

CHAPTER - SIXFINDINGS AND ANALYSIS OF THE DATA
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:: CHAPTER - VI ::

"FINDINGS AND ANALYSIS OF THE DATA COLLECTED "

6. A : CHARACTERISTICS OF BORROWER FARMERS :

The characteristics of borrower farmers are given in Six items from 6 : A.1. to 6 .A.6.

6. A .1 : AGE DISTRIBUTION :

The distribution of borrower farmers according to age is given in Table No.6.1.

TABLE NO.6.1

DISTRIBUTION OF BORROWER FARMERS ACCORDING TO AGE GROUPS :

Age Group	Borrower Farmers	Percentage to total
Up to 30 Years	19	10.67
30 to 39	17	9.55
40 to 49	54	30.34
50 to 59	59	33.15
60 and above	29	16.29
Total	178	100.00

From the table No. 6.1., it is clear that 59 borrowers i.e. 33.15% were between the age group of 50 to 59 and 30.34% farmers were between the age group of 40 to 49. Only 16.29% farmers were 60 and above Sixty age group. 20.22% farmers were upto age 39.

It may be argued that farmers having a substantial experience of farming, but who are old, are the borrowers, large in number.

6. A.2 EDUCATIONAL LEVEL :

Table No. 6.2 gives the distribution of borrower farmers according to their educational level.

TABLE NO.6.2
LEVEL OF EDUCATION OF BORROWER FARMERS

Level of Education	No. of Borrower farmers	Percentage to total
Illiterate	32	17.98
Primary	112	62.92
Secondary	28	15.73
College	2	1.12
Graduation and above	4	2.25
Total	178	100.00

From the table No. 6.2 it is observed that only 17.98% of the farmers were illiterate, and as many as 78.65 had either primary or secondary education. Farmers who had attended college formed only 3.37% of the total.

6.A.3 FAMILY SIZE :

The distribution of borrowers farmers according to the size of family is given in Table No. 6.3

TABLE NO.6.3FAMILY SIZE OF BORROWER FARMERS

No. of persons in the family	No. of Borrower Farmers	Percentage to total.
Less than 5	49	27.53
5 to 9	96	53.93
10 to 14	21	11.80
15 to 19	7	3.93
20 and above	5	2.81
Total	178	100.00

From the Table No.6.3 it is clear that, from the borrowers as a whole 53.93% of the borrower farmers have families of 5 to 9 persons. 27.53% of the borrower farmers belonging to the group having families are of less than 5 persons. 11.8% of the farmers are belonging to the group of 10 to 14 persons and only 6.74% of the farmers are belonging to the group of 15 and above 15 persons in the family.

6.A.4. SIZE OF FARM :

The frequency distribution of borrower farmers having different sizes of farms is given in Table No. 6.4.

TABLE NO.6.4FARM SIZE OF BORROWER FARMERS

Size of holding in acres	No. of Borrower Farmers	Percentage to total
Less than 2.5 acres	44	24.72
2.5 acres to 5 acres	62	34.83
Above 5 acres to 10 acres	50	28.09
Above 10 acres to 20 acres	19	10.67
Above 20 acres	03	1.69
Total	178	100.00

From the table No. 6.4 it is clear that 44 borrower farmers i.e. 24.72%, of the total borrower farmers belong to the land holding size group of less than 2.5 acres and 62 farmers i.e. 34.83% of the land holding size group of 2.5 acres to 5 acres. Land holding size group of above 5 acres to 10 acres and above 10 acres occupied 28.09% and 10.67% respectively. There were only 3 farmers which possessed the land above 20 acres. The average area held by borrower farmers was 5.6 acres approximately during the year 1985-1986. The average gross cropped area per farmer was 6.11 acres approximately, in the year 1985-1986.



6.A.5 : CASTE DISTRIBUTION :

The distribution of borrower farmers according to caste is given in Table No.6.5.

TABLE NO.6.5
DISTRIBUTION OF BORROWER FARMERS ACCORDING TO CASTE

Sr.No.	Caste	No. of Borrower farmers	Percentage to total.
1.	Jains	57	32.02
2.	Maratha	33	18.54
3.	Lingayat	21	11.80
4.	Mali	20	11.24
5.	Muslims	18	10.11
6.	Scheduled Caste	8	4.50
7.	Wani	7	3.93
8.	Koli	2	1.13
9.	Teli	2	1.12
10.	Brahmins	1	0.56
11.	Banjari	6	3.37
12.	Dhangar	1	0.56
13.	Kaikadi	1	0.56
14.	Kumbhar	1	0.56
Total		178	100.00

From the table No. 6.5, it is clear that near about 32% borrower farmers are Jains, 19% Maratha, 10% Muslims, 12% Lingayat and 11% Mali. Only 5% borrower farmers are belonging to Scheduled Caste. Wani, Teli, Dhangar, Koli, Banjari, Kaikadi, Kumbhar and Brahmins are 12% in aggregate.

6.A.6 STATUS COMPOSITION :

The number of borrower farmers who occupied different positions in the Co-operative Societies, Co-operative Sugar Factories, Co-operative Sale-Purchase Union, Banks and Co-operative Dairy Farming Societies are given in Table No. 6.6.

TABLE NO.6.6
STATUS COMPOSITION OF BORROWER FARMERS

Position Held	Co-operative Societies	Co-operative Sugar Factory	Co-operative Dairy Farming Soc.	Banks	Co-Op. Sale-Purchase Union
1. Members	172	106	16	12	3
2. Chairman	2	-	1	-	-
3. Vice Chairman	3	-	-	-	-
4. Director	1	-	2	-	-
Total	178	106	19	12	3

From the Table No. 6.6 it is clear that there were 178 borrower farmers who were the members or office bearers of the Co-operative Societies. 106 borrower farmers were the members in the Co-operative Sugar Factory. 19 farmers were the members or office bearers in the Co-operative Dairy Farming Societies. 12 farmers were the members of the Banks and 3 farmers were the members of Co-operative Sale Purchase Union. From the above Table No. 6.6 it seems that only 19 borrowers are members of Co-operative Dairy Society. It indicates that the borrower farmers do not possess Milk Cattles.

6.B ATTITUDE TOWARDS BORROWING OF BORROWER FARMERS :

A knowledge of farmers attitudes towards borrowing is very useful to the lending agencies. If farmers have wrong notions about borrowings and about the lending agencies, they can be modified by properly educating them. Awareness of these attitudes can help the lending agencies to frame suitable policies. Hence, the attitude of the farmers towards borrowing and the lending agencies is to be studied.

6.B.1 TRENDS OF BORROWING :

To understand borrower farmers' attitude towards borrowing, an attempt was made to get information regarding their borrowing experience. It was attempted to find out when the farmers took the first major loan and its amount. The distribution of borrower farmers according to the years when they first availed themselves of major loans along with the amounts borrowed is given in table No. 6.7. Out of 178 borrower farmers, replies from only 140 farmers were received. The data revealed that as many as 86 out of 140 borrower farmers reported that they had taken the first major loan during the year 1985-1986. This indicates that the Co-operative Bank was able to attract new farmers. The maximum average loan taken by borrower farmers was Rs. 14419 in the year 1983-1984 and the minimum Rs. 3396 in the year 1981-1982.

