

CHAPTER - IV.

CONCLUSIONS ,
OBSERVATIONS ,
AND
SUGGESTIONS .

C H A P T E R I V.

CONSLUSIONS, OBSERVATIONS
AND SUGGESTIONS

-: C O N C L U S I O N S :-

In the last chapter the researcher has presented the data in the form of tables with analysis and interpretation.

Now, the researcher is giving here suitable conclusions and observations.

I. P E R S O N A L D A T A :

1) A g e .

In Gugulwad village most of the small farmers are in the age group of 41-60. It means farmers of middle age and advanced age are engaged in cultivating their lands.

2) O c c u p a t i o n .

In Gugulwad village majority of the small farmers are engaged in agriculture but only few can depend upon their own agriculture which is not sufficient for survival and so they have find out some secondary - occupation. Majority of the small farmers have to work



as agricultural labourers on others' farms. So the hypothesis i.e. small farmers do not depend upon the farming alone and find out secondary occupations or side business, is clearly proved.

3) E d u c a t i o n .

In the Gugulwad village most of small farmers are illiterate. Some have taken primary - education and very few small farmers have taken secondary education.

This shows the total indifference of Gugulwad small farmers, towards education.

4) I n c o m e .

Most of the families have annual income ranging between 2001 to 4000/-Rupees. In Gugulwad village, the small farmers have very small annual income. So it is essential to increase their annual income, otherwise, they can not lead even normal happy family life.

5) E x p e n d i t u r e .

Number of the small farmers are belonging to 2001 to 4000/-Rupees expenditure group. Due to less income, the small farmers of the village have no daring in doing more expenditure. They are afraid that if they

incur more expenditure, the debt will be increased and it will be impossible for them to clear the debt due to less income. So to increase their purchasing power, more income is necessary. It is also seen that the farmers who have less land have done less expenditure.

II. FAMILY INFORMATION

Types of Family.

Concerning the type of family, majority of the farmers have joint families but nuclear families are also found in same proportion. The researcher's opinion about this situation is that, the law of inheritance and quarrels among female members of the family compel them to live separate.

III. LAND INFORMATION.

1) L a n d.

Majority of the small farmers are in the medium group of 2 to 3 hectares land holding.

2) Type of Land.

In Gugulwad village most of the farmers have dry land and some of them have both i.e. irrigated and dry type of land. The small farmers who are having

both types of land, are mostly dependent on well irrigation.

3) L a n d L e v e l l i n g.

As regards the land levelling, most of the small farmers have not levelled their land and those who have levelled their land, levelled them without using modern implements. So for land levelling, the Gugulwad tillers have great need of finance and modern implements.

4) C r o p p i n g P a t t e r n s.

Usually, the majority of the small farmers of Gugulwad village take food-grains i.e. Bajara, Jawar and Wheat. The percentage of cash crops is very low. So the hypothesis i.e. the small farmers are primarily interested in producing food-grains for their own requirements, is clearly proved.

This picture is seen in the village because the rainfall is very low and there is also lack of irrigation facilities. So it is impossible for them to take cash crops such as cotton, sugarcane and vegetables.

5) I m p l e m e n t s .

In Gugulwad village most of the farmers are using the modern implements but the implements which are used by them are not so developed. No farmer is using tractor and harvesting implements. Most of the farmers are still using iron ploughs and bullock carts.

6' H y b r i d S e e d s .

Most of the small farmers are using hybrid seeds. Majority of the small farmers are using HB-110 and Kalyan Sona hybrid seeds.

Some farmers are not using hybrid seeds due to lack of money and high rate of the hybrid seeds.

7) C h e m i c a l F e r t i l i z e r s .

Majority of the small farmers of the Gugulwad village do not use the chemical fertilizers because of shortage of money and high rates of chemical fertilizers.

So, it is found that majority of the small farmers are not using hybrid seeds and chemical - fertilizers due to lack of money. So the hypothesis

i.e. due to lack of money, the small farmers are not using hybrid seeds and chemical fertilizer, is clearly proved.

8) I r r i g a t i o n .

As regards the water supply sources, Gugulwad village farmers have to depend on rainfall. Rainfall of the village is very low i.e. 37 to 50 CM. per year and it is also uncertain. Few farmers of the Gugulwad village can take benefit of well irrigation but the percentage of well irrigation is also very low. The wells are not supplying sufficient water for - cultivation.

9) M a r k e t i n g .

The small farmers are aware of the price policy. Majority of the small farmers think that rates which they get for their produce are very low. They have also to face some other problems, such as intervention of agents and long distance for market.

IV A S S E T S .

Majority of the small farmers are possessing milk animals such as buffaloes, cows and goats. So there is scope for the development of milk business as - secondary occupation or a secondary source of income for the small farmers.

V LOANS :

Majority of the small farmers have to take loans from others. It is also seen that most of the farmers are taking loans from money lenders. Few of them are taking loans from Land Development Banks and from Co-operative Societies.

It is also seen that the majority of the small farmers are taking loans for the family expenditure. Few of them are taking loan for - purchasing fertilisers, seeds, pumpsets and agricultural implements.

Considering the reasons which compel them to borrow the money, the hypothesis i.e. most of the small farmers are found in debt not because of the matters connected with land development, but because of the utter poverty which does not allow them to lead even their normal lives happily, is clearly proved.

VI SAVINGS.

