TABLES

CHAPTER II

OBJECTIVES, METHODOLOGY & THE REVIEW OF LITERATURE

2.1 Distribution of the Respondents By Mandals Selected 28
2.2 Distribution of the Respondents in the Sample Villages 29

CHAPTER III

STRUCTURE, ORGANIZATION AND PERFORMANCE OF AGRICULTURAL FINANCIAL AGENCIES IN INDIA,

3.1 Sources of Agricultural Credit 72
3.2 Primary Agricultural Credit Societies (PACS) during 1975-76 to 2000-01 87
3.3 CO-operative credit to Agriculture 89
3.4 Recovery of Agricultural Advances 90
3.5 Working Of Primary Agricultural Credit Societies Including Farmers Service Societies in Andhra Pradesh 95
3.6 Institutional credit to Agriculture 116
3.7 Number of Kisan Credit cards and amount sanctioned 118
3.8 Relative share of Borrowing of Cultivator Households from different sources 119

CHAPTER IV

INCOME AND PATTERN OF LIVING CONDITIONS OF THE AGRICULTURISTS IN THE STUDY AREA

XV
4.15 Distribution of Respondents by the Annual Income of the Family 149
4.15.1 Annual Income of the Respondents and Number of Children 151
4.16 Annual Expenditure on Food, 2002-05 152
4.17 Annual Expenditure on Festivals and Functions, 2002-05 155
4.18 Annual Expenditure on Consumer Durables, 2002-05 158
4.19 Annual Expenditure on House Repairs, 2002-05 161
4.20 Annual Expenditure on Health, 2002-05 164
4.21 Distribution of the Respondents by Type of Illness 166
4.22 Annual Expenditure on Education during 2002 – 2005 167
4.23 Total Expenditure, 2002-05 170
4.24 Main Occupation of the Respondents 173
4.24.1 Main Occupation of the Respondents and Number of Children 174

CHAPTER V

AGRICULTURAL PRODUCTION AND EXPENDITURE PATTERN IN THE STUDY AREA

5.1 Distribution of Respondents by Possession of land 175
5.2 Land value of the Respondents 178
5.3 Distribution of the Respondents by the Value of the House Possessed 180
5.4 Distribution of the Respondents by Value of the Bore well Possessed 181
5.5 Distribution of the Respondents by Possession of Sprinkler 183
5.6 Distribution of the Respondents by the Value of the Tractor 184
5.7 Distribution of the Respondents by Value of Four Wheelers (other than tractors) 185
5.8 Distribution of the Respondents by Value of Two Wheelers 187
5.9 Distribution of the Respondents by Number of Cattle Possessed 188
5.10 Distribution of the Respondents by the Value of Cattle Possessed 190
5.11 Distribution of the Respondents by Poultry 191
5.12 Distribution of the Respondents by the value of Poultry 193
5.13 Distribution of the Respondents by the Possession of Gold 194
5.14 Distribution the Respondents by Value of the Gold Possessed 196
5.15 Distribution of the Respondents by Possession of Bank Deposits 197
5.16 Distribution of the Respondents by Value of Money Lent 199
5.17 Distribution of the Respondents by the Value of the Total Assets 200
5.18 Distribution of Respondent's by Production of Paddy, 2002-05 201
5.19 Distribution of the Respondents by Value of Paddy, 2002-05 204
5.20 Distribution of the Respondents by Production of the Black Gram, 2002-05 207

XVIII
5.21 Distribution of the Respondents by Value of Black Gram, 2002-05 210
5.22 Distribution of Respondents by Production of Sugarcane, 2002-05 213
5.23 Distribution of the Respondent's Value of Sugarcane, 2002-05 216
5.24 Distribution of the Respondents by Value of the Mango, 2002-05 219
5.25 Distribution of the Respondents by Income Earned through Cattle, 2002-05 222
5.26 Distribution of the Respondents by Income Generated through Poultry, 2002-05 225
5.27 Distribution of the Respondents by Total Production Value, 2002-05 228
5.28 Distribution of Respondents by Their Own Consumption, 2002-05 231
5.29 Distribution of the Respondents by Total Marketable Surplus Value, 2002-05 234
5.30 Distribution of the Respondents by Value of the Inputs used in 2005 237
5.31 Distribution of Respondents by Expenditure on Electricity and Labor, 2005 239
5.32 Distribution of the Respondents by Total Expenditure, 2002-05 241
5.33 Distribution of the Respondents by Agriculture and Non – agricultural Expenditure, 2002-03 245
5.34 Distribution of the Respondents by Surplus of Income over Expenditure, 2002-05 248
5.35 Distribution of Respondents by Value of Agricultural Land purchased, 2002-05 250