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TABLE NO. 6.7

YEARWISE FIRST MAJOR LOAN AND ITS AMOUNT OF BORROWR FARMERS			
Year	No. of Borrower Farmers	Total Amount Borrowed (RS)	Average Amount of Loan per Farmer. (RS)
1981 - 1982	12	40750	3396
1982 - 1983	13	90250	6942
1983 - 1984	9	129770	14419
1984 - 1985	20	257965	12898
1985 - 1986	86	696980	8104

6.B.2 ATTITUDES AND EXPERIENCES ABOUT BORROWING :

The attitudes of borrower farmers towards borrowing naturally influence their borrowing pattern. Hence, data were gathered on the attitudes of borrower farmers in regard to borrowing.

These attitudes and experiences of borrower farmers towards borrowing are given in Table No. 6.8.

TABLE NO.6.8

ATTITUDES AND EXPERIENCES OF BORROWER FARMERS TOWARDS BORROWING

Statements	No. of farmers who agree	No. of farmers who disagree	Total
1. To be in debt is bad	127	51	178
2. It brings down social prestige	55	123	178
3. Borrowing discourages the habit of thrift	35	143	178
4. Borrowing often forms a habit	51	127	178
5. Borrower becomes obliged to lender	94	84	178
6. Borrowing induces family members to misuse the fund	18	160	178
7. Borrowing leads to indiscriminate and lavish spending	21	157	178
8. I find the procedure of borrowing too complicated	25	153	178
9. I feel that the interest rate is high disbursing loans.	149	29	178
10. Borrower farmers have to bribe the people	5	173	178
11. Have to flatter the people who give loans	44	134	178
12. Other family members do not like my borrowing money.	68	110	178

As seen from the Table No. 6.8 the majority of farmers agree with the following statements.

- a) To be in debt is bad.
- b) I feel that the interest rate is high.

The majority of borrower farmers disagree with the following statements :

- a) It brings down social prestige.
- b) Borrowing discourages the habit of thrift.
- c) Borrowing often becomes a habit
- d) Borrowing induces family members to misuse the funds.
- e) Borrowing leads to indiscriminate and lavish spending.
- f) Procedure of borrowing is too complicated.
- g) Borrowers have to bribe the people disbursing loans.
- h) Have to flatter people who give loans.
- i) Other family members do not like my borrowing money.

Opinion seems to be divided on the statement that "Borrowers becomes obliged to lender" with 94 farmers agreeing and 84 farmers disagreeing.

6.B.3 FEELINGS ABOUT THE LENDING AGENCY :

To ascertain the feelings of the borrower farmers towards the lending agency they were asked to select any one of the following three statements and their replies are analysed in Table No. 6.9

- i) Bank want to help borrower farmers.
- ii) Bank is interested in its own advantage.
- iii) Good for both.

TABLE NO.6.9FEELING ABOUT THE CENTRAL CO-OPERATIVE BANK

Feeling about the Bank	No. of farmers who expressed the feeling	Percentage to total
1. Bank wants to help borrower farmers	8	4%
2. Bank is interested in its own advantages	10	6%
3. Good for both	160	90%
Total	178	100%

From the table No. 6.9 it is clear that the maximum number of borrower farmers, Viz, 160 expressed the feeling that the lending agency was good for both. As many as 10 farmers expressed the feeling that the lending agency was interested in their own advantages. Only 8 farmers expressed the feeling that the lending agency wanted to help borrower farmers.

6.B.4 PREFERENCE FOR LENDING AGENCIES :

While several agencies advance agricultural credit, farmers prefer some agencies rather than to all. Their preferences amongst the lending agencies are given in Table No. 6.10.

TABLE NO.6.10

FARMERS' PREFERENCES AMONG LENDING AGENCIES WHEN THEY NEED "LOANS"

<u>Agencies</u>	<u>First preference</u>	<u>Second preference</u>
Sangli District Central Co-operative Bank.	178	-
Commercial Banks	-	90
Relatives	-	18
Friends	-	27
Land Development Bank	-	35
Private money Lenders	-	-
Neighbours	-	8
Government	-	-
Total	178	178

From the Table No.6.10 it is clear that, almost all the 178 borrower farmers expressed their first preference to Central Co-operative Bank. The agencies in order of priority for which maximum number of borrower farmers gave their second preferences were :

- i) Commercial Banks, (ii) Land Development Bank, (iii) Friends
- iv) Relatives and, (v) Neighbours.

It is very surprising to note that farmers have not shown any preference for the money lenders who supplied a large chunk of agricultural credit. This indicates that the farmers are forced by circumstances to go to non-institutional credit. The preference of the farmers for the institutional credit is a very hopeful sign for the rapid development of such credit. The farmers have not shown any preference to the Government also.

6.B.5 FACILITIES IDEALLY EXPECTED FROM LENDING AGENCY :

The types of facilities ideally expected from the lending agency are given in Table No.6.11.

TABLE NO.6.11

FACILITIES IDEALLY EXPECTED

Sr.No.	Types of facilities	No.of farmers expecting facilities.
1.	Low interest rate	175
2.	Longer repayment schedule	97
3.	They should be polite to the borrowers	3
4.	Timely availability	150
5.	Loan should be adequate for the purpose	134
6.	In the year of drought the interest on the loan for that particular year should be waived	138
7.	Amount of crop loan for each crop should be increased	14
8.	Penal interest should not be charged	27
9.	All loan amount should be given in cash	10
10.	Repayment schedule should be extended in times of need	9
11.	Do not expect anything more	3

From the Table No. 6.11 it is clear that, the facilities ideally expected by the borrower farmers are as follows :

- 1) Low interest rate. (2) Timely availability, (3) Loan should be adequate for the purpose (4) Longer repayment schedule and ,
- 5) In the year of drought the interest on the loan for that particular year should be waived.

6.B.6 PERSONS CONSULTED ABOUT LOANS :

The persons who were consulted about loans, by the borrower farmers when they took the loan are given in table No. 6.12.

TABLE NO. 6.12PERSON WHO WERE GENERALLY CONSULTED ABOUT THE LOANS

<u>Sr.No.</u>	<u>Persons consulted</u>	<u>No. of borrower farmers who have consulted.</u>	<u>Borrower farmers as % to total.</u>
1.	Family members	04	2.25
2.	Friends and Relatives	02	1.12
3.	Village lenders and Social workers	01	0.56
4.	Secretary of Co-operative Society	147	82.59
5.	Chairman of Co-operative Society	04	2.25
6.	Dealers in agricultural inputs	02	1.12
7.	Bank-staff	14	7.87
8.	Landlords	00	0.00
9.	Neighbours	02	1.12
10.	No body else	02	1.12
	<u>Total</u>	<u>178</u>	<u>100.00</u>

Table No. 6.12 indicates that about 83% of the total borrower farmers were consulted about loans with the secretaries of Co-operative societies. It indicates that the most important person who gives information about bank loan was society secretary. About 8% of the total farmers were consulted about bank loans with Bank Staff. This indicates that the bank can adopt a strategy to disseminate knowledge through village, lenders and social workers, in addition to the bank-staff. This will enable the bank to attract large number of farmers who need loan.

6.B.7 : PAST BORROWINGS :

Information about the number of borrower farmers whose fathers or any other members of the family had borrowed in the past is given in Table No. 6.13.

