

RURAL INDEBTEDNESS IN NIZAM'S ERA - FOCUS ON LAST NIZAM (1911-1948 A.D)

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Abstract

Security is a well-known obstacle to rural prosperity. It is cancer, it is self-destructive, it kills, and it kills. It lowers agricultural productivity, undermines social psychology, increases inequality in the distribution of socio-economic opportunities and benefits, and undermines social development and community commitment.

Collecting the institutional structure of Indian society is very difficult, if not impossible. Poverty is associated with unequal distribution of resources and increases debt, poverty, and inequality. Of course, this ugly profession can be eradicated, but the conscious effort to eradicate poverty and rural debt requires strong determination and community commitment.

Vulnerability in this complex cycle of cause and effect must be identified immediately. Improving this vulnerability is the right strategy to break through the barriers. The task of detecting vulnerability requires social research. It is important to remember that rural glory is not a social, economic, or political issue. This is a serious and important issue related to ordinary society's social, political, and economic structure.

Introduction

Indebtedness - Resolution of Some Conceptual Issues:

We hope that the word “must” means a lot to get this word out of the deep fog. The cacophony often comes from negative emotion, part of a local origin, part of a foreign origin.

The term “debt” refers to the state in which he (a person, family, or institution) is in debt (usually a loan). The meaning is often memorable but too broad to convey the desired idea. We know that many families take out loans to start their businesses and recoup some of the business profits of entrepreneurs. Depending on the socio-economic situation, the dividend or tax deduction given to the producer may be used as an incentive or reward for good cooperation or termination of the contract. The cost of the perceived benefit is felt, i.e. C) Rewards of unimaginable benefits. If the loan cost reflects one of the higher values, this is a business that needs money to invest. Anyone interested in the history of Western economic thought knows the interesting theory developed after the Industrial Revolution.

However, the sound of optimism can be misleading if we forget that in some socio-economic circumstances (as far as we know), taxes can be passed on to the victims of the donor's socio-economic situation. This is all. Public Recognition in the Executive and Exercise Marshall was an attractive man close to retirement, but his significance was overshadowed by his firm hopes for a realistic assessment of social progress. So, if we use the word “end,” we will cut two lines at once; One is based on the complexity of our Indian experience, and the other is based on scientific and scientific aspirations, even economic theory.

History teaches us a lot of exciting and exciting debates, especially between religious writers and social reformers. Socrates' last hope was when he remembered that he had to pay

off the chicken debt. So debt is a curse, a curse, and a traumatic experience. However, India's land debt has not lost its appeal.

The Economic History of Telangana region during 1883-1948

Much has been written recently about the economy, agriculture, and the farming community to enhance our understanding of rural development. It can be said that there is a large amount of historical and historic research done in different places, but the available studies show that the results of Indian farming vary from region to region and region to region.

“C.J. Baker in his work the Politics of South Indian argued” Unemployment in these built villages is very different from that of rural Abhijta. Rural people play an essential role in the rural economy. Life in many other villages depends on them. The village elders had many craftsmen and enslaved people, and many laborers worked in their fields. In the past, many villagers had to apply for loans.¹

Review of Literature

Several studies have been conducted in India since the mid-1990s to assess whether the development of new agricultural technologies in India has affected all segments of the farming community. Several studies have focused on the impact of new agricultural technologies on smallholder farmers and poverty, debt, income, consumer spending, and so on.

Shah and Sah (2004)² conducted a study on poverty reduction and related causes in southwest Madhya Pradesh. Research has shown that some rural areas, especially small and landless farms, are not affected by medium or high growth rates. The results show that the needs and infrastructure of health and education, including agriculture and market support to reduce long-term poverty, are not growing rapidly.

Chandel and Perrault (1999)³ attempted to test how poverty rates vary between 32% and 19% in rural areas between 45% and 27%. Medium and large-scale farmers, comprising 16% of rural households, have a shallow risk of 11% to 16%. Poverty is closely linked to land ownership, with small and medium-sized farmers managing 32.3% of the land, and it is the minor source of agricultural development.

Shankar (1990)⁴ studied land production, wealth creation, and income distribution in three villages in eastern Uttar Pradesh. In summary, the final results show that the income of the local farmers is 26% of the household income and 15% of the salary. Revenue from service is 30%, and remittance is 10%. Agriculture accounts for 40% of the population, followed by services (18%) and payments (11%), followed by wages (8%). Small farms were 58%, and wages were down 0.04%. Service revenue reached 11%, remittances - 15%.

