were solely disbursed for milch animals and 47 and 80 milch animals were supplied to 47 and 78 marginal farmers respectively. All these animals were supplied between November 1970 and November 1972. Of these 14 and 5 animals supplied to small and marginal farmers respectively had been with the beneficiaries for a period of one year or more by the time field-work was started. It means only 19 animals had contributed towards income from dairying in any significant measure in the year 1971-72, the contribution to such income for the same year in respect of others being much less. Repayment of balance outstanding on 1st May 1973 is likely to raise problems in quite a few cases. It is feared that quite a few cultivators are likely to run into overdues by the time the loan matures. Subsidy on cost of milch animals had, already, been adjusted towards repayment of the loan and the balance outstanding will have to be met out of milk sales. The average sales per month upto 30th April 1973 do not assure that the average sales required to clear the loan at the end of the maturity period can be met. The unexpired period upto maturity does not take into consideration the dry period of animals upto maturity of loan and to that extent the average repayment calculated could be on the low side since the actual period for which milk sales will be possible would be less and the amount will be the same as on 30th April 1973. Even as the figures tell, the actual per month sales and the required per month sales to clear the loan, within the

unexpired period upto maturity, are in the ratio of 1:4 and more in quite a few cases. The balance outstanding on 1st May 1973 as a proportion of repayment of principal effected through milk sales varies from as low as 17 per cent to as high as 559 per cent for small farmers and between 12 per cent and 6500 per cent for marginal farmers. Interest is not taken note of both in respect of repayment upto 30th April 1973 and the balance outstanding to be repaid by the maturity of the loan. Interest payment that will be due by the time the outstanding balance is cleared is difficult to assess and hence was neglected at both the places.

As in the case of medium term loans, loanees with long term loans for New Wells, land levelling and development etc., are facing the possibilities of overdues. The outstanding on 30th June 1973 is the result of differing periods of loan issue, borrowings during the year 1972-73 and repayment of principal falling due. The investment works proposed have not been completed and some of the beneficiaries have already run into overdues, the itemised overdues being as given below:

Item	No. of beneficiary families	No overdues	Overdues on account of	
			1st instalment	2nd instalment
<u>Small Farmers</u>				
1. New Wells	6	2	-	4
2. Repairs to Old Wells	1	1	-	-
3. Water Supply etc.	5	2	2	1
4. Oil Engine, etc.	1	1	-	-
5. Land Development	8	3	4	1
Total	21	9	6	6
<u>Marginal Farmers</u>				
1. New Wells	3	1	-	2
2. Repairs to Old Wells	2	-	-	2
3. Water Supply etc.	8	3	-	5
4. Land Development	22	5	9	8
Total	35	9	9	17

The difference in the number of families arises (in respect of small farmers) as a result of one family having lifted loan for two items. Beneficiaries who have run into overdues after having lifted only the first instalment of the loan may have to face difficulties in completing the proposed works as second instalment of the loan will not be available until the overdues are cleared or the instalment overdue has been rescheduled.

There are certain matters relating to subsidy that need attention. The Project reports state that subsidy will be able to meet the gap in security. However, meeting the gap in security is not the role of subsidy. Subsidies are proposed with a view to lessen the burden of repayment in the initial period. So far as subsidy on milch cattle is concerned there are no problems. Subsidies on cost of long term investment raise the problem of adjusting the subsidy amount to loan account or repayment. Since the maximum benefit has to go to the small or marginal farmer, the subsidy needs to be adjusted to loan amount and not towards repayment and this can be done

without extending the period of loan and without any loss to the financing institutions. The financing institutions will not get what is not due to them when subsidy is adjusted to loan amount and the cultivators stand to benefit by making a lower total payment over the ten year period and also through a reduction in equated annual instalment. In addition to this the procedure proposed in Chapter IV allows each cultivator at least one clear season before the commencement of repayment of principal. Since repayment of long term loans for investment is to come out of the increased income resulting from such an investment it is absolutely necessary that the cultivator gets a minimum period of one crop season to derive an increased income before commencement of repayment of principal.

The aim of the programmes was to improve the resource endowment and resource productivity of the small and marginal farmer. This aim was to be achieved through subsidies etc. for investment in agriculture and subsidiary occupations ancillary to agriculture that would result into more employment for the farmer's family and also an increase in income. The selection of sample, as stated earlier, was wholly based in respect of investment loans (long term and medium term loan beneficiaries) only and short term loans relating to intensive cultivation etc. were not taken note of. Under the circumstances increase in employment in agriculture will not be observable unless and until the proposed investments are completed. In view of the fact that most of the proposed investment works are still (i.e. June 1973) incomplete, it is not possible to make any observation as to whether employment in agriculture is increasing or not. As is well understood most of the new technology is largely dependent on assured water supply to crops, and even this technology is yet in an experimental stage rather than a foregone conclusion. It may need to be adapted to particular conditions of soil, rainfall etc. of a given area and then along with this to the particular constraints faced by the individual cultivator. Even where water is not a major constraint the adoption of particular varieties of seed, crop rotations etc. need some time to get adjusted. The extension of area under High Yielding Varieties of Rice and Jowar is not very encouraging. Even when the achievement had been noteworthy certain questions need to be answered before accepting the figure of achievement; how much of the increase in area is the result of natural spread and how much the result of increased seed distribution by the department; had any follow through been maintained in respect of previous participants and so on. The sample farmers by and large do not report use of any other variety of seed for paddy, jowar etc. than the local ones or the ones that had been in vogue for quite some time. As the cropping pattern for the two years, 1971-72 and 1972-73, reports there are no cases of HYV paddy and only two or three cases of HYV Jowar accounting for an insignificant area of total area under Jowar.