TABLE NO.6.13PAST BORROWING OF BORROWER FARMERS

	No. of borrower farmers ¹ father or any other member of the family	Borrower farmers as percentage to total
1. Borrowed	14	7.87
2. Not borrowed	164	92.13
Total	178	100.00

Table No. 6.13 indicates that about 8% of the total borrower farmers' fathers or any other members of the family had borrowed in the past and 92% of the total farmers had not borrowed in the past. This indicates that the Sangli District Co-operative Bank, branch Miraj was able to attract farmers who were not habituated to borrow. On the whole it appears that borrowing had not been a general practice in the past. It also indicates that an awareness towards the borrowing is increasing.

6.B.8 THE TREATMENT GIVEN TO BORROWER FARMERS BY THE BANK :TABLE NO.6.14THE TREATMENT GIVEN FROM THE BANK TO BORROWER FARMERS

	No.of borrower farmers	Percentage to total approximately.
1. Good	145	82
2. Not bad	31	17
3. Bad	02	1
Total	178	100

From the above Table No.6.14, it is clear that about 82% of borrower farmers reported that the bank have given good treatment, 17% reported that the bank has given not bad treatment and only 1% reported, the bank has given bad treatment to them, at the time of taking loan and recovering overdues. It seems that the bank gives satisfactory treatment to the borrowers.

6.B.9 BREAK-UP OF THE TYPES OF LOANS AVAILED BY THE BORROWER FARMERS :

The break-up of the various types of loans availed by the borrower farmers is given in Table No.6.15.

TABLE NO.6.15
BREAK-UP OF THE VARIOUS TYPES OF LOANS AVAILED BY THE BORROWER FARMERS

Sr.No.	Purpose of Loan	No.of borrower farmers.	Percentage to total.
1.	Crop loan only	133	74.72
2.	Crop loans + Pipe-line loans	04	2.25
3.	Crop loans + Electric-motor loans.	04	2.25
4.	Crop loans + Repairs to old wells	02	1.12
5.	Crop loans + Grape garden loans	16	8.99
6.	Crop loans + cows and she-buffalos Loans	11	6.18
7.	Crop loans + betel leaves Loans	02	1.12
8.	Crop loans + Gobar Gas plant loans	03	1.69
9.	Crop loans + Gobar Gas plant loans + Grape Garden loans	01	0.56
10.	Crop loans + Grape garden loans + Pipe-line loans	01	0.56
11.	Crop loans + Repairs to old Wells + Gobar Gas plant Loans	01	0.56
Total		178	100.00

Table No.6.15 indicates that about only 75% of the total borrower farmers were taking crop loan. About 9% of the total borrower farmers had taken crop loans as well as Grape garden loans. About 6% of the total borrower farmers had taken crops loans as well

as cows and she-buffaloes loans. Other 10% of the total borrower farmers had taken crops loans as well as various kinds of medium-term loan.

6.B.10 VISITS OF THE BANKS AGRICULTURAL OFFICERS TO THE BORROWER FARMERS IN ONE YEAR.

TABLE NO. 6.16
VISITS OF THE BANK OFFICERS

Purpose of Visits	No. of Visits in one year
1. Guidance	160
2. Inspection of Crops	141
3. Recovery	47

From the Table No.6.16, it is observed that the Bank Officers visited 160 times to the farms in order to guide the farmers, to inspect the crops 141 times, and 47 times for the recovery of loans given by the bank in one year.

6.B.11 : PATTERN OF BORROWER FARMERS TAKING LOANS FROM LENDING AGENCIES :

The pattern of borrower farmers taking loans from lending agencies is given in Table No. 6.17.

TABLE NO.6.17

PATTERN OF BORROWER FARMERS TAKING LOANS FROM LENDING AGENCIES

<u>Lending Agencies</u>	<u>No. of Borrower Farmers.</u>	<u>Percentage to total</u>
1. Sangli District Central Co-operative Bank only.	173	97.19
2. Sangli District Central Co-operative Bank as well as other Banks.	5	2.81
	178	100.00

It is observed that from the above table No. 6.17, that out of the 178 borrower farmers, 173 i.e. about 97% borrower farmers have taken loans from Sangli District Central Co-operative Bank, Miraj Market Yard Branch only and remaining 5 i.e. about 3% borrower farmers have taken loan from Sangli District Central Co-operative Bank, Branch Miraj Market Yard, as well as other banks. It is found that the majority borrowers are inclined to take loans from Sangli District Central Co-operative Bank Ltd, Miraj Market Yard Branch only.

6.C) IMPACT OF BANK LOAN :

Impact of bank loan is given in 10 items from,
No. 6.C.1 to 6.C.10.

6.C.1) LAND UTILISATION PATTERN OF BORROWER FARMERS :

The land utilisation pattern of the borrower farmers is
presented in Table No. 6.18

Table No. 6.18

LAND UTILISATION PATTERN OF BORROWER FARMERS.

(In Acres)				
Sr. No.	Land Use.	1981-82	1985-86	Increase or decrease.
1.	Area held by borrowers farmer.	1000.125	997.625	- 2.500
2.	Net cultivated Area	981.575	981.075	-00.500
3.	Gross Cultivated Area	1072.350	1086.725	+14.375
4.	Irrigated Area In Gross Cultivated Area	517.325	531.200	+13.875
5.	Non-irrigated Area In Gross Cultivated Area.	555.025	555.525	+00.500
6.	Irrigated Area in Net Cultivated Area.	444.300	449.300	+ 5.000
7.	Non-irrigated Area In Net Cultivated Area	537.275	531.775	- 5.500
8.	Irrigated Area In Area held by Borrower Farmers	450.100	444.100	- 6.000
9.	Non-irrigated Area In Area held by Borrower Farmers	550.025	553.525	+ 3.500
10.	Cultivated Waste	18.550	16.550	- 2.000
11.	Croppeing Intensity.	109.248	110 .769	+ 1.521

From the Table No. 6.18 it is clear that, during the period under consideration (i.e. 1981-82 to 1985-86), the area held by borrower farmers has been decreased by 2.5 acres. The Net Cultivated Area also decreased by 0.5 acre during the period under consideration. In the same period, which was under consideration, Gross Cultivated Area has been increased by 14.375 acres. Out of this total Gross Cultivated Area, the irrigated area was 13.875 acres and non-irrigated area was 0.5 acre. Irrigated area in net cultivated area has been increased by 5 acres, and non-irrigated area in the net cultivated area has been decreased by 5.5 acres during the period under consideration. During the period under consideration the irrigated area out of total area held by borrower farmers has been decreased by 6 acres and non-irrigated area increased by 3.5 acres. Cultivated waste decreased by 2 acres, during the period under consideration. In 1981-82, the cropping intensity of the net cultivated area of borrower farmers was 109.248. It increased by 1.521 and became 110.769 in 1985-86.

According to the opinions of borrower farmers the Gross cultivated Area (i.e. Gross Cropped Area) increased by 14.375 acres due to the bank finance, during the period under consideration.

