CHAPTER VII

AGRICULTURE AND ANIMAL HUSBANDRY IN THE AREA

SURVEYED PRIOR TO THE INCEPTION OF

COMMUNITY DEVELOPMENT PROGRAMME

Introduction:

The area Northern Mahakoshal is predominantly agricultural and 65% of the total population is engaged actively in this industry. Rest of the population is engaged in commerce, transport, production other than agriculture and other services. Out of the total population in Northern Mahakoshal 49% is the working force. Out of this working force 71.5% in the area is employed in agriculture. This percentage is almost equal to all India percentage which comes to 71.74 and less than the M.P. which is 81.4% as a whole. But only 47.5% of the total income is derived from agriculture in the region surveyed. The following table shows the percentage of income from agriculture in 4 districts of the area.

Table No. 7:1

Income percentage from agriculture in Northern Mahakoshal (56-57)

<table>
<thead>
<tr>
<th>District</th>
<th>Percentage of income from agriculture</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jabalpur</td>
<td>34.2</td>
</tr>
<tr>
<td>Sagar</td>
<td>62.6</td>
</tr>
<tr>
<td>Damoh</td>
<td>62.8</td>
</tr>
<tr>
<td>Narsimhapur</td>
<td>65.9</td>
</tr>
<tr>
<td>Average</td>
<td>47.5</td>
</tr>
</tbody>
</table>

Source: Regional Income Atlas of M.P. op. cit.
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The table on the last page shows that the percentage of income is lowest in Jabalpur and highest in Narsimhapur district. The reason for the former is that Jabalpur is an industrial district and much of the labour force is employed in the industries. The average figure for Northern Mahakoshal is 47.5% which is quite less compared to the 65% of total population engaged in agriculture. This clearly indicated that in this area agriculture is not a paying industry, the reasons being insufficient input in agriculture and primitive methods followed.

Agricultural Methods followed in the Blocks Prior to C.D. Programme:

In the survey it has been attempted to extract the information from both the block officials and farmers regarding the conditions prevailing in agriculture i.e. methods followed and inputs used in the area prior to community development programme. But it must be noted that such type of information is not available in all the blocks and wherever it is available it is only in terms of some activities in agriculture. In the following pages an attempt is made to describe the same in order to better understand the impact of the programme in the area. The farmers in the two villages of every block were interviewed personally and questions regarding the methods followed and quantity and quality of seeds, fertilisers, pesticides and irrigation facilities etc. used, were asked.

Methods Followed in Agriculture:

No doubt the zamindari system was introduced in country which gave chances of re-organisation of agriculture on
scientific lines but unfortunately in stead of bringing any improve-
ment in the land, the system exploited the tenants to the maximum
extent and there was no fundamental change in the organisation of
the agriculture industry. Cultivation by an average farmer on a
small scale with his own capital and labour on old lines continued
to be in vogue. This is the point of general knowledge that the
tools and implements used by the Indian farmers are primitive, crude
and antiquated as compared to the most upto-date form of machinery
used by the farmers of the developed countries. The Indian farmers
have been using old and inefficient methods and techniques of
production. Since they are tradition bound and also poor they have
not adopted the modern methods which are so widely adopted in the
countries of the west and in Japan. Still today our farmers cut
the harvest by hands and thresh the grain under the bullocks. The
plough used is unsuitable for deep ploughing. Thus the methods of
cultivation in India are primitive and insufficient because of
faulty organisation, lack of capital and ignorance of the peasants.

In the survey it has been noticed that the
village farmers use even today the old methods of cultivation. The
Agriculture Extension officers of the blocks were asked whether
they had any knowledge of the improved methods being used by the
farmers in the block area prior to the programme. Moreover, 240
farmers who were interviewed in the survey were also asked about the
methods they used before the advent of the programme. It was observed
that the villagers farmers were following traditional methods that
have been handed down from past generations. The farmers used the
wooden plough and the harrow with an iron blade to carry out their
agricultural operations. For the purpose of winnowing they depend upon the current of air.

Though the farmers know about the improved implements such as iron plough, winnowing machines and tractors in blocks surveyed but they did not use them. The reasons for this were chiefly the lack of confidence and their financially weak position so that they could not afford them. The source of their information regarding the improved methods was the agriculture department in the district prior to the programme. The implements which were used by the farmers were prepared by themselves or the village carpenters. For the purpose of sowing the farmers used the 'Nari' attached to the iron plough. From the time immemorial the bullocks have been the main source of power for them. In most of the cases the farmers did not use the improved methods due to their ignorance.