Paul (1990)⁵ conducted a study from 1969/70 to 1982/83 to examine the temporal changes in the overall poverty rate of farming families in Haryana. Data from different categories assess four poverty indicators: household size, household adult size, poverty level, and annual index. Research shows that agricultural poverty increased in the 1970s, first for smallholder farmers and then middle-class farmers. Poverty is not new to large farmers. The study also showed that poverty is related to irrigation in the region.

In their study, **Prihar and Singh (1988)**⁶, identified different sources of agricultural economy and the level of rural debt available to other sectors of farmers. The authors found that medium- and large-scale farmers borrowed farms and tractors from Punjab loan offices more than small-scale farmers. However, most smallholder farmers borrowed money from non-governmental organizations, and as farmland grew, farmers' shares increased. Factors affecting the relationship between traditional loans and fixed investments, fixed costs per hectare, personal expenses, and non-institutional loans related to total agricultural investment.

Balishter and Singh (1985)⁷ studied the debt levels and loan restrictions available to different categories of farmers in Uttar Pradesh. According to the study, commercial banks and cooperatives provide financial support to small and medium-sized farmers, while commercial banks and cooperatives provide financial support to small and medium-sized nonprofit farmers. The gap between the demand of smallholder farmers and access to credit is very negligible. Small farmers make up almost 11%, medium and large farmers more than 24% and more than 40%.

Misra and Mitra (1984)⁸ studied the plight of smallholder farmers in the Ganjam region of Odisha. The structure includes 412 condominiums and 323 small condominiums in two-story houses in Ganja province. According to the study, 87% of farmers in the state are small or medium-sized farmers with an income of Rs 525 for part-time workers and Rs 614 for small businesses. About 15% of these households have a negative net income. The lack of HYV seeds, fertilizers, and pesticides has discouraged these families from adopting new farming methods.

Rajput et al. (1980)⁹ conducted a study to determine the level of debt and utilization of farmers in the Agra district of Uttar Pradesh. Research has shown that the average debt per capita is slightly higher than that of other companies. NGOs provide financial support to the agricultural sector and are widespread among smallholder farmers, especially smallholders. Consumer behavior indicates that creditors use 70% of them. Investments made by rich and poor alike focus on non-productive goals

Sivakumar (1978)¹⁰ conducted Research in two Tamil Nadu villages to develop a farming class to repay loans. These studies show that large farmers dominate these cities. Solidaridad donors are middle-class, small, and landless farmers. Landless farmers lend to more customers. Large-scale farmers receive loans to purchase and repurchase assets.

Dhawan and Kahlon (1978)¹¹ examined the effectiveness and productivity of small business lending in a study conducted in the Ferozepur district of Punjab. The authors found that the borrowing income of farmers (36.56%) and cooperatives (34.38%) is the commission. Takagi government bonds accounted for 19.06%, and professional providers accounted for 10%. In the overall performance analysis, smallholder farmers are heavily investing in machinery and equipment, livestock and seeds, fertilizer, and mineral fertilizers, as the MVP index of these resources is much higher than their value.

Bakshi (1978)¹² conducted a study on the debt demand of smallholder farmers in the dangerous areas of Raipur. The study is based on an analysis of 40 small farms in the Raipur district of Madhya Pradesh. The survey showed that about 60% of young people have applied for a loan. The primary source is loan sharks, which offer low-income individuals an average interest rate of 860% to 62.5%. About 0% of farmers want to get more loans for themselves, while less than a third of farmers take out loans below R.

This experiment was supplemented by a nutrition study by **Singh et al. (1977)**¹³ corrected in eastern Uttar Pradesh. Studies have shown that the daily consumption of all foods is higher for large farming families than for families with small and medium-sized farms. The problem for farming families is not lack of protein but lack of calories.

Rao (1975)¹⁴ surveyed three villages in the Visakhapatnam district of Andhra Pradesh and examined young people's welfare and lending policy. Research shows that large-scale farmers are primarily collaborative donors. Cooperatives are highly accessible to large producers and are compulsory for small producers. Research has shown that smallholder farmers cannot invest inland to get more productivity, limiting their ability to build successful infrastructure.