1.	2	3	4	5	6	7	8	9	10	11	12	13
1.	Less than 2.5 Acres	31.425	32.275	63.700	31.300	32.025	63.325	0.375	40.700	35.525	76.225	120.371
2.	2.5 Acres to 5 Acres	115.200	119.000	234.200	114.475	118.500	232.975	1.225	146.250	128.000	274.250	117.716
3.	Above 5 to 10 Acres	153.475	206.000	359.475	160.025	192.250	352.275	7.200	173.250	203.750	377.000	107.019
4.	Above 10 to 20 Acres	101.500	164.250	265.750	101.000	158.500	259.500	6.250	116.000	158.250	274.250	105.684
5.	Above 20 Acres	42.500	32.000	74.500	42.500	30.500	73.000	1.500	55.000	30.000	85.000	116.438
	Total	444.100	553.525	997.625	449.300	531.775	981.075	16.550	531.200	555.525	1086.725	110.769.

6.C.2 STRUCTURAL CHANGES IN THE LAND USE OF DIFFERENT SIZE GROUPS OF BORROWER FARMERS :

The structural changes in the area held by borrower farmers, net cultivated area^{etc. of} borrower farmers in the year 1981-1982 and 1985-1986 is given in Table No. 6.19.

TABLE NO.6.19

Size Group No.	Size of Holding	LAND UTILISATION 1981-1982							(Area in Acres)		
		Area held by borrower farmers.	Net cultivated Area		Cultivated Gross cultivated Area		waste		Irrigated Non irrigated	Total	Cropping Intensity
			Irrigated	Non irrigated	Irrigated	Non irrigated	Irrigated	Non irrigated			
1.	Less than 2.5 Acres	31.425	31.300	32.025	63.325	0.375	10	11	35.525	75.350	113
2.	2.5 Acres to 5 Acres	118.200	118.500	236.700	116.975	118.000	234.975	1.725	140.425	130.000	270.425
3.	Above 5 Acres to 10 Acres.	157.475	202.000	359.475	154.525	197.250	351.775	7.700	171.825	199.000	370.825
4.	Above 10 to 20 Acres	100.500	165.250	265.750	99.000	159.500	258.500	7.250	111.250	160.000	271.250
5.	Above 20 Acres	42.500	32.000	74.500	42.500	30.500	73.000	1.500	54.000	30.500	84.500
	Total	450.100	550.000	1000.125	444.300	537.275	981.575	18.550	517.325	555.025	1072.350
											109.248

LAND UTILISATION 1985-1986.

(Area in Acres)

From the table No. 6.19, it is clear that, there is no change in the total area held by borrower farmers of different size groups except size group No. 2 (i.e. 2.5 acres to 5 acres) during the period under consideration (i.e. 1981-82 to 1985-86). The total area held by borrower farmers, of size group No. 2 in the year 1981-82 was 236.700 acres. It decreased by 2.5 acres and became 234.200 acres in the year 1985-86. The total irrigated area held by borrower farmers, of all size groups, in the year 1981-82 was 450.100 acres. It decreased by 6 acres and became 444.100 acres in the year 1985-86. The total Non-irrigated area held by borrower farmers, of all the size groups, in the year 1981-82 was 550.025 acres. It increased by 3.5 acres and became 553.525 acres in the year 1985-86. The total irrigated and non-irrigated area held by borrower farmers of all the size groups, in the year 1981-82 was 1000.125 acres. It decreased by 2.5 acres and became 997.625 acres in the year 1985-86. The non-irrigated area held by the borrower farmers of the size group No.2 and 3 in the year 1981-82 was 118.500 acres and 202 acres respectively. This area increased by 0.5 acre and 4 acres and became 119 acres and 206 acres respectively, in the year 1985-86. The non-irrigated area held by borrower farmers of size group No.4 in the year 1981-82 was 165.250 acres. It decreased by one acre and became 164.250 acres in the year 1985-86.

From the above table No. 6.19 it is clear that, there is no change in net cultivated area, of borrower farmers, of size group No.1 and size group No.5, during the period under consideration (i.e. during the period of 1981-82 to 1985-86). The net cultivated area of the borrower farmers, of size group No. 2 has been decreased by 2 acres during the period under consideration, and size group No.3 and 4 have been increased by 0.5 acre and one acre respectively, during the period under consideration. The overall net cultivated area, of the borrower farmers of all the size groups, in the year 1981-82 was 981.575 acres. It increased by 0.5 acre and became 981.075 acres in the year 1985-86. The overall irrigated net cultivated area, of the borrower farmers of all the size groups, in the year 1981-82 was 444.300 acre. It increased by 5 acres and became 449.300 acres, in the year 1985-86. The overall non-irrigated net cultivated area, of the borrower farmers, of all the size groups, in the year 1981-82 was 537.275 acres. It decreased by 5.5 acres and became 531.775 acres, in the year 1985-86. The Non-irrigated net cultivated area of the borrower farmers, of size group No.2 increased by 0.5 acre and size group 3 and 4 decreased by 5 acres and one acres, respectively during the period under consideration.

From the table No. 6.19 it is also clear that the over all cultivated waste of all the size groups, of borrower farmers, was 18.55 acres in the year 1981-82.

It decreased by two acres and became 16.550 acres in the year 1985-86. There was no change, in the cultivated waste, of the borrower farmers, of size group No.1 and 5, during the period under consideration. Cultivated waste, of borrower farmers, of size group No 2,3 and 4 has been decreased by 0.5 acre, 0.5 acre and one acre respectively during the period under consideration. Highest cultivated waste, in all cultivated waste, was 7.700 acres, of size group No.3, (i.e. Above 5 to 10 acres) in the year 1981-82. It decreased by 0.5 acre and remained highest (i.e. 7.2 acres) in the year 1985-86, in all the size groups, of borrower farmers.

The total gross cropped area of all the size groups was 1072.35 acres, in the year 1981-82, of all the borrower farmers. It increased by 14.375 acres and became 1086.725 acres in the year 1985-86. The total irrigated gross cultivated area of all the size groups of the borrower farmers was 517.325 acres in the year 1981-82. It increased by 13.875 acres and became 531.200 acres at the end of the year 1985-86. The total non-irrigated gross cropped area, of all the size groups of borrower farmers, was 555.025 acres in the year 1981-82. It increased by 0.5 acre and became 555.525 acres in the year 1985-86. In all the size groups, of borrower farmers, the Highest Gross Cultivated area, of the size group No.3, was 370.825 acres, in the year 1981-82. It increased by 6.125 acres and remained highest in the year 1985-86 which was 377 acres. The irrigated Gross Cropped Area, of the borrower farmers of size group No. 1,2,3,4 and 5 was 39.825, 140.425, 171.825, 111.250

and 54 acres respectively, in the year 1981-82. It increased by 0.875 acre, 5.825 acres, 1.425 acres, 4.750 acres and one acre respectively and became 40.700, 146.250, 173.250, 116.00 and 55 acres, in the year 1985-86. There was no change, in the non-irrigated Gross cultivated Area, of borrower farmers of size group No.1, during the period under consideration (i.e. 1981-82 to 1985-86). The non-irrigated Gross Cultivated Area, of the farmers, of size group No. 3 was 199 acres, in the year 1981-82. It increased by 4.750 acres and became 203.750 acres, in the year 1985-86. In the same period the non-irrigated Gross cropped Area of the farmers, of the size group No.2, 4 and 5 decreased by 2,1.750 and 0.5 acres respectively. The non-irrigated Gross Cropped Area, of the farmers, of group No. 2, 4 and 5 was 130, 160 and 30.500 acres respectively in the year 1981-82. It decreased and became 128.000 158.250 and 30 acres respectively, in the year 1985-86.