The survey reveals that in all the blocks only 23.5% of the farmers knew about the improved implements and only 3.3% of the farmers used them before the inception of the programme. The enquiry shows that mostly the big land holders used the implements but they were also used by the other farmers on the hire basis from the Government or big cultivators. This was the case in connection with tractors. In Narsimhapur and Kareli blocks these were owned by the farmers who knew and used the implements but their number quite negligible shows the low extent of the use. In one block it was also noticed that a farmer owned an iron plough long before the advent of the programme but it was lying unused with him.
Seeds Used by the Farmers in the Area:

One of the most outstanding achievements of modern agriculture is the production of improved varieties of seeds for different crops. While exact figures are not available for the region under study, according to the estimate of State Department of Agriculture in M.P. as a whole, improved seeds were used in 10 per cent of the wheat and rice areas, 50 per cent of cotton and 95 per cent of the sugar-cane area. In the region under study cotton and sugar-cane are not produced to any remarkable extent hence it can be imagined that improved seeds have not been popular in the area.

Before the inception of the programme, the improved variety of seeds was not popular with the farmers. They generally used those seeds which they stored at the time of harvest. But it was noticed that they attached high importance to the necessity of seeds though not to the variety. The needed quantity of seeds was reserved and stored though they were hard pressed for the purpose of consumption. They any how borrowed for the purpose of their family consumption but did not touch the reserved seeds. The seeds were stored in the earthen vessels and earthen Bandas which they called. For the safety of the seeds and saving if from insects they knew nothing excepting mixing into it the dried Neem leaves powder. Sometimes the farmers used to borrow the seeds from their employers and the same was to be returned 25% more in quantity at the time of next harvest. It was generally seen that they used seed of very' different quality either because good seeds deteriorated through bad storage or it was short in supply at the time of sowing and some other rough quantity of seeds had to be supplemented thus making the
whole supply below standard. Sometimes the farmers used the seeds in the quantity more than required in the fields thus making a waste of seeds on the one hand and obstructing growth of the crop on the other. This happened due to the lack of knowledge and methods of sowing.

It may be admitted that the lack of an adequate supply of seeds of good quality is another factor responsible for inferiority of our yields. It often happens that the poor cultivators have to borrow seeds from the village money lenders; the quality of seeds borrowed is generally of poor type because his mixture is of the produce received from many cultivators to whom he had advanced seeds in the preceding year. In the whole area surveyed only some big land-holders were found who knew about the improved variety of seeds and appreciated them even before the inception of the programme. As they could afford the improved seeds they used them in sowing. For the average farmers the non-availability of the improved quality was the main cause of not using it. Moreover, it was also noticed that however, when the good quality was available they did not easily take to it.

Though the farmers were, almost, aware of the importance of improved seeds, its use was not popular with them. In all the blocks surveyed only 10% of the farmers used improved seeds. In Katni block it was known that even before the programme, the improved seed of wheat and paddy was sown on 600 acres of land. In other blocks information regarding it was not available. This clearly indicates that before the inception of the programme there was no progress made towards the popular use of improved variety of seeds.
The Use of Manure and Chemical Fertilisers:

At the time of the survey conducted, National Council of Applied Economic Research in 1968, it was known that per acre of crop area, M.P. used half a pound of ammonium sulphate or a total of 10,000 tons. This compares unfavourably with three pounds for all India. This gives a general idea of the less quantity of chemical fertilisers. The quantity of phosphatic fertilisers used in M.P. was even less. It was mainly due to the lack of irrigation facilities and ignorance of the farmers that chemical fertilisers were not popularly used as the council concluded that the efficient use of chemical fertilisers, however, depends on its solution in water and is therefore, a function of irrigation facilities.

The observation reveals that the farmers in the area used very little of manure. They knew nothing of chemical fertilisers such as super phosphate, ammonium sulphate and calcium nitrate. They also did not know the correct method of preparing compost. Mainly the cow dung was used as fuel and the urine of the cattle was wasted. Their method of preparing manure was to collect the cow dung with some sorts of waste material out of grass and husk throughout the year and then to throw the same on the fields in cart loads before the rains and plough the fields. The method of manuring the fields was not according to any fixed quantity. Generally the manure was thrown in some heaps.

The tank silt was also used as manure particularly during the crop of Kharif. The silt was dug when the small tanks were dried in summer season. This silt proved quite fertile. Even this is popular with the village farmers today. Those who
had no sufficient manure generally purchased from others in the
villages or they left their fields without sufficient manure.