Subramanian et al. (1971)¹⁵ conducted a study to determine the demand, supply, and demand for agricultural credit in Tamil Nadu. The study found that, on average, 40% of farm costs were invested in external resources. As the size of the company increases, so makes the overall demand for debt. The spread of most loans is directed at the smallest object. Couple debt is 61.73% of total debt. Affärsbankerna is 13% of all loans. The rest went to lenders and others. The cooperative helped big farmers Small farmers who need more loans to cover their expenses will not be able to take advantage of the unified sector.

Jodha (1971)¹⁶ attempted to formulate a long-term debt policy for agricultural financial institutions. Small farmers have not attracted customers with commercial banks. The study shows the long-term viability of small businesses under the Gujarat Cooperative Development Plan, one of the country's best NBRs. The survey showed that many microfinance holders have not changed since the simplification of debt policy through the implementation of proper credit policy tools.

It's about the **Galgalikar et al. (1970)**¹⁷ studied the method of revenue sharing, savings, and expenditure in the village of Jalalpur in Parvani district. The survey showed that the average commercial area of the city is 20 hectares; one-third of households, or 30%, own less than 10 hectares of land, equivalent to only 6.35% of the total forest area of the municipality. In small farms, wages are calculated for most of the gross income that exceeds the property's net income.

With land prices rising, net per hectare income declining. In terms of profits, middle and lower-income groups have borrowed to cover their expenses. The study also shows that suitable materials are used by the high-income group.

Vyas et al. (1969)¹⁸ tried to learn the benefits of small and medium-sized farmers in Gujarat. Studies show that if small farmers move to a new farming system, they do not get enough income from farms to meet the family's general needs, which makes this approach unacceptable. Even ordinary farmers who disagree with this do not work. A total of 55% of the farmers interviewed did not use any ice. Research has shown that household consumption needs may differ from those of farmers.

Tewari (1965)¹⁹ analyzed details of demand and debt issues in Bank of India data. The authors found that the proportion of households affected by the developed economy was higher than the cereal production sector. Highly productive areas tend to have lower points than higher productive areas. Most of the loans given to large and large farmers were for agriculture, while small and medium-sized farmers' loans were mainly for use.

Misra (1961)²⁰ conducted a study analyzing the income distribution of Odisha farmers. The sample included 240 farming families from 50 villages in Puri County. 26.7% of households do not own land, 10% - less than 1 hectare, 32% - 1-3 hectares, 14% - 3-5 hectares, and the remaining 5 hectares. The survey showed that most households have less agricultural production because their land is less agricultural. The survey also showed that there is widespread poverty in the district. Poverty is caused by small numbers of people, bisexuality, lack of culture, and part-time unemployment.

Duraiswami (1950)²¹ attempted to study the plight of poor farmers in Bapatla village, Guntur district, Andhra Pradesh. Ten of them were farmers 2.5. Acres were acres of land. For small private farmers, the average house price ranges from Rs 380 to Rs 2,050. Meanwhile, the total land rent for low-income farmers is Rs. Rs. Rs 260 to Rs 1350 There is a direct link between rent and family expenses, but income is less than family expenses. The budget loss for each farmer below is Rs 40-40.

Objectives of the study:

The present study concentrates on the following objectives:

1. To find out the nature and composition of debt in Telangana during 1911-1948, which was the last phase of Asaf Jahi Dynasty?
2. To study how this period witnessed a turmoil due to an agrarian unrest due to volume of debt which led to a landless finally culminating in armed struggle by rural poor.
3. To study the changes initiated by state in various fields of administration such as cash payment towards revenue collection, audit and accounts, survey and settlements.
4. To study these measures had their cumulative impact on Agrarian society of Telangana during the 1911-1948.

Methodology:

After Nizam, most of the loans were reviewed financially. It also looks at the agricultural structure and undisclosed policies of Nizam and his government to ensure a comprehensive fiscal policy.

The survey is based on basic and advanced data. I am the Minister of Agriculture, H.E.H. trained as my primary source. Nizam and Tennessee State Public Administration Annual Report, Tennis and Home Loan Committee H.E.H. Report Land Reform Committee As a group, I would like to have available resources for books and ideas from the library.

Area of Study:

In particular, this study analyzes the reign of Mir Osman Ali Khan-Asaf Jah VII Nizam de Nizam (1911-1948). As the area is predominantly agricultural, the focus is on the economic relationship of the property rights system. The level of agricultural production is determined primarily by the owner relationship, land rights, and status.

Conclusion and suggestion

An Indian farmer applies for an annual loan but cannot repay the loan because the loan or agricultural produce is sufficient to repay the loan. "As a result of agricultural loans,

also known as rural loans, there is a well-known fact: Indian farmers are born on debt, live on debt, and die on debt.”