The table No. 6.19 also indicates that the aggregate cropping intensity, of all the size groups, of borrower farmers in the year 1981-82 was 109.248. It increased by 1.521 and became 110.769 in the year 1985-86. The cropping intensity of the farmers, of group No. 1, 2, 3, 4 and 5 was 118.989, 115.087, 105.415, 104.932 and 115.753 respectively, in the year 1981-82. It increased by 1.382, 2.629, 1.604, 0.752 and 0.685 and became 120.371, 117.716, 107.019, 105.684 and 116.438 respectively at the end of the year 1985-86. There was highest increase in the cropping intensity, of the farmers, of group No. 2, during the period under consideration (i.e. 1981-1982 to 1985-1986) which was 2.629.

6.C.3) EXTENT OF IRRIGATION :

Extent of irrigation, in the Area Held by Borrower Farmers and in the Net Cultivated Area of Borrower Farmers is given in Table No. 6.20 and 6.21

6.C.3.a) Extent of irrigation, in the area held by borrower farmers, of different size groups is given in Table No.6.20

TABLE NO.6.20

EXTENT OF IRRIGATION IN THE ARE HELD BY BORROWER FARMERS OF DIFFERENT

Group No.	Size Group	No.of borrower farmers	<u>SIZE GROUPS</u>		
			1981-82 (acres)	1985-1986 (acres)	Increase or decrease (acres)
1.	Less than 2.5 acres	44	31.425	31.425	Nil
2.	2.5 to 5 acres	62	118.200	115.200	- 3.000
3.	Above 5 to 10 acres	50	157.475	153.475	- 4.000
4.	Above 10 to 20 acres	19	100.500	101.500	+ 1.000
5.	Above 20 acres	03	42.500	42.500	Nil
Total		178	450.100	444.100	- 6.000

From the table No.6.20, it is clear that the aggregate irrigated area held by borrower farmers in the year 1981-1982, was 450.10 acres. It decreased by 6 acres and became 444.10 acres in the year 1985-1986. There was no change in land holding area of the farmers of size group No. 1 and 5. Irrigated area of land holding, of the farmers, of size group No. 2 and 3 decreased by 3 and 4 acres respectively, during the period under consideration (i.e. 1981-1982 to 1985-1986). Only the irrigated area of land holding, of the farmers, of the size group No. 4 has been increased by one acre, during the period under consideration.

6.C.3.b): Extent of Irrigation, in the net cultivated area, of size groups, of borrower farmers is given in table No.6.21.

TABLE NO.6.21
EXTENT OF IRRIGATION IN THE NET CULTIVATED AREA OF DIFFERENT
GROUPS OF BORROWER FARMERS

Group No.	Size Group	No. of borrower farmers	1981-1982 (acres)	1985-1986 (acres)
1.	Less than 2.5 acres	44	31.300	31.300
2.	2.5 to 5 acres	62	116.975	114.475
3.	Above 5 to 10 acres	50	154.525	160.025
4.	Above 10 to 20 acres	19	99.000	101.000
5.	Above 20 acres	03	42.500	42.500
Total		178	444.300	449.300

From the table No. 6.21, it is clear that the aggregate Net cultivated Area of all the size groups was 444.30 acres, at the beginning of the year 1981-1982. It increased by 5 acres and became 449.30 acres in the year 1985-1986. There was no change in the irrigated Net cultivated area of land holding of the farmers of group No. 1 and 5. But the irrigated Net cultivated area of land holding, of the farmers, of the size group No. 3 and 4 has been increased by 5.5 and 2 acres respectively and the size group No. 2 has decreased by 2.5 acres during the period under consideration (during the years 1981-1982 to 1985-1986.)

6.C.4 : CROPPING PATTERN : The Cropping pattern followed by borrower farmers in the year 1981-1982 and 1985-1986 is given in the table No.6.22.

TABLE NO.6.22.

CROPPING PATTERN OF BORROWER FARMERS IN 1981-1982 and 1985-1986.

		1981 - 1982		1985 - 1986		1981-1982 to 1985-86	
Crops	Area in acres	% to total	Area in acres	% to total	Increase or decrease in area in acres.		
1.	2	3	4	5	6	7	8
A. <u>FOOD CROPS</u>							
Jowar	352.500	32.87	360.025	33.13	+ 7.525		
Wheat	85.625	7.98	84.875	7.81	- 0.750		
Bajara	66.750	6.23	67.250	6.19	+ 0.500		
PULSES (1 to 5)	97.500	9.09	102.500	9.43	+ 5.000		
1. Hulaga	61.50	5.73	64.00	5.89	+ 2.5		
2. Gram	12.00	1.12	13.00	1.19	+ 1.0		
3. Tur	8.00	0.75	8.00	0.74	+ 0.0		
4. Moong	9.00	0.84	9.50	0.87	+ 0.5		
5. Matki	7.00	0.65	8.00	0.74	+ 1.0		
Maize	3.500	0.33	6.750	0.62	+ 3.250		
Rice	0.750	0.07	0.750	0.07	Nil		
Total	606.625	56.57	622.150	57.25	+ 15.525		

(Contd..... Table No.6.22)

B.	<u>CASH CROPS :</u>					
	Sugar-cane	207.400	19.34	202.625	18.64	- 4.775
	Grapes	28.800	2.69	39.000	3.59	+10.200
	Ground-nuts	120.150	11.20	119.000	10.95	- 1.150
	Vegetables	52.500	4.90	50.375	4.63	- 2.125
	Turmeric	0.500	0.05	0.500	0.05	Nil
	Guava-orchard	13.750	1.28	13.375	1.23	- 0.375
	Tobacco	4.500	0.42	4.500	0.41	Nil
	Betal leaves	5.250	0.49	6.250	0.58	+ 1.000
	Flowers	0.250	0.02	1.500	0.14	+ 1.250
	Total	433.100	40.39	437.125	40.22	+ 4.025
C.	<u>FODDER</u>					
	Grass	18.000	1.68	16.500	1.52	- 1.500
	Elephant grass	14.625	1.36	10.950	1.01	- 3.675
	Total	32.625	3.04	27.450	2.53	- 5.175
	Grand Total	1072.350	100.00	1086.725	100.00	+14.375

From the above table No. 6.23, it is clear that, the most important crop in the food crops was Jowar and it occupied 32.87% of the total cropped area in 1981-1982. The share of Jowar in total cropped area was 352.500 acres in 1981-1982. It increased by 7.525 acres and became 360.025 acres in the year 1985-1986. It occupied 33.13% of the total cropped area in 1985-1986. The Second important crop, next to Jowar in food crops was pulses which occupied 9.09% of the total cropped area in 1981-1982. The percentage of Jowar increased by 0.34% and became 9.43% of the total cropped area in the year 1985-1986. The share of the pulses in the total cropped area was 97.5 acres in 1981-1982. It increased by 5 acres and became 102.5 acres, in the year 1985-1986. The third important crop in food crops was wheat, which occupied 85.625 acres and forming 7.98% of the total cropped area in 1981-1982. The share of the wheat decreased by 0.75 acres and became 84.875 acres which occupied 7.81% of the total cropped area in 1985-1986. The share of the other food crops (i.e. Bajara, Maize and Rice), in total cropped area was 71 acres in 1981-1982. It increased by 3.75 acres and became 74.75 acres, in the year 1985-1986. The other food crops occupied 6.63% of the total cropped area in 1981-1982. It increased by 0.25% and became 6.88%, in the year 1985-1986.

