Chapter 7

Conclusions and Suggestions
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CONCLUSIONS AND SUGGESTIONS

The state of Haryana, the heart of the green revolution belt, has emerged as guiding post to the Indian states which look forward to modernizing their agriculture. Haryana is the state which has far outpaced the others ‘Punjab is not included in others’ in the output of food grains, particularly since independence. However, it has been observed by some researchers that the benefits of the enormous increase in the output have not approached the weaker sections in the rural areas of Haryana and Punjab also.

The main objective of the present study was to analyze the levels of living of the Marginal Farmers in the rural Haryana. The aim was to study the sources, composition and pattern of income and consumption of the Marginal Farmers in differently developed districts of Haryana. In addition, an attempt has been made to study the assets and liabilities of the Marginal Farmers in rural Haryana. We have also examined the extent of poverty that prevail among these poor sections of the society in the rural Haryana.

"Sampling Design and Methodology"

The sampling consisted of three stages:

1. Selection of Districts.

2. Selection of Villages.

3. Selection of Households.

Selection of districts: -

There are nineteen districts in the state of Haryana. The productivity levels of these districts vary appropriately between Rs. 6844.44 to Rs.34611.75 for year (2001-2002) on the basis, of
per hectare productivity, we selected three districts: Karnal (TOP) Rewari (Medium) and Rohtak (bottom). In clouding above base, the total basis of selection of districts are three.

A. Per-hectare productivity.

B. Geographical location.

C. Intensity of land use.

Second basis of selection of districts is geographical location. Haryana was divided into three zones; first North, second Centre and last Zone is South. One district is selected from each zone. So, Karnal from North, Rohtak from centre and Rewari from South Zone. On the basis of measure of intensity of land-use, all the districts area divided into three groups according to the decreasing percentage of intensity of land use. District Karnal selected from first group and district Rohtak and Rewari from third group.

**Selection of Villages: -**

Total 30 villages selected and minimum 2 villages from each block have been taken from selected districts. The second selection criteria is the location of the village. It was decided that it should be at a minimum distance of 15 K.M. from a city/Town or district head quarters to arrive at realistic assessment of the levels of livings of Marginal Farmers in rural area. Third criteria is the population of marginal farmer’s should be alone 50% of a village population of total farmers.

**Selection of the House-Holds: -**

Hamletigation procedure was adopted for the selection of the house holds from villages. A village was divided into various hamlets. Percentage number from total number of marginal farmer households are selected from each hamlet.

**Data Collection**

We prepared a detailed questionnaire for collecting information about the Marginal Farmers. This questionnaire was tested by conducting a pilot survey. Some minor changes were incorporated in the questionnaire after completing the pilot survey. Besides personal interview method of observation was also used both to supplement the information collection through
interview and to compensate for the possible inaccuracies in the interview date. The primary and secondary data has been used in this study.

7.1 Conclusions

1. The caste structure of Marginal Farmers in rural Haryana is different across the districts. It is found that 27 percent of Marginal Farmers are from jat community in rural Haryana. There is no doubt, about their hard working in agriculture sector than other castes. Second major community of marginal farmer is Ahir (23.66) percent in rural Haryana. According to censes document of Haryana percentage of Jat community is highest and seconded by Ahir also. It shows that this study analysis the true picture of Marginal Farmers. According to caste structure in rural Haryana

2. 95.66 Percent houses are pucca among the Marginal Farmers in rural Haryana. In the same way 93 and 97 percent houses are electrified and independent 30.33 percent and 48.66 percent households have separate bathroom and kitchen in rural Haryana respectively. 58 percent and 32 percent houses are made by parents and self constructed respectively. Only 8 percent houses are made by both provision of air and light in the marginal farm house is better. 60 percent houses have provision of air and light and 32 percent houses have no provision. After analysis about the characteristics of the occupied houses across the selected districts. It was found that Karnal is in a better position followed by distinct Rohtak and Rewari respectively.