As regards the use of chemical fertilisers, it was not at all known to the village farmers. It was tried to extract the information regarding the use of chemical fertilisers but no reliable data could be available because the reports of the inception year were not available. But the enquiry with the farmers revealed that they had been using the cowdung manure since long. It shows that they knew the importance of manure in increasing the per acre yield though they did not know about chemical fertilisers before the inception of the programme. After the inception of the programme in the surrounding areas the farmers came to know about the fertilisers though their villages were not covered under the programme. However, in Kareli, Marsimhapur and Khurai blocks, some farmers started the use of chemical fertilisers even before the C.D. programme in their areas.

Irrigation Facilities in the Area:-

Madhya Pradesh is less than poorly served for irrigation. In 1950-51 only 5 per cent of the cropped area was irrigated. In 1956-57 it was 5 per cent while the corresponding figure for all India was 17 per cent. The situation of the region under study in respect of irrigation was even the worst before the inception of the programme as only 1.54% of cultivated area was irrigated. In the State " despite the fact that the canal irrigation increased from 838,500 acres to 964,500 acres, the total area irrigated according to Land Records Department fell from 2.15
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million acres in 1950-51 to 2.05 million acres in 1956-57. The decline in irrigation is attributed to the higher rate of mortality among mauguzari tanks whose maintenance was neglected following the abolition of malguzar system."

Irrigation facilities were available only on a very small scale in the blocks surveyed before the inception of the programme. The farmers mainly depended upon the rains for their agriculture. In the survey it was noticed that the only source of irrigation which existed in the villages was surface wells. These wells were the most ancient and the most important method of irrigation. But these wells were mostly used to irrigate the vegetables fields and not to the crops; moreover, these wells also did not exist in all the villages. The farmers could easily construct these wells with resources available with them. For the farmers this has been a very satisfactory and dependable means of irrigation though having a very limited capacity of 5 acres only. In the process of such type of irrigation water is drawn from the wells through Rahats or Charkhi by the oxen and then carried into fields through the small sub-canals. Though the wells have been main source in some areas Government canals also existed. These canals were only in Katni and Jabalpur and Tedukheda blocks. In some blocks surveyed the figures of irrigation before the inception of the programme were not available and where figures were available they did not exactly relate to the pre-inception year but after a year or two after it. The following table shows the acreage of land irrigated with the main sources.

(Table on the next page)
### Table No. 7:2

Table showing the irrigated to the net cultivated area before inception.

<table>
<thead>
<tr>
<th>Block</th>
<th>Total cultivated area (in acres)</th>
<th>Area Irrigated (in acres)</th>
<th>% of irrigated to net cultivated area</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Katni</td>
<td>50187</td>
<td>4200</td>
<td>3.20</td>
</tr>
<tr>
<td>2. Sehora</td>
<td>60658</td>
<td>490</td>
<td>0.71</td>
</tr>
<tr>
<td>3. Jabalpur</td>
<td>N.A.</td>
<td>N.A.</td>
<td>-</td>
</tr>
<tr>
<td>4. Rehli</td>
<td>138256</td>
<td>325</td>
<td>0.23</td>
</tr>
<tr>
<td>5. Khural</td>
<td>118025</td>
<td>450</td>
<td>0.33</td>
</tr>
<tr>
<td>6. Banda</td>
<td>95018</td>
<td>290</td>
<td>0.30</td>
</tr>
<tr>
<td>7. Tendukheda</td>
<td>56400</td>
<td>1200</td>
<td>2.10</td>
</tr>
<tr>
<td>8. Jabera</td>
<td>30934</td>
<td>N.A.</td>
<td>-</td>
</tr>
<tr>
<td>9. Pathariya</td>
<td>111213</td>
<td>700</td>
<td>0.63</td>
</tr>
<tr>
<td>10. Narasingapur</td>
<td>62267</td>
<td>200</td>
<td>0.32</td>
</tr>
<tr>
<td>11. Gotegaon</td>
<td>126566</td>
<td>425</td>
<td>0.33</td>
</tr>
<tr>
<td>12. Kareli</td>
<td>71262</td>
<td>1600</td>
<td>2.24</td>
</tr>
</tbody>
</table>

**Source:** Block Records.

The above table reveals that irrigation facilities were very negligible in the areas in the pre-inception period. Only very little percentage of the cultivated land was irrigated which ranges from 0.23% in Rehli block to 3.2% in Katni block. The figure of irrigated land at the time of inception were not available in Jabalpur and Jabera block. In irrigated land in Katni the largest percentage was due to tank which irrigated more than 60% of...
land. In almost all the blocks traditional wells have been the main source of irrigation.