Once it is well understood that HYV had not made much of a dent in the cropping and for whatever reasons and also that the long term investment is still in the process of execution and completion, there is no possibility of any increase in employment in agriculture as such. Under the circumstances employment data, pertaining to agriculture, presented refers to the current cropping and husbandry practices and does not report anything by way of increase in employment etc. This data, in fact, will serve only a limited purpose of reporting the existing employment pattern in agriculture. Its further use will be to assess the changes in employment at a subsequent period when investment in land by way of

New wells, Repairs to Old Wells etc. are completed by the cultivator and at least one constraint to their taking up to new crop varieties and then to the new technology is removed. This, for certain, assumes that the short term credit will not be a constraint that will keep the cultivators away from the advantages of new technology. However, other constraints such as risk, security expectations etc. are not taken note of at the moment. These can become observable when the resource position makes it possible to take up the new crop varieties, new set of rotations etc. that are expected to go a long way towards increase in employment and income.

The above relates to family labour in agriculture. Agricultural wage labour, too, would be facing the very conditions. Additional employment opportunities for them are not likely to occur unless the investment in land has been completed and the new technology pursued by the farmers.

There is very little that can be said of increase in employment in non-agricultural occupations. The existing employment pattern might or might not show any worthwhile change. After all this change is more likely to be affected by the felt needs of the preponderant class of cultivators and agricultural labourers.

The last category is that of employment in dairying and animal husbandry. Unlike investment in land, investment in milch animals materialises the moment the animal has been purchased. The difficulty arises with the assessment of additional employment resulting from such an investment in milch animal. After all majority of the cultivators have some livestock and an additional one animal is not likely to add to the existing employment that can be really observed and assessed. Thus, perceptible changes in employment are difficult to judge. The only possible changes that are likely to be visible will be by way of increase in income either in the nature of additional consumption or additional milk sales. Even this rise in income has not materialised. As will be remembered, majority of the milch animals purchased against loan finance were during the period October 1971 and March 1972. Even amongst the rest there are only a few animals that had a clear one year period by the time the field-work started. Under the circumstances it will not be very much wrong to assume that, barring in a few cases, the contribution of milch animals, purchased against loan, to income from dairying will not be of much consequence and wherefore in larger number of cases income from milch animals, for the year 1971-72, refers to previous livestock of the cultivators. Bearing this in mind we find that income from dairying in the survey year 1972-73 is less than that in 1971-72 in almost all cases. Various factors, as enumerated earlier, might have contributed to this but the main factor was the rising cost of fodder that has eaten into the income from milk yield. Home consumption has not materially changed nor have the sales increased in the survey year 1972-73. There are a few cases that have suffered losses during 1972-73. On the whole even rise in income though expected had not materialised. If this situation, raising costs of maintenance eating into income from milk yield, continues for another two years i.e. upto maturity of the loan then the much expected rise in income will mostly be not there. This would, at the most, mean that the newly purchased milch animal might be able to pay for itself, cost plus interest of loan upto repayment, and there might be only a marginal rise in income from dairying to the farmer. If this really occurs, the real gains will accrue to the farmer at the end of four or five

years from the date of purchase of the milch animal. This gain, too, is based on the assumption that the calf immediately after the purchase of the animal is a heifer that at the end of four years will be about to calve and then start yielding milk. The cost of raising and maintaining such a heifer has already been accounted under maintenance cost of milch livestock and reduction in net income from dairying.

Unfavourable land/labour ratio happens to be a major factor coming in the way of increased employment and income. Generally it is the land that is the limiting factor for increased production. The proposed product mix will have to be of the nature that will increase not only incomes but employment, both for family and hired labour, also. To that extent cash crops that can be further extended under rain-fed conditions need to be pursued. Most of the cash crops are more labour demanding than most cereals. Labour intensive cereals such as High Yielding Varieties need to be popularised.

This points towards preparation of individual farm plans which under present conditions does not seem possible. Even if generalised farm plans are devised certain questions need to be answered. Subsistence for the family has been a major consideration in almost all the cases. The problem arises whether the self-provisioning production, the main premise of the farmer, can really be disregarded. If large-scale cash cropping can be really possible, subsistence constraint will make the farmer poorer. Availability of foodgrains either in the open market, at reasonable prices, or from Government's own grain storage cannot be much relied upon and to that extent subsistence constraint cannot be wholly disregarded. This would mainly point towards faster adoption of High Yielding Varieties, improved techniques of cultivation etc. that will give a real boost to production and at the same time bring about a reduction in area under subsistence crops. This asks for a massive and at the same time for an intensive extension effort.

The High Yielding crops drain the soil of its nutrients. Expensive nitrogenous fertilizers--the only answer at present--will not solve the problem for ever. If fertility of the soil is to be conserved it would call for readjustment of rotation and this would be a comparatively slow process. The adjustment of rotation would take some time to yield the best results especially when new crops or varieties are going to be introduced. The movement will necessarily be by bringing marginal area under the new crop or variety to be fitted into the rotation and the progress will depend on the cultivator's assessment of beneficial results either in terms of better economic returns or non-economic gains by way of extra leisure.

An alternate way out would lie in isolating the nitrogen fixing bacteria and introducing this into the cereal plant roots. Leguminous plants harbour certain useful bacteria, like rhizobium, to obtain nitrogen (N) directly from the air. Researchers at University of Nottingham, U.K., have isolated rhizobium infected root of the Soyabean. These will be fixed with root cells of other plants to grow the N-fixing property into the new host. The improved cells will then be implanted back to the parent plant. However, all this is in an experimental stage and progress is yet to be reported and these technical developments would fall outside the purview of the SFDA and MFAL.