3. Size of owned land holding among the Marginal Farmers is 1.62 acre in rural Haryana. District Rohtak accounts the average is highest owned land (1.67 acre) than remaining districts. But district Rewari accounts highest land under cultivation is 2.95 acre, across the districts due to highest average per house-hold land leased in Rewari (1.40 acre) across the districts in rural Haryana. Including mortgaged land cultivation in rural Haryana among the Marginal Farmers is 2.49 acre.

4. Size of family among the Marginal Farmers in rural Haryana is 4.72 members. But in our survey in size of family, married girls are not counted. So family size is not large more than 60 percent family size among the Marginal Farmers is 4 and 5 members family. District Karnal accounts the highest family size of members (5.01) then Rewari 4.68 members and Rohtak 4.48 members. 99.33 percent families and 97.33 percent families
found native and independent among the Marginal Farmers across the districts in rural Haryana. From the above analysis, it is clear that the size of family is better.

5. Working members are (63.33 percent) more than non-working members among the Marginal Farmers. District Karnal accounts the highest percentage of working members. 30 and 20 percent are male and female members are whole time or full time worker. But 5 to 6 percent male and female members are dependent or part time worker, these are also included in working class. Female work fare highest in district Karnal than Rewari and Rohtak.

6. About 65 percent members are found literate in the selected districts among the Marginal Farmers. General literacy level in Haryana is 68 percent of total population. So level of literacy among the Marginal Farmers is near to general literacy level in Haryana. Percentage of highly educated members have low proportion which accounts only 6.86 percent among the Marginal Farmers in rural Haryana. Higher education is highest in district Rohtak and low education is lowest in district Rohtak also.

7. More than 50 percent households take water for drinking from water supply, which means they are drinking refined water, 35 percent households are taking water from hand pumps and remaining households from wells.

8. Marginal Farmers are in better position of political consciousness in rural Haryana. 32 percent Marginal Farmers discuss about politics and about fifty percent know that which party is in power at center or at state. It is known to about 80 percent of the Marginal Farmers that what is age for voting in elections. 100 percent Marginal Farmers give vote during election. But only 20 percent farmers take their community problem to authorities and a low proportion about 13 percent have got any political back. District Rohtak accounts better data about political consciousness than remaining districts.

9. About 44 percent Marginal Farmers or head of the family read newspaper and district Rohtak accounts highest 46 percentage. Only 20 percent Marginal Farmers goes to cinema or have gone to cinema, in this condition district if Rohtak at the top position. In the same way district Rohtak accounts highest percentage to listen the radio but 66 percent Marginal Farmers listen to the radio in rural Haryana. But in the matter of Television, district Karnal accounts the highest percent. 56 percent Marginal Farmers see
T.V. in rural Haryana. So district Rohtak is in a better position to expose to mass media among the Marginal Farmers in rural Haryana than the remaining district.

10. 8.33 percent of Marginal Farmers and 4.33 percent their children are suffered from any diseases in rural Haryana. As regards illness, 95 percent Marginal Farmers adopt the private sources of medicine and about 99 percent Marginal Farmers prefer appalathic medicine for treatment in rural Haryana. Near about 45 percent Marginal Farmers take any precaution to avoid diseases and 55 percent Marginal Farmers do not like or are not taking any kind of precaution to avoid disease. To conclude, it may be assented that a low proportion of Marginal Farmers are affected by illness due to hard working and good environment. But health consciousness is not better among the Marginal Farmers in rural Haryana.

11. The major source of income of the Marginal Farmers is farm-business. On an average, about 56.45 percent of the total income consists of farm business income. It ranges between 42 percent to 66.92 percent across the districts of marginal form households. However the Marginal Farmers supplement their income by adopting dairying as a subsidiary occupation. Pension is the also an important source of income of an average farm household across the districts. Components of income, such as self—employment, salaries and remittances account for a meager share in the total income in the selected districts.

12. Wage—employment outside the agricultural sector is preferred to agricultural sector by the Marginal Farmers Socio-cultural environment in rural Haryana forbids the cultivating households to wage employment in the agricultural sector, even though such opportunities are available at the village level.