**Soil Conservation:**

The most serious type of soil erosion which is worse in M.P. than else where in India, has been caused by run-off of the monsoon rains. Such faulty practices as ploughing through the contours of unbounded fields hasten both gully and sheet erosion. But in the region under study the problem of soil erosion is not so alarming. In three districts i.e. Jabalpur, Sagar and Damoh very small regions have quite medium intensity of soil erosion. Only Narsimhapur district comes under high intensity of soil erosion. But it was known that soil erosion has not been an acute problem in the area before the inception of the programme though measures have been taken for the same in the post-inception period.

**Plant Protection:**

In India crops are heavily damaged by insects, rodents and other animals, pests and on account of diseases and weeds etc. It leads to the deterioration of food grains. The observation in the area and the enquiry reveals that no plant protection measures were taken by the farmers in the pre-block period. The farmers did not know about the pesticides or the insecticides. When they were asked what measures did they adopt to plant protection in the older days they simply told that they adopted no measures and the crop was left in the same condition which they attributed to their luck. Thus, they seemed to accept it with a sense of fatalism.
In most of the cases the farmers replied that they very rarely faced this problem. In the villages it is the practice to watch the ripe crops to save them from the forest animals, particularly in the night time. The farmers also remembered the instances when their crop was heavily damaged by Tiddis but very rarely. They could not do anything whenever their crop was destroyed by insects. The reason for this situation was their ignorance about the device of saving their crops through insecticides and pesticides. In the survey it was noticed that some big land holders or educated farmers knew about these but they also did not use it. The farmers use D.D.T. powder to mix it with the seed as seed treatment while it was stored for the next sowing to save it from being destroyed by insects.

**Land Reclamation:**

In order to increase the land under plough, the reclamation of the waste land becomes quite essential. The government have been emphasising the policy since long with a view to increasing the agricultural production through extensive cultivation. In the recent time the work of land reclamation is being carried through the block agencies in the rural areas and it forms a very important item of agricultural development in the villages.

The enquiry about the reclamation of the waste land in the pre-inception period shows that though emphasis was given to this policy it did not attain as much importance it is getting at present. No agency like Block was there in the rural areas to stress this. In all the villages there was record of fallow land in which nothing except grass was grown. The farmers left it as
barren land and the main reason for not bringing that particular piece of land to cultivation was that they lacked resources such as ploughs, bullocks etc. Sometimes the farmers also did not cultivate the particular land every year but alternately leaving that uncultivated for a year simply to restore fertility. They treated it as inferior soil.

The survey reveals that no measures of land reclamation were in vogue at the pre-inception period of the C.D. programme. Only in the blocks where big farmers were having sufficient resources of agriculture, reclaimed their waste land though a very small portion. In this regard no reliable data are available either with the block offices or with the farmers or village Patwaris.

Animal Husbandry in the Area Prior to C.D. Programme:

Next to land, the live-stock is the most important asset of the farmers. The Indian farmer uses cattle for agricultural operation. The cattle serve the farmer in so many ways that it has been rightly said that cow bears on her patient back the entire burden of Indian agriculture. "Without them, says Darling, the fields remain unploughed, store and bin stand empty and food and drink lose their savour, for in a vegetarian country, what can be worse than to have no milk, butter or ghee."1

Viewing the above mentioned importance of cattle it becomes quite necessary to have a survey into the condition of animal husbandry prior to the programme in order to measure the

1. Quoted by Nanavati and Anjaria in "Our rural problem"
Impact as a result of progress made in this direction, through block development programme. In this regard no data are available. The chief source of information regarding the animal husbandry is the village farmers and information available in the block offices.

It was noticed that for the village farmers cattle have been the chief source of power for agricultural operations. Almost all the farmers owned bullocks and cows. It is unthinkable for a farmer not to have a cow or bullocks. No measures were taken in the past to improve the breed of the cattle. Therefore, the quality of the cattle has been inferior though in all the blocks it was not the same. There was no distribution of improved bulls in the rural areas in order to raise the right breed. Regarding the treatment of the cattle diseases the villagers even today depend on their indigenous methods. But prior to C.D. programme the Veterinary hospitals were only in the district and tahsil headquarters. The villagers were not interested to go to them for the treatment of the cattle. The inoculation and vaccination were not common and prevalent in the rural areas as it is at present. The castration of the bulls was handled according to unscientific method by the villagers themselves though the facilities existed in the veterinary hospitals. The reason of this was the ignorance and conservative ideas of the villagers.