The most important crop in cash crops was sugar-cane, which occupied 207.4, acres of the total cropped area in 1981-1982. The share of Sugar-Cane decreased by 4.775 acres and became 202.625 acres in the year 1985-1986. Sugar Cane occupied 19.34% of the total cropped area, in the year 1981-1982. It decreased by 0.70% and became 18.64%, in the year 1985-1986. The second important crop



in cash crops was ground-nuts. The share of ground-nuts in total cropped area was 120.15 acres, in the year 1981-1982. It decreased by 1.15 acres and became 119 acres, in the year 1985-1986. The ground-nuts occupied 11.20% of the total cropped area in 1981-1982. It decreased by 0.25% and became 10.95%, in the year 1985-1986. The third important crop, in cash crops was Vegetables. The share of vegetable, in total cropped area was 52.5 acres, in the year 1981-1982. It decreased by 2.125 acres and became 50.375 acres in the year 1985-1986. The vegetables occupied 4.9%, of the total cropped area in 1981-1982. It decreased by 0.27%, and became 4.63% in the year 1985-1986. The forth important crop in cash crops was Grapes. The share of Grapes, in total cropped area was 28.8 acres in the year 1981-1982. It increased by 10.2 acres and became 39 acres, in the year 1985-1986. The Grapes occupied 2.69% of the total cropped area, in 1981-1982. It increased by 0.90% and became 3.59%, in the year 1985-1986. The fifth important crop in cash crops was Guavas. The share of Guava-orchard in total cropped area was 13.75 acres, in the year 1981-1982. It decreased by 0.375 acre and became 13.375 acres, in the year 1985-1986. The Guava-orchard occupied 1.28% of the total cropped area in 1981-1982. It decreased by 0.05% and became 1.23%, in the year 1985-1986. Other cash crops (i.e. Turmeric, Tobacco, Betel leaves and Flowers), occupied in all 10.5 acres of the total cropped area in 1981-1982. The share of the other cash crops increased by 2.25 acres and became 12.750 acres,

in the year 1985-1986. Other cash crops occupied 0.98% of the total cropped area. It increased by 0.20% and became 1.18%, in the year 1985-1986.

The share of Fodder, in total cropped area was 32.625 acres, in the year 1981-1982. It decreased by 5.175 acres and became 27.450 acres, in the year 1985-1986. Fodder occupied 3.04% of the total cropped area, in the year 1981-1982. It decreased by 0.51% and became 2.53%, in the year 1985-1986. The share of Grass was 18 acres and Elephant Grass 14.625 acres, in the total cropped area, in the year 1981-1982. It decreased by 1.5 and 3.675 acres and became 16.5 and 10.95 acres respectively in the year 1985-1986.

The aggregate share of all the Food Crops in total gross cropped area was 606.625 acres, in the year 1981-1982. It increased by 15.525 acres and became 622.15 acres, in the year 1985-1986. The total share of all cash crops, in the total cropped area was 433.100 acres, in the year 1981-1982. It increased by 4.025 acres and became 437.125 acres, in the year 1985-1986.

The cropping Intensity of the borrower farmers was 109.248, in the year 1981-1982. It increased by 1.521 and became 110.769 in the year 1985-1986.

6.C. 5 : CROPPING INTENSITIES :

Cropping Intensities of irrigated and non-irrigated crop area, in 1981-1982 and 1985-1986, of different size groups, of borrower farmers are given in Table No.6.23.

TABLE NO.6.23

CROPPING INTENSITIES OF IRRIGATED AND NON-IRRIGATED CROP AREA OF DIFFERENT SIZE GROUPS IN 1981-1982 AND 1985-1986 OF BORROWER FARMERS

Size Group	1981-1982		1985-1986		Increase or decrease	
	Irrigated	Non-Irrigated	Irrigated	Non-Irrigated	Irrigated	Non-Irrigated
1. Less than 2.5 acres	127.236	110.929	130.032	110.927	+ 2.796	Nil
2. 2.5 acres to 5 acres	120.047	110.469	127.202	108.017	+ 7.155	- 2.152
3. Above 5 acres to 10 acres	111.196	100.887	108.264	105.982	- 2.932	+ 5.095
4. Above 10 acres to 20 acres	112.374	100.313	114.851	99.842	+ 2.477	- 0.471
5. Above 20 acres	127.059	100.000	129.412	98.361	+ 2.353	- 1.639
Total of all size groups	116.436	103.304	118.228	104.466	+ 1.792	+ 1.162

From the above table No. 6.23 it is clear that, the cropping intensities of irrigated cropped area of borrower farmers of all the size groups have been increased (except size group No.3) during the period under consideration (i.e. 1981-1982 to 1985-1986).

The cropping intensity, of irrigated crop area, of the size group No.3, of the farmers has been decreased by 2.932 during the period under consideration. The cropping intensities, of the irrigated crop area, of the size groups No. 1,2 4 and 5 of the farmers were 127.236, 120.047, 112.374 and 127.059 respectively, in the year 1981-1982. It increased by 2.796, 7.155, 2.477 and 2.353 and became 130.032, 127.202, 114.851 and 129.412 respectively, in the year 1985-1986.

There was no change in the cropping intensity of non-irrigated crop area, of the size group No.1 during the period under consideration (i.e. 1981-1982 to 1985-1986). The cropping intensities of the non-irrigated crop area of size groups No.2 and 4,5 of the borrower farmers, were 110.169 100.313 and 100 respectively, in the year 1981-1982. It decreased by 2.152, 0.471 and 1.639 and became 108.017, 99.842 and 98.361 respectively, in the year 1985-86. The cropping intensity of non-irrigated crop of size group No.3, farmers, was 100.887, in the year 1981-1982. It increased by 5.095 and became 105.982, in the year 1985-1986.

The cropping intensity of all irrigated crop area, of all the borrower farmers was 116.436, in the year 1981-1982. It increased by 1.792 and became 118.228 in the year 1985-1986. The cropping intensity of all non-irrigated crop area, of all the borrower farmers has been increased by only 1.162 during the period under consideration (i.e. 1981-1982 to 1985-1986).

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According to the opinion of borrower farmers it is clear that, the cropping intensity of irrigated crop area remained at lower level because of sugar-cane crop, Sugar cane crop requires minimum 12 months for its growth and in taking addition to that the sugar-factory delays in taking sugar-cane in proper time from the farm. Therefore, the cropping intensity remains at lower level.

The cropping intensity of non-irrigated crop area was lower level due to increasing drought frequency.

6.C.6 YIELD PER ACRE :

The average yield per acre of different crops of borrower farmers is given in table No.6.24.

TABLE NO.6.24CROPWISE YIELD PER ACRE OF BORROWER FARMERS IN 1981-1982 and 1985-86.