13. The different sources of income show almost a similar pattern across the districts on per-capita terms in the agricultural sector. The per-capita income of Karnal district is the highest i.e. Rs. 5060.90, seconded by Rohtak Rs.3546.12 and Rewari Rs. 2225.08 form farm business income. There is a considerable difference in the range of average per-capita income and that of the average household income across the districts. In agricultural based income district Rewari accounts the highest per-capita than district Karnal and Rohtak.
14. The per-capita income level is closely related to the agricultural development in the districts. District Karnal records highest productivity in all the districts of Haryana, so, per-capita income of district Karnal is much higher than other selected districts. It has also been observed that the average household and per-capita income levels of Marginal Farmers are lower. The main reason is the socio-cultural milieu in the rural Haryana, for which the basic cultivation households seek wage employment on the agricultural sector, even though such opportunities are available at the village level.

15. On the basis of per-capita income, the proportion of the Marginal Farmers below the poverty line is much higher (29%) and (26%) in Rewari and Rohtak respectively than that in the highest productivity district Karnal accounts (10%). Consequently the value of ‘P’ measured of poverty is 0.162 and 0.141 for the lowest per hectare productivity districts Rewari and Rohtak and value of ‘P’ 0.084 for the highest per hectare productivity district Karnal. It is 0.129 all the districts taken together.

16. The major sources of income of an average marginal farm household in the rural areas of Haryana is farm business, followed by dairying, pension, agricultural labour, shop, services and self—employment. This suggests that the variations in the levels of agricultural development across the districts in Haryana have not significantly affected the earning pattern of the Marginal Farmers.

17. Taking into consideration the per-capita income, the proportion of poor Marginal Farmers is higher percentage in Rewari (29%) than that in Rohtak (26%) percentage or Karnal (10%) percentage. The average per-capita income of the Marginal Farmers below the poverty line is the highest in Karnal (Rs. 1982) followed by Rohtak (Rs. 1560) and Rewari (Rs. 1447.05). The value of poverty measure ‘p’ is the highest (0.162) for Rewari followed by Rohtak (0.141) and Karnal (0.084) it comes to (0.129) for the state.

18. An average marginal farm household in two districts incurs a deficit, since the average household consumption expenditure exceeds average household income in rural Haryana. The deficit comes about Rs. -7613.69 and Rs. 5847.07 for district Rewari and Rohtak respectively. But average income of district Karnal is higher than average income of district Karnal is higher than consumption expenditure, it comes Rs. 2760.84. So deficit is about Rs. -3566.64 for an average marginal farm household in rural areas of Haryana among the Marginal Farmers.
19. In Haryana, the non-durable consumption expenditure accounts for the major proportion of the total consumption expenditure followed by services, marriages and other social, ceremonies and durable commodities in order of magnitude. The ranking of consumption expenditure is almost the same for individual districts. In the case of marginal farm households in all the districts, consumption expenditure on non-durable item ranks first services, ranks second socio-religious, ranks third and durables and ranks forth.

20. There is much similarity in the per-capita consumption across the districts. District Rohtak has recorded highest per-capita consumption expenditure (Rs.7435.60) followed by Karnal & Rewari Rs.7010.93 and Rs. 6837.66 respectively. It is clear from the above analysis that there is a minimum level of living of Marginal Farmers in rural Haryana or it is necessary requirement to live a life. So, there is a minimum level of expenditure in a marginal farm household in rural Haryana. It is proved from the per-capita level of expenditure across the district that at the specific level of expenditure, there is no relation with the level of income across the districts because district Karnal recorded highest expenditure In the same way, district Rohtak recorded highest per-capita expenditure but accounts second rank of per-capita income Marginal farm household’s try to maintain a minimum level of consumption why they can afford it or not. All above analysis shows that there is no relationship between per-hectare productivity and level of consumption expenditure across the districts among the Marginal Farmers in rural Haryana.