Giving a reputation for agricultural production is not bad. It is an integral part of the normal functioning of agricultural activities. Farmers in developed countries should also continue their work. The production revenue can pay for this. However, Indian farmers also offer loans for non-productive purposes. For example, they also provide credit to meet customers' needs, such as B. social services. B. Family, marriage, birth, death, litigation, etc. Unpaid debts. As a result, this debt has grown from generation to generation. Many farmers have minimal agricultural production and cannot afford it. India is facing a shortage of farmers due to delayed agricultural production, which will result in higher incomes. In cases they cannot recover from a suspicious return

"We found out that these farmers were ordinary people at that time, they planted small areas, their production was low, in your case, Surplus is still tiny, but there is a great need for agricultural credit and livelihoods, especially for those in debt. As a result, the debt burden fell on his head.

Estimates of Indebtedness

The Bank of India conducted a national debt survey in 1951, 1961, and 1971. The National Sample Survey conducted India on all investment and debt surveys in India 1981-82 and 1991-92. The purpose of the bank investment studies and general debt in India in the first and twentieth years was to obtain a credible and reliable credit rating; Invest in rural housing and other related assets throughout the country and some major states.

Table No - 1 Average Debt of Rural Households (In Rupees)

Year	Cultivators	Non-cultivators	All
1971	605	223	500
1981	803	205	661
1991	2294	1151	1906

Source:- R.B.I. Bulletin, May 1999.

Table No - 2 The flow of Institutional Credit to Agriculture

Year	Cooperatives	Scheduled Commercial Banks	Regional Rural Banks	Total credit to Agriculture (Rs. Crore)
1970-71	100.0 %	-	-	744
1980-81	61.6 %	38.4 %	-	3292
1990-91	49.0 %	47.6 %	3.4 %	9830
2000-01	39.4 %	52.6 %	8.0 %	52827
2001-02	38.0 %	54.1 %	7.9 %	62045
2002-03	34.1 %	57.2 %	8.7 %	69560
2003-04	31.0 %	60.3 %	8.7%	86981

2004-05	25.0 %	65.0 %	10.0 %	1,25,309
2005-06	21.8%	69.7 %	8.5 %	1,80,456

Source: Govt. of India, Economic Survey, 2003

Causes of Rural Indebtedness

The main reason farmers are drowning in debt is poverty. Farmers have to take out loans for various reasons, as their private stocks have not been saved in advance. Sometimes bad harvests or floods destroy crops. Improve your land by digging ponds, wells, etc. Just as poverty gives you money, poverty gives you money to pay off your debt.

Secondly, farmers have to bear unnecessary expenses and unprofitable No - expenses. Indian farmers in India once again face expensive assets.

Third, some debtors may be heirs, and the husband inherits the house in debt; He also inherited his father's debts. In many cases, forced laborers remain in captivity for centuries.

Donors are primarily concerned with the closure of this area. They are very interested in lending their land to creditors, so they encourage farmers to borrow, charge high-interest bills, and finally when the farmers' credit reaches a sufficient level, everything is fine. Please assume that the earth is an attractive function of the earth, then it is like a dream. If the farmer is there, his life will not be saved.

Consequences of Rural Indebtedness:

Excessive government debt has dire economic, social, political, and political consequences affecting the national interest. The consequences of increased farmers' debt are far-reaching. These loans are responsible for lowering the living standards of the educated and increasing poverty. Farmers cannot properly sell their crops. Farmers have to sell their produce in a deserted market.

As a result of the debt, most of the farmers' income fell on their wages, and land reform was ignored. Therefore, the economic situation of farmers is unlikely to improve.

In Japan, smallholder farmers are very good at modern farming practices. Small businesses do not need to be damaged or neglected. Smallholder farms in India are ineffective due to a lack of essential resources like credit and irrigation.

Small-scale farmers cannot afford modern farming methods when they are in debt. This limits your ability to increase your income. This means that they cannot pay their debts. Small-scale farmers often miss out on the opportunity to sell their produce at a lower cost and are forced to spend more on the sale of production equipment. Rural poverty is one of the causes and consequences of extreme poverty for Indian farmers.

Land loans are far more likely to be produced by landless workers and farmers than independent farmers. When landowners hand over to landlords and buyers, they are forced to relinquish their identity and become slaves to landlords and landlords. Farmers in many parts of the country have complained of landslides and land transfer to their owners. The problem is particularly acute in Bihar, Odisha, and Andhra Pradesh, where real estate agents target the poor and the uneducated. This is the direct cause of the Naxalite movement in the region.