Crops	Yield per acre of borrower farmers in 81-82	Yield per acre of borrower farmers in 1985-1986.	Increase or decrease in yield per acre during 1981-82 to 85-86
<u>FOOD CROPS:</u>			
(In quintals)			
Jowar	4.59	4.57	-0.02
Wheat	4.38	5.07	+0.69
Bajara	1.62	0.72	-0.90
<u>PULSES</u> (1 to 5)	2.67	3.20	+0.53
1) Hulaga	2.89	3.59	+0.70
2) Gram	2.08	2.38	+0.30
3) Tur	2.38	2.88	+0.50
4) Moong	2.33	2.53	+0.20
5) Matka	2.48	2.50	+0.02
Maize	5.00	5.67	+0.67
Rice	4.00	5.00	+1.00
<u>CASH CROPS :</u>			
Sugar-Cane(In Tonnes)	41.88	41.02	-0.86
Grapes(In Boxes)	985.00	1510.00	+ 525.00
Ground-nuts(In quintals)	1.70	1.55	-0.15
Vegetables(In Rs.)	2954.00	3685.00	+731. 00
Turmeric(In quintals)	7.00	8.00	+1.00
Guava-Orchard(In Rs.)	2792.00	3375.00	+583 .00
Tobacco (In quintals)	1.47	2.20	+0.73
Betel leaves(In Rs.)	7286.00	11000.00	+3714.00
Flowers(In Rs.)	5000.00	7000.00	+2000.00
<u>FODDER:</u>			
Grass(In Rs.)	1800.00	2000.00	+ 200.00
Elephant grass (In Rs.)	2000.00	2500.00	+ 500.00

From the table No. 6.24 it is clear that, the average yield per acre of Wheat, Pulses, Maize and Rice was 4.38, 2.67, 5 and 4 quintals respectively, in the year 1981-1982 of borrower farmers. It increased by 0.69, 0.53, 0.67 and one quintal and became 5.07, 3.20, 5.67 and 5 quintals respectively, in the year 1985-1986. The average yield per acre of Jowar and Bajara was 4.59 and 1.62 quintals respectively, in the year 1981-1982, of the borrower farmers. It decreased by 0.02 and 0.90 quintal and became 4.57 and 0.72 quintal respectively, in the year 1985-1986. The Pulses includes Hulga, Gram, Tur, Moong and Matki. The average yield per acre of Hulaga, Gram, Tur, Moong and Matki was 2.89, 2.08, 2.38, 2.33 and 2.48 quintal respectively, in the year 1981-1982. It increased by 0.70, 0.30, 0.50, 0.20 and 0.02 quintals and became 3.59, 2.38, 2.88, 2.53 and 2.50 quintals respectively, in the year 1985-1986.

The average yield per acre of cash crop, Sugar-Cane was 41.88 tonnes, in the year 1981-1982, of borrower farmers. It decreased by 0.86 tonne and became 41.02 tonnes in the year 1985-1986. The average yield per acre of Grapes, was 985 boxes (each box contains 5 K.g. grapes) in the year 1981-1982, of the borrower farmers. It increased by 525 boxes and became 1510 boxes, in the year 1985-86. The average yield per acre of Ground-nuts was 1.70 quintals in the year 1981-1982, of the borrower farmers. It decreased by 0.15 quintal and became 1.55 quintals, in the year 1985-1986. The average yield per acre of Turmeric and Tobacco was 7 and 1.47

quintals respectively, in the year 1981-1982, of the borrower farmers. It increased by 1.00 and 0.73 quintals and became 8 and 2.20 quintals respectively in the year 1985-1986. The average yield per acre of Vegetables, Guava-Orchard, Betel leaves and Flowers was Rs. 2954, 2792, 7286 and 5000 respectively, in the year 1981-1982, of the borrower farmers. It increased by Rs. 731, 583, 3714 and 2000, and became Rs. 3685, 3375, 11000 and 7000 respectively, in the year 1985-1986. The average yield per acre of Grass and Elephant grass was Rs. 1800 and 2000 respectively, in the year 1981-1982, of the borrower farmers. It increased by Rs. 200 and 500 and became Rs. 2000 and 2500 respectively, in the year 1985-1986.

According to the opinion of the farmers, the average yield per acre has come down due to droughts and use of chemical fertilisers.

6.C.7 CHANGE IN OUTPUT PATTERN :

Change in cropwise production of the borrower farmers is given in table No. 6.25 during the period under consideration (i.e. 1981-1982 to 1985-1986).

TABLE NO.6.25
CHANGE IN CROPWISE PRODUCTION OF BORROWER FARMERS

Crops	1981-1982	1985-1986	Increase or decrease in output during the period 81-82 to 85-86
<u>FOOD CROPS</u>	2381.99	2494.07	+ 112.08
(In quintals)			
Jowar	1617.98	1645.31	+ 27.33
Wheat	375.04	430.32	+ 55.28
Bajara	108.14	48.42	- 59.72
<u>PULSES: (1 to 5)</u>	260.33	328.00	+ 67.67
1) Hulaga	178.00	230.00	+ 52.00
2) Gram	25.00	31.00	+ 6.00
3) Tur	19.00	23.00	+ 4.00
4) Moong	21.00	24.00	+ 3.00
5) Matki	17.33	20.00	+ 2.67
Maize	17.50	38.27	+ 20.77
Rice	3.00	3.75	+ 0.75
<u>CASH CROPS</u>			
Sugar-Cane (In Tonnes)	8685.91	8311.68	- 374.23
Grapes(In Boxes)	28368.00	58890.00	+30522.00
Ground-nuts (in quintals)	204.26	184.45	- 19.81
Turmeric(In quintals)	3.50	4.00	+ 0.50
Tobacco(In quintals)	6.62	9.90	+ 3.28
Betel leaves (In Rs.)	38252.00	68750.00	+30498.00
Guava-Orchard (In Rs.)	38390.00	45141.00	+ 6751.00
Flowers(In Rs.)	1250.00	10500.00	+ 9250.00
Vegetables(In Rs.)	155085 .00	185632.00	+30547 .00
<u>FODDER :</u>			
Grass(In Rs.)	32400.00	33000.00	+ 600. 00
Elephant grass(Rs.)	29250.00	27375.00	- 1875.00

From the table No.6.25 it is clear that, total food crop production, of borrower farmers was 2381.99 quintals, in the year 1981-1982. It increased by 112.08 quintals and became 2494.07 quintals in the year 1985-1986. The production of Jowar, Wheat, Pulses, Maize and Rice was 1617.98, 375.04, 260.33, 17.50 and 3.00 quintals respectively, in the year 1981-1982 (of the borrower farmers). It increased by 27.33, 55.28, 67.67, 20.77 and 0.75 quintals respectively and became 1645.31, 430.32, 328, 38.27 and 3.75 quintals respectively, in the year 1985-1986. The production of Bajara was 108.14 quintals in the year 1981-1982 (of the borrower farmers). It decreased by 59.72 quintals and became 48.42 quintals, in the year 1985-1986. The production of pulses namely Hulaga, Gram, Tur, Moong and Matki has been increased by 52, 6, 4, 3 and 2.67 quintal, during the period under consideration (i.e. 1981-1982 to 1985-1986).

The production of Sugar-Cane (of borrower farmers) decreased by 374.23 tonnes during the period under consideration. The production of Grapes increased by 30522 boxes (each box contains 5 Kg. Grapes) during the period under consideration. The production of Ground-nuts decreased by 19.81 quintals during the period under consideration, of borrower farmers. In the same period, the production of Turmeric and Tobacco increased by 0.50 and 3.28 quintals respectively (of the borrower farmers).