21. Taking into consideration the per capita consumption expenditure, the proportion of poor Marginal Farmers is highest 16% in district Rewari than that in Rohtak (13%) and in Karnal (10% ). On the other hand, the average per capita value of the consumption expenditure of the Marginal Farmers below the poverty line is higher in Rohtak (Rs. 3200) and Karnal (Rs. 2912.04) than that in Rewari (Rs. 2685.83). Consequently, the value of poverty measure ‘p’(0.99) is relatively high in Rewari than Rohtak (0.90). and Karnal (0.72) respectively. The per-capita production have an inverse relationship with both proportion of poor Marginal Farmers and the value of poverty measure. ‘P’ based consumption expenditure is considerably lower than that of income based poverty. This suggests that the marginal farm household try to maintain a minimum level of consumption whether they can afford it or not.
22. The farm assets predominate in the value of the total assets in all the selected districts of the Marginal Farmers. The farm assets account for about 85 percent for an averaged household among the marginal farmer in rural Haryana. Percentage share of household durables at number second with 13.30 percent. On the other hand, the live stock assets account for a respectively small share (only 2.71 percent) in all the selected districts among the Marginal Farmers in rural Haryana.

23. The relative shares of different constituents of the farm assets show that the land accounts (95.60 percent) for the major share in selected districts. Percentage share of other assets is about 5% like, Tractors, Tube-wells, Animals and Well etc.

24. The per-capita value of the farm assets across the districts follows more or less the average patterns. Although there are considerable variations in the family size, the per-capita value of farm assets is positively correlated with the value of products of the district among the Marginal Farmers in rural Haryana.

25. The relative shares of different constituents of the household durable assets show that the dwelling house accounts for the major share in selected districts. Ornaments are the second important durable assets for an average marginal farm household. Then there are Tool, T.V. cois/quilts, Fans, Utensils and other assets in order of magnitude.

26. The per-capita value of the household durable assets across the districts follows more or less average pattern. Although there are considerable variations in the family size, the per-capita value of household durables assets is the highest of high productively districts.

27. Amongst the constituents of live-stock assets, buffaloes and buffaloes not in milks account major proportion (83.67 percent). The second important component of live-stock assets is cow, followed by camels and working bullocks: District Rohtak recorded highest percentage of buffaloes and district Karnal is at top position of cows and male buffaloes. One important factor of a like store assets is camel, district Rewari accounts only the value of camel about 8 percent. But the remaining districts have no account of camel.

28. Although there are considerable variations in the family size-across the districts, the per-capita value of the live stock assets is inversely correlated with productivity of the selected districts in rural Haryana. High productivity district Karnal recorded lowest, Rohtak accounts the highest per capita value of live-stock.
29. The per household value of the assets follow the productivity level across the districts. In the same way, the per-capita values of the household durable assets, live-stock assets and the farm assets are the highest of the high productivity district Karnal, accounts Rs. 160952.66. But lowest productivity district Rohtak recorded Rs. 130728.51 and second high productivity district Rewari recorded Rs.127772.5.

30. The average income level falls short of the consumption expenditure of the marginal farm households in district Rewari and Rohtak but not in Karnal. So, overall average of income level falls short of the consumption expenditure of the Marginal Farmers in rural Haryana. As a result, such households in all the three districts take to the following to meet their need of production and consumption, construction and repeals, socio-religious expeditions and repayment of the old debt. About 70 percent of Marginal Farmers household are under debt in rural areas of Haryana. The burden of the out—standing loans is considerable in all the districts. District Karnal accounts lowest burden (Rs. 1050.70 per capita) of out standing loans than Rewari (Rs. 2989.55) and Rohtak (Rs. 3414.87). It is also important to know that the average income is more than consumption expenditure. Burden of outstanding loan will increase in the coming years due to non-sources of income or low income from land or high expenditure livelihood, if no effort is made to store their economy.