5.36 Distribution of Respondents by the Value of Non-agricultural Land purchased, 2002-05 252

5.37 Distribution of Respondents by Purchase of Agricultural Equipment, 2002-05 255

5.38 Distribution of Respondents by Value of vehicles Purchased, 2002-05 257

5.39 Distribution of Respondents by value of gold purchased, 2002-05 259

CHAPTER VI

AN ANALYSIS OF NON-INSTITUTIONAL FINANCE TO AGRICULTURE IN THE STUDY AREA

6.1 Amount of loan taken through Moneylenders, 2002-05 262

6.2 Purpose of loan taken from moneylenders, 2002-05 244

6.3 Rate of Interest charged by Moneylenders, 2002-05 266

6.4 Amount Repaid to Moneylenders, 2002-05 269

6.5 Amount of Loan Out standing with Moneylenders, 2002-05 271

6.6 Reasons for Outstanding Loan Moneylender, 2002-05 273

6.7 Amount of Loan taken from Other Sources, 2002-05 274

6.8 Purpose of Loan taken from Other Banks, 2002-05 277

6.9 Rate of interest on loan taken from Other Sources, 2002-05 278

6.10 Amount Repaid to Other Sources, 2002-05 279

6.11 Amount of Loan Out standing to Other Sources, 2002-05 280
6.12 Reasons for Outstanding of Loan to Other Sources, 2002-05 283

6.13 Community of the Respondents and Non-Institution Finance, 2002-03 284


6.15 Community of the Respondents and Non-institutional Finance, 2004-05 286

6.16 Community of the Respondents and Total Non-institutional Finance, 2002-03 to 2004-05 287

6.17 Literacy Status and Non-Institutional Finance, 2002-03 288

6.18 Literacy Status and Non-institutional Finance, 2003-04 289

6.19 Literacy Status and Non-institutional Finance, 2004-05 290

6.20 Literacy Status and Total Non-institutional Finance, 2002-03 to 2004-05 291

6.21 Main occupation of the Respondents and Non-institutional Finance, 2002-03 292

6.22 Main occupation of the Respondents and Non-institutional Finance, 2003-04 293

6.23 Main occupation of the Respondents and Non-institutional Finance, 2004-05 294

6.24 Main occupation of the Respondents and Total Non-institutional Finance, 2002-03 to 2004-05 295

6.25 Annual income of the Respondents and Non-institutional Finance, 2002-03 297

6.26 Annual income of the Respondents and Non-institutional Finance, 2003-04 298

6.27 Annual income of the Respondents and Non-institutional Finance, 2004-05 300
6.28 Annual income of the Respondents and Total Non-institutional Finance, 2002-03 to 2004-05 301
6.29 Land value of the Respondents and Non-institutional Finance, 2002-03 303
6.30 Land value of the Respondents and Non-institutional Finance, 2003-04 304
6.31 Land value of the Respondents and Non-Institutional Finance, 2004-05 305
6.32 Land value of the Respondents and Total Non-institutional Finance, 2002-03 to 2004-05 306