The production of Betel leaves, Guava-Orchard, Flowers and Vegetables increased by Rs. 30498, 6751, 9250 and 30547 respectively, during the period under consideration (of the borrower farmers).

The production of Grass increased by Rs. 500 and the production of Elephant grass decreased by Rs. 1875, during the period under consideration (i.e. 1981-1982 to 1985-1986), of the borrower farmers.

6.C.8 CHANGE IN INCOME STRUCTURE

Change in Income Structure of borrower farmers during the period 1981-1982 to 1985-1986 is given in the table No. 6.26

TABLE NO. 6.26CHANGES IN INCOME STRUCTURE OF BORROWER FARMERS

Crops	1981-1982	1985-1986	Increase or decrease in Income.
<u>FOOD CROPS</u> (i to vi)	488232.80	643893.30	155660.50
i) Jowar	307416.20	378421.30	+ 71005.10
ii) Wheat	93760.00	133399.20	+ 39639.20
iii) Bajara	15139.60	9926.10	- 5213.50
iv) Pulses :	68662.00	112685.00	+ 44023.00
1. Hulaga	42720	69000	+ 26280
2. Gram	7750	13795	+ 6045
3. Tur	5890	8050	+ 2160
4. Moong	6930	11040	+ 4110
5. Mataka	5372	10800	+ 5428
vi) Maize	2625.00	8036.70	+ 5411.70
vii) Rice	630.00	1425.00	+ 795.00
<u>CASH CROPS</u> (i to ix)	3087427.60	4869645.15	1782217.55
i. Sugar cane	2136733.80	2975581.40	838847.60
ii. Grapes	624096.00	1472250.00	+ 848154.00
iii. Ground nuts	87831.80	98680.75	+ 10848.95
iv. Vegetables	155085.00	185632.00	+ 30547.00
v. Turmeric	1155.00	4200.00	+ 3045.00
vi. Guava orchard	38390.00	45141.00	+ 6751.00
vii. Tobacco	4634.00	8910.00	+ 4276.00
viii. Betel leaves	38252.00	68750.00	+ 30498.00
ix. Flowers	1250.00	10500.00	+ 9250.00
<u>FODDER</u> : (i + ii)	61650.00	60375.00	- 1275.00
i. Grass	32400.00	33000.00	+ 600.00
ii. Elephant grass	29250.00	27375.00	- 1875.00
Total	3637310.40	5573913.45	1936603.05

From the table No.6.26 it is clear that, the total income, of the borrower farmers, from Food crops was Rs. 488232.80 in the year 1981-1982. It increased by Rs. 155660.50 and became Rs. 643893.30 in the year 1985-1986. Only the income from food crop namely Bajara decreased by Rs. 5213.50 during the period under consideration (i.e. 1981-1982 to 1985-1986). The income from the food crop namely Jowar, Wheat, Pulses, Maize and Rice was Rs. 307416.20, 93760, 68662, 2625 and 630 respectively, in the year 1981-1982. It increased by Rs. 71005.10, 39639.20, 44023, 5411.70 and Rs. 795 and became Rs. 378421.30, 133399.20, 112685, 8036.70 and Rs. 1425 respectively, in the year 1985-1986. The income from pulses namely Hulaga, Gram, Tur, Moong and Matki increased by Rs. 26280, 6045, 2160, 4110 and Rs. 5428 respectively during the period under consideration.

From the Table No. 6.26 it is also clear that, the total income of the borrower farmers, from the Cash crops was Rs. 3087427.60 in the year 1981-1982. It increased by Rs. 1782217.55 and became Rs. 4669645.15 in the year 1985-1986. The income from Sugar-cane Grapes, vegetables and Betal leaves was Rs. 2136733.80, 624096, 155085. and Rs. 38252 respectively, in the year 1981-1982 (of the borrower farmers). It increased by Rs. 838847.60, 848154, 30547 and Rs. 30498 and became Rs. 2975581.40, 1472250, 185632, and Rs. 68750 respectively in the year 1985-1986. The income from the cash crops namely Ground nuts, Turmeric, Guava orchard, Tobacco and Flowers, (of borrower farmers) increased by Rs. 10488.95, 3045, 6751, 4276 and Rs. 9250 respectively during the period under consideration (i.e. 1981-1982 to 1985-1986).

The total income (of the borrower farmers) from the Fodder was Rs. 61650 in the year 1981-1982. It decreased by Rs.1275 and became Rs. 60375, in the year 1985-1986. The income from Grass increased by Rs. 600 only and Elephant grass decreased by Rs. 1875 during the period under consideration (i.e. 1981-1982 to 1985-1986).

The total income, of the farmers from all the kinds of crops was Rs. 3637310.40 in the year 1981-1982. It increased by Rs. 1936603.05 and became Rs. 5573913.45 in the year 1985-1986.

6.C.9 : COST OF CULTIVATION :

Cost Of Cultivation of Gross Cultivated Area according to different items of borrower farmers during the period 1981-1982 to 1985-1986, is given in table No. 6.27.

TABLE NO.6.27COST OF CULTIVATION OF GROSS CULTIVATED AREA OF BORROWER FARMERS

Item of Expendi ture.	1981-1982		1985-1986		Increase	
	Total (In Rs.)	Per acre (In Rs.)	Total (In Rs.)	Per acre (In Rs.)	Total (In Rs.)	Per acre (In Rs.)
Labour	851850	794.38	1182800	1088.41	330950	294.03
Fertilisers and Manures	714900	666.67	992625	913.41	277725	246.74
Seeds	24250	22.61	31140	28.66	6890	6.05
Insecticides	119675	111.60	211555	194.67	91880	83.07
Others	70950	66.16	115850	106.60	44900	40.44
Total	1781625	1661.42	2533970	2331.75	752345	670.33

From the table No.6.27 it is clear that, the total cost of cultivation, of borrower farmers, of the gross cultivated area was Rs. 1781625 in the year 1981-1982. It increased by Rs. 752345 and became Rs. 2533970 in the year 1985-1986. The average cost of cultivation, per acre of gross cultivated area was Rs. 1661.42, in the year 1981-1982. It increased by Rs. 670.33 and became Rs. 2331.75, in the year 1985-1986.

The expenditure on Labour, Fertilisers and Manures, Seeds, Insecticides and Other Expenditure, of the borrower farmers, was Rs. 851850, 714900, 24250, 119675 and 70950 respectively in the year 1981-1982. It increased by Rs. 330950, 277725, 6890, 91880 and Rs. 44900 and became Rs. 1182800, 992625, 31140, 211555, and Rs. 115850 respectively, in the year 1985-1986.

6.C.10 : SAVING HABIT OF BORROWER FARMERS :

Saving habit of borrower farmers is given in table No.6.28

TABLE NO.6.28SAVING HABIT OF BORROWER FARMERS

Saving Accounts in Bank.	1981 - 1982		1985 - 1986	
	No.of borrower farmers.	% to total	No.of borrower farmers	% to total
1. Yes	8	4.49	8	4.49
2. No.	170	95.51	170	95.51
Total	178	100.00	178	100.00

From the table No.6.28 it is clear that there was no change in the saving accounts of the borrower farmers during the period under consideration (i.e. 1981-1982 to 1985-1986). Only 4.49% borrower farmers have saving habit during the period under consideration. It appears that the saving tendency of the farmers remained unchanged during the period 1981-1982 to 1985-1986.