Regarding the feeding of the cattle, the villagers complained of the under-feeding of the cattle owing to the shortage of fodder. Though the farmers utilised some land to grow the fodder it was not sufficient. The area under improved grass was negligible. The problem was more acute in the summer
particularly when the rains were delayed. There were no chaff-
cutters in the area surveyed. Owing to the short supply of fodder
either the farmers had to purchase it on a very high price or the
cattle had to be underfed. There was also acute shortage of drink-
ing water in the rural areas for the cattle in the months of April,
May and June. Water troughs were not constructed in the rural area.
There were no improved sheds. Generally the cattle were kept in
an adjoining room of the living house of the farmers. Even today
this position exists in rural area.

As regards the milk yield, it was low and even
today it continues to be the same. This is not the problem of only
the area surveyed but of India as a whole. The reason for it is
insufficient and defective feeding. The estimated annual milk
yield for cow ranged from 65 lbs in old M.P. which includes Mahako-
shal and Vindhya Pradesh to 320 lbs in Madhya Bharat and Bhopal.
It compares quite unfavourably with the all India average of 415 lbs.
It shows quite poor milk yield in Mahakoshal region of the State.

The programmes of back yard poultry keeping,
fisheries and piggeries were not at all known to the villagers in
the pre-inception period of the programme. The villagers were
not at all interested in the poultry keeping due to conservatism
and religious binding.

Marketing Facilities in the Area:

Marketing facilities are quite essential in the
rural areas so that the farmers are able to sell their surplus;
As the self sufficient village economy of past India does not exist
now, the importance of marketing facilities has increased very much. Good means of communication and transport and well conducted markets at convenient distance are essentials of good marketing.

It may be said at the outset that the marketing facilities for agricultural product need to be vastly improved. In this survey it has been attempted to find out the marketing facilities which existed prior to programme in the area. In the villages it has been a common practice among the farmers to sell away their surplus either to the middlemen or to the moneylenders. There was no any co-operative marketing societies in any villages which have been surveyed and the farmers had to sell their surplus in the village itself because they were in urgent need for money. Even today this practice prevails in the villages. Lack of transport facilities and ignorance of market prices have also been important reasons for the above situation. It was also noticed that the farmers mostly sold their produce at the time of harvesting which fetched them very low prices. But they could not help it on account of pressing need for money.

It is a well known fact that the Indian farmer fails to get the full value even for the little produce he takes out of the soil. Being pressed by the money lender on the one hand and his immediate needs for consumption on the other, he sells off his produce in the first available market for an uneconomic price. A long chain of dealers and middlemen makes the most of this glutting of markets soon after the harvest and leaves only a bare subsistence to the farmer. The farmer who is short of ready money is compelled to sell his produce for what it will fetch. Inadequate transport
facilities lead to wide variation in prices of the same commodities at different centres even in the case of organised markets.

This may also be noted that the absence of marketable surplus due to the operation of very small subsistence units in agriculture means the absence of money income as also of the spendable income in the hands of the community; very low proportion of total produce coming into the market for economic transactions due to the subsistence character of economy.

In Jabalpur district, for the Katni block, the block head-quarters itself has been a very good marketing and business centre for the villages and the good transport facilities also exist as Katni is connected by both railway and roads. In Sehora block, this town has also a long existing well organised grain market and for this, it has been quite popular which has attracted the farmers from the rural areas to sell away their surplus. This town is also connected by railway and roads and is one the way from Jabalpur to Katni. Though most of villages of this block are not connected with the roads, the transport facilities must have been paralysed in the rainy season. In Jabalpur block also good marketing facilities existed in Jabalpur proper which is a divisional head-quarters as well as in some other small towns. At this district there is a good net work of roads from all directions; good transport facilities exist in the area.

As regards the block in Sagar district, Khural block has been a very rich market of agricultural produce even long before the inception of the block. Among the other food grains the marketing of wheat has been quite well developed here and on a very
large scale as this block has been a granary of wheat of Sagar
district. Though the block head-quarters is connected by railway
and roads, most of the villages of the blocks lacked transport
facilities.