The political consequences are also devastating: farmers have lost their voice or property, which newcomers can use for private property. Freedom of choice is exhausting for

these farmers because their political position is nothing more than a reflection of their poor economic situation. As mentioned above, we can conclude that rural loans are not bad for all parties.

The peasantry and the people of Telangana

Farmers and Telangana residents fought against slavery, illegal abuse, and the expulsion of monarchs, patriots, and jagirdars. The social structure of agriculture is close to creating wealth, power, and management. Farmers are an important source of income for a large segment of the population, but farmers' methods are old-fashioned. The best soil is planted regularly; The lower floors are removed. Agricultural production is primarily determined by the size and distribution of landholdings, irrigation systems, organization, and use.

Rising land prices and the lack of good, profitable No - part-time work mean that more and more people are dependent on land. It was a valuable asset to the great patriotic landlords that all the villagers rented their extensive lands and engaged in non-agricultural activities such as consumer contracts, loans, grain loans, and factories. The personalized "Link here" system allows you to save money.

Because of their country and environment, Patel and Patwari significantly influenced rural governance. Apart from these officers, the ancestors of Truk Zamindar were Deshmukh, Deshpande, Sardarmuhi, and Sardarpandi. They need to protect their priorities. The land was confiscated to compensate them for their tax evasion losses. They are engaged in very lucrative activities (fundraising and bread, anti-fraud), making them rich and strictly and indiscriminately controlled by different groups—variety in the bush. In many villages, Watan's rights were limited to family members.

Of course, these issues have somehow led to the collapse of the White House, and the restrictions imposed by church officials are rare but are rarely effective. The assassins named themselves in different cities, but that did not change that these giant killers could have many powers and powers.

Under the Nizam system in Hyderabad, the government, for the first time, introduced a combination called tahud. Water is an essential part of the rice-rich Telangana area of Hyderabad. Divani chips depend on various products, the most popular being the agricultural / government system. Except in other cases like Mr. Makat, Tahud / Sarabasta and Izara.

Ryotwari clothing owners on this land floor have land without government assistance. Many absentee employers have reasons why Ban Mah's group has joined its generation Jung-Isser P. It is a welcome deal. The land was given forever or one or more births. Many nations were rich and powerful, and influential.

Like the Peshku, a former zamindar in the sitting bureaucracy ruled the country permanently. The result of this reconstruction was Ijara Salar Jung. Due to the exploitation and exploitation of farmers by Gutidar farmers and other local settlers, the farmers left the fields and moved to neighboring regions. Poor farmers, especially in the Telangana region, could not withstand the onslaught and fled the entire village.

Imperial society and the harsh nature of the government affected landowners more than simple farmers: in the city of Telangana, there was a kind of land called Deshmukh, which overcame agriculture and intensified in recent years. The controversy was so intense

that the losers were thrown to the ground. The real farmers were described as self-sufficient or landless. Guards, landlords, and patriots massacred their beggars and workers and beat them like beggars (Bhagavad Gita). In Telangana, Imperial law was first and foremost indirectly subject to violence and (physical) coercion. Rajan's report on the Telangana armed struggle was full of oppression of the landowners and the rich. Classes often relate to location and class. The combination of characters and class created two different groups: the landlord and the co-owner / producer.

The development of the state system strengthened the position of jagirs and zamindars-orientalists in the control of the state. In recent years, vassals have maintained their incredible power and influence in the country. Farmers' vigilance structure has allowed landowners to access large amounts of sarps, which has led to unprofitable No - income. In essence, rent is a right of the landlord. The monarchy's power further strengthened the property and prosperity gained by insane rent and illegal destruction. Landowners could make money by controlling their resources and maintaining their high status. He retained his influence in rural society, economically and politically. Jagiridari not only ruled over extensive and unmanaged lands but also owned thousands of hectares of private land (chain). Illegal trade and professionalism have increased with private property, which Jagiridari, Deshmukh, and Deshpande have leased to farmers and laborers on their land. Private landlords helped with the begging queue. Most landowners are also lenders. Land leasing and cash payments may be able to manage tenants. Landlords continued to repay lenders as lenders.