7.2 Suggestions

1. It is observed during the survey that Marginal Farmers spend 12.10% of their total income on unproductive expenditure which mainly includes various social and religious functions such as before and after marriages of their children, celebration of birth ceremonies, etc. So it is suggested to make them aware not to spend on the unproductive activities because it becomes a liability which effects adversely their living standard and efficiency. This awareness campaign may be organized by the various good agencies with the active cooperation from various social organizations having influence over the specific region, which will increase the spending the Marginal Farmers on the productive activities, Thus so their assets, income and living standards may improve.

2. They should be provided loan on low rate of interest (less than 3 %) for the productive activities only after the project evaluation by the concerned bank. As they do not have
any assets and have only small land-holding, they should not be compelled pledge their assets and any other things for borrowing loans. Loans should be provided for long term as depending upon the nature of purpose, so that they may report as per the instructions of the banks. Without being defaulters. During the survey, it was observed that they are provided with short term loans and after lending loan bank did not monitor well; whether it is utilized for the same purpose or not. It is also suggested that commercial banks should come forward and gear up further for lending to Marginal Farmers and to bridge the gap between demand and supply left by the credit societies.

3. It is also observed that Marginal Farmers are not recognizing the dignity of labor to supplement their income term; the small land holding rule to their ego & social values. Which is a big obstacle in their earnings from other sources. So it is felt that social organizations should aware them regarding the dignity of labor, which will increase their income, assets and standards of livings.

4. It is also observed during the study that disguised/unemployment is very common among the Marginal Farmers. various govt. agencies should try to remove it by involving the people and other social organizations. They should be provided adequate job opportunities. 36% members of Marginal Farmers household were found to be non-worker and some are capable to do the work but still these are not working due to early statement of their age, attitude of parents toward their children etc.

5. It is also found that about 95 percent of Marginal Farmers are growing the crops of Wheat, Rice, Bajra, and other traditional crops. These are the main sources of their income. Moreover, 60 percent of them are not using the seeds of good quality, pesticides and fertilizers due to low income. So it is suggested to adopt the commercial crops such as vegetables, pulses and other to increase their farm-income depending upon the quality of land. They should also adopt the modern techniques of production to increase the productivity of their lands with the active cooperation from agriculture development officers etc. which will improve their living standard and efficiency.

6. It is also observed that 72 percent of the farmers do not know the various policies meant for improving their income. As central Govt. announces & implements the various policies and schemes through DRDA and other agencies for the rural development, so it is suggested to make them aware regarding these schemes through Panchayati Raj
institutions timely. These institutions should be made responsible and accountable to make aware regarding various schemes of central & states Govts.

7. It is also found that 75 percent of the Marginal Farmers are spending their income not according to their needs. As a result, there is gap between their income and spending/expenses. This gap is also increasing continuously due to their increasing needs and reducing land-holding per family. So it is suggested to control unwanted expenses and to spend as per income.

8. It is also observed that 87% Marginal Farmers do not have any strong union to pressurize govt. to achieve any objectives, such as prices of their products, subsidies, irrigation facilities. So, they should try to be politically united to get their work done demands fulfilled.

9. It is also observed that 85 percent of Marginal Farmers are not having the benefits of various policies implemented by the Govt. for their development due to corruption, nepotism etc. Though they know these schemes and their benefits, still they are not getting these benefits mainly because of the attitudes of the officers, corruption nepotism etc. So Govt. should take strict disciplinary action against those who are not cooperating these farmers well.

10. To make sure meeting should be regular because it is significantly related with marginal farmer’s performance.

11. Credit amount provided to marginal farmers should be sufficient for the requirement for the farmers.

12. There should not be any partiality among the marginal farmers in disbursement of loan by the loan provider.

13. It makes sure that loan amount should be used for the income generating activities.

14. If loan was taken for farming purpose it makes sure that insurance of these farming should be done by the loan providers.