CHAPTER VII
AN ANALYSIS OF INSTITUTIONAL FINANCE TO AGRICULTURE IN THE STUDY AREA

7.1 Amount of loan taken through Co-operative Bank, 2002-05 308
7.2 Purpose of loan taken through Co-operative Bank, 2002-05 310
7.3 Rate of Interest charged by Co-operative Banks, 2002-05 311
7.4 Amount Repaid to Co-Operative Banks, 2002-05 313
7.5 Amount of Loan Outstanding in Co-operative Banks, 2002-05 315
7.6 Reasons for Outstanding of loan in Co-operative Banks, 2002-05 317
7.7 Amount of loan taken through LDB, 2002-05 318
7.8 Rate of interest through LDB, 2002-05 320
7.9 Amount of loan repaid to LDB, 2002-05
7.10 Purpose of loan taken through LDB, 2002-05
7.11 Amount of loan out, standing in LDB, 2002-05
7.12 Reasons for outstanding of loan in LDB, 2002-05
7.13 Amount of loan taken through Commercial Banks, 2002-05
7.14 Purpose of loan taken through Commercial Banks, 2002-05
7.15 Rate of interest charged by Commercial Bank, 2002-05
7.16 Amount of loan repaid to Commercial Banks, 2002-05
7.17 Amount of loan outstanding through Commercial Bank, 2002-05
7.18 Reason for non-payment loan to Commercial Banks, 2002-05
7.19 Amount of loan taken through RRB, 2002-05
7.20 Purpose of loan taken through RRB, 2002-05
7.21 Rate of interest on loans from RRB, 2002-05
7.22 Amount of loan repaid, 2002-05
7.23 Amount of loan outstanding through RRB, 2002-05
7.24 Reasons for outstanding loan in RRB, 2002-05
7.25 Community of the Respondents and Institutional Finance, 2002-03
7.26 Community of the Respondents and Institutional Finance, 2003-2004
7.27 Community of the Respondents and Institutional Finance, 2004-05 345
7.28 Community of the Respondents and Total Institutional Finance, 2002-03 to 2004-05 346
7.29 Community of the Respondents and Total Loan (Institutional and Non-institutional), 2002-03 349
7.30 Community of the Respondents and Total Loan (Institutional and Non-institutional), 2003-04 350
7.31 Community of the Respondents and Total Loan (Institutional and Non-institutional), 2004-05 351
7.32 Community of the Respondents and grand Total both Institutional and Non-institutional, Financing Agenesis during three years 352
7.33 Literacy Status and Institutional Finance, 2002-03 354
7.34 Literacy Status and Institutional Finance, 2003-04 355
7.35 Literacy Status and Institutional Finance, 2004-05 356
7.36 Literacy Status and total Institutional Finance, 2002-03 to 2004-05 357
7.37 Literacy Status and Total Institutional and Non-institutional loan in 2002-03 358
7.38 Literacy Status and Total loan, 2003-04 359
7.39 Literacy Status and Total loan, 2004-05 360
7.40 Literacy Status and Grand total loan taken through Institutional and Non-institutional during three years 361
7.41 Main occupation of Respondents and Institutional Finance, 2002-03 363
7.42 Main occupation of the Respondents and Institutional Finance, 2003-04 364

XXIV
7.43 Main occupation of the Respondents and Institutional Finance, 2004-05 365

7.44 Main occupation of the Respondents and Total Institutional Finance, 2002-03 to 2004-05 366

7.45 Main occupation of the Respondents and total loan taken, 2002-03 368

7.46 Main occupation of the Respondents and total loan taken, 2003-04 369

7.47 Main occupation of the Respondents and total loan taken, 2004-05 370

7.48 Annual income of the Respondents and Institutional Finance, 2002-03 373

7.49 Annual income of the Respondents and Institutional Finance, 2003-04 375

7.50 Annual income of the Respondents and Institutional Finance, 2004-05 377

7.51 Annual income of the Respondents and Total Institutional Finance, 2002-03 to 2004-05 375

7.52 Annual income of the Respondents and total loan taken, 2002-03 380

7.53 Annual income of the Respondents and total loan taken, 2003-04 381

7.54 Annual income of the Respondents and total loan taken, 2004-05 383

7.55 Annual income of the Respondents and Grand Total Loan taken of during three years 384

7.56 Land value of the Respondents and Institutional Finance, 2002-03 387

XXV
7.57 Land value of the Respondents and Institutional Finance, 2003-04 388
7.58 Land value of the Respondents and Institutional Finance, 2004-05 389
7.59 Land value of the Respondents and Total Institutional Finance, 2002-03 and 2004-05 391
7.60 Land value of the Respondents and Total (Institutional and Non-institutional) loan in 2002-03 394
7.61 Land value of the Respondents and Total (Institutional and Non-institutional loan, 2003-04 395
7.62 Land value of the Respondents and Total loan, 2004-05 396
7.63 Land value of the Respondents and Grand total loan taken during three years 397