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## AGRICULTURAL INFRASTRUCTURE DEVELOPMENT IN THE GENERATION OF INCOME AMONG THE SMALL AND MARGINAL FARMERS

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### ABSTRACT

*The study examines ways and means of small and marginal farmers in the generation of capital and its contribution in agricultural practices. To strengthen the agriculture development, use of technologies, reduction in the cost of cultivation, there is a need of huge investment in agriculture which would enable through macro level policy. The fast expansion of livestock development, farm equipments etc would attract the farmers to involve in the farming activities more effectively. In order to expand the cultivation of agricultural crops to boost the growth of 70% small and marginal farmers in the creation additional job opportunities, income, market orientated policy integration are necessary, which is possible only by strengthening agricultural infrastructure of small and marginal farmers.*

### KEYWORDS

Agriculture Infrastructure, Farming.

### INTRODUCTION

Capital is the most important of all factors of production. A farmer usually depends on capital only after assessing the land and labour availability. The lack of capital is an important determinant in the transformation of traditional and subsistence type of agriculture transforming into commercial agriculture. The intensive use of capital per unit of land is an important pre-requisite for raising productivity and income of small and marginal farmers. Besides an improved agricultural technology, such as the use of important seeds, fertilizers, chemicals, machinery and equipments calls for cash requirements on agriculture. The capital becomes assets such as land, livestock, machinery, building, equipments of small and marginal farmers. As the capital becomes one of the most scarce resources, it must be managed wisely and hence the agricultural finance contributes more in the creation of assets of small and marginal farmers. The efficient management and controlling of asset assumes great importance in generation of income of small and marginal farmers. Further, the cultivation practiced by them influences more in their income generation. As the cost of production, yield from crop influence the income of the small and marginal farmers to a certain extent, a study of this nature is required.

### OBJECTIVES OF THE STUDY

1. To know the assets and liability position of small and marginal farmers
2. To understand the main components of farmer's assets and its usage
3. To understand the crop pattern, agricultural operation and income derived.

### METHODOLOGY

#### I) AREA OF STUDY

Area of the study refers to Gangavalli Taluk of Salem District of Tamilnadu, one of the Southern States of India. Gangavalli Taluk consists of 42 revenue villages; the occupation for 95% of the people is agriculture and allied activities. This Taluk has 10% big farmers and 90% small farmers and marginal farmers. As the big farmer forms a small percentage of total farmers, small and marginal farmers alone were considered for the study. Banks in Gangavalli Taluk consists of Primary Agricultural Co-operative Banks, Nationalized commercial banks and other scheduled banks.

#### II) SOURCES OF DATA

The data were collected from the farmers and banks using two separate interview schedules, one for farmers and another for banks. In order to make the data collection effective, interview schedules have been prepared in such a way that the respondents were able to express their opinions freely and frankly. Further, for farmers, the interview schedule has been translated into Tamil so as to enable the farmers to understand and answer the questions clearly without any ambiguity.

#### III) SAMPLING DESIGN

For the purpose of the study, 500 farmers consisting of small farmers and marginal farmers were selected using random sampling method. Regarding banks, there are thirteen cooperative banks and five nationalized and scheduled banks that are found in Gangavalli Taluk were selected for the study.

#### IV) TOOLS FOR ANALYSIS

For purpose of analysis, the following tools were used in this study.

- Percentage analysis
- Chi-square analysis
- Summary statistics

### RESULTS AND DISCUSSION

The assets of the farmers consist of land, farm equipments, live stock and other assets. The land is classified as dry and wet land, the farm equipments are tractors and accessories, lorry / van, motor pump, electricity and diesel, sprayer, bullock cart, hand cart etc. Cows, poultries, buffaloes, bullocks, sheep / goat, pig, rabbit etc are considered as live stock. The other assets such as wells, bore wells, farm house, cattle shed, trees etc are also adding the value of the assets. These assets are base in generating income through agricultural operations for small and marginal farmers.

To analyze the asset position of the small and marginal farmers, a summary statistical method was used. As a result, the farmers holding between 5 and 10 acres of dry land or 2.5 and 5.0 acres of wet land and the farmers holding below 5 acres of dry land (or) 2.5 acres of wet land are classified as small and marginal farmers. In this study, the average wet land held by the farmer is only 2.04 acre and dry land holding 1.64 acres with the average value per acre Rs. 244950 and Rs. 92730 respectively. The average size of land holding has declined considerably over the years. This would increase the cost of production and reduce the viability of small and marginal farmers in generating income and wealth.