In Rehli block though marketing facilities existed here, the farmers also used to sell away their produce at Sagar
the district head quarters which is 40 kilometres far from Rehli.
The town is connected by road only and nearest railway station is
Sagar. But there were no transport facilities in the villages and
the farmers sold their food grains in the village markets.

For Banda block, it has a small marketing
centre and well organised marketing facilities were available at
Sagar, 32 kilometres from here. The block is connected by road only.
As regards, villages, no transport facilities existed at all and
most of the villages are in interior. The middlemen used to purchase
from the farmers their food grain as well as oil seeds, pulses and
other food crops. Sometimes the farmers also brought their produce
at Sagar in bullock carts.

Regarding blocks in Damoh district, Tendukheda
block had no marketing facilities and the villagers sold their
produce in the Tendukheda weekly market in the hands of middlemen or
in the villages themselves. The well organised facilities were in
Damoh, the district head-quarters which is 53 kilometres far from
here. The block is quite poor regarding the transport facilities
in the villages. Due to long distance it was not possible for the
farmers to go to Damoh with their little surplus produce which made
the sale rather uneconomic. The roads which existed were all Kacha
roads useful in dry season only.

In Jabera block, the marketing facilities were available on a very small scale. The nearest marketing facilities existed at Damoh which is 33 Kilometres from here. Jabera stands on Damoh-Jabalpur road and nearest railway station is at Damoh. The farmers used the bullock-carts for carrying their produce to grain mandi at Damoh but as they reported, it was not economical for them due to the lack of time and complex practices in the mandi. Moreover, sometimes the theft occurrences with them in the night time also forced them to sell their produce in their villages. The middlemen went to the farmers and purchased their grains at the miserably low prices.

In Pathariya block, Pathariya itself has a mandi though not as developed as at Damoh. It stands on railway line and is connected by Garhakota by road which is only fair weather road. Generally the farmers sold their produce here but sometimes they also sole sold it at Damoh mandi using bullock carts as a means of transportation. There were no pucca roads in the block area connecting the villages.

In Narsimhapur block, all the three blocks, Narsimhapur, Gotegeon and Kareli stand on railway line and all of them enjoyed good transport facilities. Marketing facilities also existed in all the three towns. Generally the farmers sold their produce in their respective block head-quarters marketing centre. Though there were no pucca roads, connecting the villages with one another and the block head-quarters with the rest of the villages, the bullock-carts were used as a means of transport which are in
vogue even today. Most of the farmers sold the produce at the time of harvesting to fulfil their urgent need for money. But the prosperous cultivators sold their produce later in the year to get the good prices. This tendency was also noticed in other blocks.

Lack of Finance:

For the conditions which have prevailed in the field of agriculture regarding the use of age-old implements, non-availability of irrigation facilities and lack of improved seeds and fertilisers, the most important causative factor has been the lack of finance. Needless to say that the improved agriculture requires the sound financial position of the farmers. A farmer will have to cultivate on the dry land if he has not enough money to dig a well for the purpose of irrigating his land.

Though no actual data have been collected regarding the financial resources of the cultivators and their adequacy in the previous years, the general observation has been that the lack of finance has proved a major handicap in the way of increasing agriculture and the sources to meet the demands of cultivators have been very slender. These causes have led to the indebtedness to the village farmers. It has been noticed that the small acreage worked by the Indian peasants and its excessive fragmentation makes it almost impossible for them to live within small means. Indebtedness is the only outlet. Since the loans secured at usurious rates of interest have mostly been for unproductive purpose, indebtedness has grown by leaps and bounds and become a permanent burden on the peasants meagre economy.
Regarding the source of borrowing, it has been observed that the village money-lenders have been the main source though the farmers also borrowed from their employers. The money lender has been, not unoften, lending too liberally to the farmers with a view to increasing his investments in this highly remunerative business. On many occasions, specially when he is an agriculturist money lender, he has lent money with an eye on the debtor's lands.

No co-operative credit societies existed in the villages except in a few, prior to the programme. But only those farmers having sufficient land could benefit by them. The rate of interest charged by money lenders were also higher and no legislative measures could influence them. It has been the practice in the rural areas to borrow generally for the purpose other than agriculture i.e. for consumption and religious and social functions.

Thus the credit facilities in the area were quite insufficient to meet the financial requirements of the farmers with the consequence that farmers had no other alternative than to seek the village money lenders. The root cause of their poverty has been the traditional type of agriculture carried on uneconomic land holdings. But it can not be denied that the money lenders in the area provided a valuable service to the farmers.