Taking over the land of Yagireen, he rented it out and replaced it with beggars without their consent. The threat of extinction forced the beggars to report their crimes. Sub-clans such as Chakli, Mangal, and Kumari leased Zamindarwo land. It was often used for unlawful and ugly purposes. With the country's administration gaining wealth and prosperity, the landlord realized his power and rights because he was a hero on the battlefield. I ruled Russia and torsion sensors. Zamindari has extended its economic, social, and social power to farmers. This would have been unthinkable if the nomads had been in power for a long time.

Farmers and Telangana people were forced to fight the dismissal of workers, the illegal abuse, and the masters, patriots, and jagirs of the Kingdom. Telangana farmers fought against the Nizam Nawab government in Hyderabad, abuses against its office bearers such as village guards, patwari, etc.

Evil empires have taken over the land of the people. In the first phase of construction, most of the land cultivated by the farmers was owned by the landowners. These people are in the hands of the authorities, and without the farmers' knowledge, they have left these people by their names, and it was later discovered what the farmers were doing. The Uddlers, therefore, occupied a vast expanse of land and made it their rightful possession. During the Great Depression of 1920-1922, 1930-33, when farmers experienced crop failures or were unable to raise prices and grow crops, their slum dwellers reclaimed land occupied by farmers. Torture: These kingdoms' owners took over farmers who could not pay taxes and land. This purchase was often made without the knowledge of the farmers.

Landowners buy raw materials for crops such as cereals and saffron at exorbitant prices and take over land, pretending not to pay their debts. The system was widespread in Telangana during the war. The Vetti system transformed the lives of Telangana residents into

humiliation and complete slavery. A man destroyed his ambition Movement arose to overthrow him.

The legendary struggle of the impoverished Muslim monarch Vishnuri Deshmukh in the 11th century perpetuated the famous drama Ma Bhumi (My Country) in 1945-46 when an armed struggle broke out in Telangana. In this case, the farmers have to face a lousy warlord. Vishunur Deshmukh Janagum Taluk, Suryapet Deshmukh, Babasahebpeta Deshmukh (Mirzalaguda Taluk), Kalu Deshmukh (Madhera Taluk) and Janareddy Pratap Reddy.

In 1928, the Andhra Pradesh Congregation convened in Hyderabad province, led by Sri Madapati Hanumantrao and others. Andhra Pradesh State Congress aims to be your political platform and your Telangana state organization. Between 1940 and 1944, communists and left-wing activists staged a farmer-farmer protest in Andhra Pradesh General Assembly. He has faced many challenges and challenges from landowners and patriots, banning practices, illegal abuses, and evictions.

For the people of Telangana, this struggle took the form of terrorism and military behavior: the peasantry struggle in Telangana gradually took the form of a farmer; Eventually, they chanted slogans to end land ownership and overthrow the Nizam government. Telangana farmers began defending themselves against Riyadh patriotism, the Razak attacks in Gondii, and the brutality of the police led to the armed struggle of Bata and the liberation of the region by the prince of Hyderabad.

The Communists first attacked the peasants' enemies three times to destroy them. He said he supported the U.S. Alliance but said maintaining independence was necessary for the country. Third, they serve two purposes by serving bread and toast.

When the uprising turned into a collective struggle, the poor began to occupy the land, especially the co-owners and co-owners, and the landowners and the patriots were divided. The uprising involved poor farmers and landless people. Most unit staff come from underdeveloped backgrounds. Poor landless farmers were the backbone of the struggle from start to finish.

Remedies to the problem of Rural Indebtedness

The mortgage problem has two sides, so there are two possible solutions: first, steps can be taken to stop aging; second, steps must be taken to reduce debt, loans, and producers' interests. It is also essential to keep an eye on lenders and their activities.

Settlement of old debt - Most state governments and regional organizations have enacted legislation to reduce microfinance and provide unofficial loans to vulnerable groups such as landless workers and rural technicians. Most homeowners have a mandatory inheritance and sometimes termination rules. The problem with these laws is that farmers and landowners do not know and do not follow the law for fear of lenders.

Reduce dependence on money-lender-To reduce rural dependence on local lenders, institutional lending network networks, including cooperatives, commercial banks, and rural, regional banks, will be broader and empower farmers. Small to get more debt. Quickly and accurately, I can also help technicians.

Control of new loans-Just Do not Pay out Old Loans Farmers need to understand that loans are only used to meet their basic and production needs. avoid bad credit

Public and religious activities play an essential role in the lives of our people. Advising farmers is not an easy way to reduce costs. Instead, institutional support should be protected.

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