Out of 500 small and marginal farmers were taken for the study, 1.4 (7) farmers owned poultry equipments, 1.2 (6) farmers owned tractors and accessories, 0.4% (2) farmers owned lorry / van, 46.4% (232) farmers owned motor pumps sets, 31.4 (157) farmers owned sprayers and other equipments owned by them 1.6% (8) and 17.6% (88) farmers are not having any of these farm equipments for their agricultural operations. To carryout the agricultural operation effectively, the farm equipments are necessary. 17.6% small and marginal farmers not having any farm equipments, it clearly indicates that they have to hire the same from

outside at a higher cost which results in increase of cost of production. Further, the farmers may not perform any agricultural operations in a particular season because of high cost and more demand for the agriculture equipment which leads to loss of income in that particular season.

In addition to the above, the total income of the farmers about 40.82% was agricultural income and remaining 59.18% income was non- agriculture income which includes 10.86% farm livestock, diary etc. Though livestock's / dairying is the part of agriculture, in addition to the agriculture operation the farmers can grows more live stocks which may generate, more income than the agricultural operations.

Out of 500 small and marginal farmers, 70.8% (354) small and marginal farmers owned cows and remaining 29.2% (146) small and marginal farmers owned sheeps / goats / bullocks / poultries.

While discussing agriculture practices, majority (92.35%) of the farmers are cultivating 3 months period mono type food crops more than the 6 months period cash crops. This is because, the cultivation of cash crops are more expensive. Hence the government should take appropriate steps to increase cash crops cultivation along with food crops. Further majority of the farmers revealed that there was limit to access credit on long term basis to develop water facilities and other infrastructure but the banks offer only short-term crop loan which was not useful because of the lack of basic facilities such as water, Equipments, etc., There is also no proper linkage between production and marketing which would force the farmer to sell their produce through private agent at unfair prices. This unorganized sector should become an organized sector, then only these small and marginal farmers can become economically viable and sustainable.

## RECOMMENDATIONS

### CROP INSURANCE

It is found that the coverage of crop insurance in the selected area for the study is too low (0.02%). This is due to unawareness of farmers about crop insurance schemes which have been introduced to protect their crops from disease and natural disasters. In this context, it is also suggested that the government and banks to extend their support by creating awareness and funding for the same.

### CO OPERATIVE FARMING

It is found from the study that due to the increase in the cost of production, the income of the farmers has continuously decreased. In this situation, all the farmers are discontinuing or shifting the agricultural activities (Rank 1). In this context, 73.4% of farmers opined that the cost reduction is possible only through cooperative farming. Hence, it is recommended that the government has to design appropriate policies and take appropriate steps to implement cooperative farming.

### MODERNIZATION OF AGRICULTURAL PRACTICES

It is found from the study that majority (72.2%) of the farmers are adopting traditional methods of agriculture such as use of mono type of crops , traditional type of farm equipments etc. This method does not suit to the present situation which is consume time, increase cost of production. Hence, it is suggested to the farmers to use modern cultivation practices such as high yield varieties (HYV), water saving sprinkler or drip irrigation and demand oriented crops, crop rotation etc to get better yield and thereby better income.

### INFRASTRUCTURE PROMOTION

In many businesses, professions, and organization infrastructure facilities are playing vital role. But in the agriculture sector is also the requirement of an inevitable to do agriculture operation more effectively. The infrastructure includes, water facility, good land, power, farm equipments transportation, marketing facilities, storage facilities etc., the big farmers would developed these facilities easily. But the small and marginal farmers are faced lot of problem to access these facilities to do their agriculture operations because they have no finance to develop these facilities. If be take up the industrial sector, the Government has aranged all facilities like DIC, SIPCOT, or other type of industrial estate. Now-a-days the government continuously developing various park as like software park, Textile park, film city's , entertainment parks etc except the agriculture park. All the parks required but the survival of these parks in the hands of agriculture park hence the government may develop a user friendly agriculture centre by providing more infrastructure which would enable the small and marginal farmers can get all resources to perform agriculture operation more profitable ways.

## CONCLUSION

Like other industries, low spending on agricultural infrastructure in the major impediment for the growth of India. Since the agriculture sector is an unorganized one, the private, public is afraid do invest the money in this sector. Though, every year the Government is allocating fund for the development of agricultural infrastructure, it is not solving problem of the small and marginal farmers permanently. The constraints like inadequate water, finance, technology, labour, unfavorable climate etc are never ending problems of the small and marginal farmers. The Government should provide adequate support services like development of livestock, farm equipment facilities, fertilizer, Transportation which would attract and retain the farmers in same industry and stop prevent these no shift from Agriculture to other industry. Though the various uncoverable factors like climate conditions, price, etc, by developing basic infrastructure to perform effectively and protect them from these constrain would lead stabilization of price, make ensure to protect both farmers and consumers.

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