Majority of the small farmers can not save money from their income. So, Government should help the farmers to increase the productive capacity which will lead to rise in income capacity of the farmers.

VII OVERALL DEVELOPMENT.

Majority of the small farmers are eager to develop the productive capacity of their own lands. Most of them want to level their own lands and dig wells in their own lands.

But it is clearly seen in the Gugulwad village that there is no Bank. Only recently a cooperative society is started. Considering this situation, we can say that the Government has not created situation - favourable for the development of the small farmers in this particular village. So, the hypotheses i.e. the Government has started many programmes for the development of small farmers and banks and cooperative societies are trying for the development of small farmers. So, small farmers have lot of chances of bringing about improvement in land and in developing their agriculture, is not proved.

VIII ATTITUDES TOWARDS GOVERNMENT SERVANTS.

Majority of the respondents have no favourable opinion about the Government servants. It is also seen that the majority of the small farmers are aware that for the development of the farmers, Government help is necessary and they are also aware that their own contribution is necessary.

O B S E R V A T I O N S .

1) During the investigation, the researcher found that, the Gugulwad villagers' life is very simple. The living condition, language, housing condition, religious and economic pattern is as per old style. There is no big or urbanised centre nearby to the village and so there is no impact of urbanisation on Gugulwad village.

2) There is no hotel, cloth shop, or market place in the Gugulwad village. There are only three Retailers shop. The villagers have to purchase all required things from Zodage village which is three kilometers away.

3) It is also observed that majority of the heads of the farmers' families are males and the main reason behind this situation is that the system of family in rural India continues to be patriarchal.

4) The researcher also found that all small farmers of the village have to depend on secondary occupations than their own farming and

majority of the small farmers are agricultural labourers because their is lack of employment opportunities in other fields.

5) Majority of the farmers are illiterate and the farmers are also not careful about the education of their children, because their economic conditions force them to send their children also as agricultural labour.

6) During the process of study, the researcher observed that the farmers did not tell their real income because they had fear that, if they tell real income the Government will levy tax on them. Second thing was that they emphasised on more expenditure.

7) It is also seen in the village that, the higher caste farmers have more land and the lower caste farmers have less land.

8) The land of the village is good enough to take cash crops, i.e. sugarcane, cotton, etc. but due to the shortage of irrigation facilities and bad economic conditions, the farmers of the village are unable to take cash crops.

9) Most of the farmers do not have the knowledge about improved seeds, fertilizers and new technology of farming.

10) It is also observed that all the farmers are not satisfied with the Government price policy. They told to the researcher that every year the prices of farm-output become low at the time of season when they have to sell their outputs and it is raised up when they have to purchase seeds etc. for sowing purpose.

11) During the investigation, the researcher found that the farmers belonging to higher class are involved in political matters. Recently a Milk - Co-operative Society is started in the village. The members and the Chairman of the society are also of higher caste.

S U G G E S T I O N S .

There is great need to solve the problems concerning the agriculture of small farmers in the Gugulwad village. For this purpose the following steps should be taken.

i) The Government should start a Rural Bank in Gugulwad village. The functional area of this bank should be limited only to four to six villages. This Rural Bank should provide financial aid to needy small farmers.

ii) The small farmers are unable to take loans from the Co-operative or Nationalised Banks because they have no property to mortgage. So the Cooperative Banks or Nationalized Banks should start such loan schemes which will need no mortgage. This is risky but for the development of rural area, this risk should be taken.

iii) The Government should give priority for digging of community wells in this village. The Government should dig nearly four to five community wells to the all main directions of the village.

These community wells should provide water to small farmers in Rabi Season as required, on a nominal rate.

iv) The Government should start such schemes as would give subsidiary work to the farmers i.e. providing buffaloes, cows, and goats etc. In this context Co-operative societies and Nationalised Banks should take initiative. Initiative should also be taken to give loans to desirous farmers to start grocery shops, retailers shops, cloth-shops, or to purchase bullock-carts.

Some Nationalised Banks have already started above loan schemes, but the propoganda of such schemes is so low that the majority of rural people do not know whether such schemes are there or not.

v) Adult Education programme should be started by the Zilla Parishad and through this programme information about new variety of hybrid seeds and - modern methods of cultivation should be given. Through such programmes social awareness can be created among the villagers and social legislations such as Dowry Abolition Act, Minimum Wages Act can be effectively implemented.

vi) The Government should encourage the farmers for cooperative farming. By using cooperative farming, the small farmers of this village can avoid many problems. The Government should give priorities in providing hybrid seeds, fertilizers, and loans to the farmers who are engaged in cooperative farming.

vii) The medical facilities of the village should ^{be} increased, as the present facilities are - inadequate. The villagers have to go at Zodage which is three kilometers away even for minor diseases such as Scabies, Coughs, Wounds etc. It will be better if the Government appoints one Health Care Taker in this village who will be competent to treat patients, with minor diseases.

viii) The Gram Sevak and the Talathi of the village should provide all information about new schemes and programmes of the Government to the villagers regularly. This should be well supervised by the Extension Officers of the Panchayat Samiti. The higher Government Officials should co-operate with the Gram-Sevak in this respect.

ix) The main problem of the villagers is that they do not come to know about the schemes started by the Government for the development of the villagers. To solve

4his problem and such other problems, the Government should appoint an officer, having a degree of Social work. The Officer should be responsible to give information to villagers about various schemes of the Government, started for t~~h~~e benefit of small farmers.