15. Some training programme, workshop, seminar should be organized by loan providers for teaching how to manage groups activities, how to motivate the farmers in participate in groups activities, how to maintain records and for providing the knowledge about their rights, importance of farming, farmers empowerment, different income generating activities etc.
16. It should be tried that marginal farmers became literate after joining farming.
17. Time to time inspection of the marginal farmer’s performance should be done.
18. it is need of the hour that refined measures should be adopted by the government to make some difference in the existing situation. Policy should be formulated and implemented at macro level in agriculture sector so that improved ways of irrigation, cultivation would be accessible to the farmers. Efforts need to be intensified by the government to increase the irrigation facilities in region and efforts should be made by the extension agencies to convince the farmers to intensify the use of modern inputs. So that efforts may be fruitful.
19. In this connection, it is also important to explore the possibilities of increasing yield through institutional mechanism, particularly consolidation of land holdings. In the light of the findings of the study, the following points are to be considered by policy makers to increase productivity of major crops. Short duration of different crops varieties should be grown in unirrigated areas. There should be development of high yielding varieties resistant to drought, salinity and water logging conditions. At the same time, supply of quality seeds to farmers needs to be made in order to get good yields. Input delivery system should be strengthening in the interior areas of the state.
20. Policies, therefore, needed to focus on enhancing the food grain production. To maintain acreage at desire levels, appropriate price policy measures should be adopted so that the growers obtain remunerative prices for the products.
21. Care should be taken to promote improved agricultural practices by making use of improved seed, pesticides, chemical fertilizer and proper use of irrigation facilities.
22. Vigorous extension work for spreading improved technology among the farmers should be undertaken.

7.3 Limitation

The present study has some important limitations. First of all, to see the limited time and resources to understand, the present study has been taken for only Haryana state to fulfill the objectives of the study. Secondly, the study is based on primary data taken from the reliable respondents sources. Thirdly, it has included only income, expenditure, and living standards of the respondents of the state. Fourth, the study period has been based on the availability of data on different aspects of the study. Fifth, policy implications and suggestions which will guide with
these limitations through this study only are based on the results and conclusions drawn through this study. An effort has been made to highlight the results of the decided objectives of the study.

It is expected that the study will be helpful in highlighting the level of living of Marginal Farmers in rural Haryana. In the process it will also indicate their weaknesses and suggest measure to improve them. It will also be helpful for the future researchers who want to specialize in this field and for the policy makers at the state and the center level.

The analysis done in the present study is based on the information provided by the selected respondents. We have chosen a household instead of an individual as the smallest unit of our analysis. The present study is limited upto three districts and thirty villages from districts and this is perhaps debatable and in adequate choice. If data at a more disaggregated level becomes available, it would be possible to study the real condition of the bulk of the population at the micro social level. In the sample size a few Quantity of Marginal Farmers have been taken and so study is basically related to a special group of Farmers. In the present study, level of living of Marginal Farmers have been examined Special attention was paid to reduce the response errors. Wherever an impression of reliance was not felt, the household was reliance by the same type of another Household. The interviewer explained the purpose of the survey, even then some people reserved their knowledge in some aspects such as borrowings and landing, health and political consciousness. So the obtained data can differ from the actual to some extent. Block lakhan Majra has left from district Rohtak in this study due to shortage of villages in this block because the block has recorded 13 villages only.

7.4 Scope for Further Research

The current study is based on small sample size taken from only few villages of the Karnal, Rewari and Rohtak districts of Haryana. Therefore, its results cannot be generalized to other districts of Haryana especially in the general terms. it is further recommended that future research should be done on a bigger scale with large sample size then that could shed light on how marginal farmers affect the average living standard of poor farmers of Haryana analytically. The current study under the dissertation work did not consider the reasons of motivation to join the marginal farmers life. Furthermore, another area that has not been
investigated is the difficulties that the borrowers face to repay the loan. These areas deserve to be studied by future researchers in the field. There is also another field which is neglected under this study that the supply gap of marginal farmers. Actually, upto what extent the marginal farmers are capable to deliver their services to the poor people. Further research could be conducted in this area for finding the reasons of the gap between demand and supply in terms of marginal farmers.