

Subject- S.S.T Class- 9 Topic- The Story of Village Palampur

### Learn and Write

Q8 :

Describe the work of a farmer with 1 hectare of land.

Answer :

The situation of a farmer with 1 hectare of land is truly problematic. Since the land area cultivated by him is small, the output is generally low. The produce is barely enough for the survival of his family. To begin work on his farm, he needs to buy seeds and fertilisers. For these, he needs sufficient capital, which is provided to him by the large farmers, traders and moneylenders as loan. The loan comes with a high rate of interest and often requires him to work in the lender's fields. He works on his field along with his family members. Even after all their efforts of ploughing and sowing seeds, the output depends upon the availability or non-availability of water for irrigation. If irrigation facilities are not available, then the output is more or less dependent upon rainfall, which is uncertain and erratic. Thus, even the low output is not something he can be certain about. Hence, in order to make ends meet, and to repay his loans, he and his family members have to work as farm labourers.

After harvest, there is little or no surplus left as almost all the produce is either used for his needs or for repaying his lenders. The lack of savings prevents him from adopting better farming practises and improving the conditions on his farm and in his house. As he is left with almost no working capital, his situation at the end of the day is still the same. He is still in need of money to start working on his farm, and for this, he takes more loans. Thus, he remains in the vicious circle of loans.

Q9 :

How do the medium and large farmers obtain capital for farming? How is it different from the small farmers?

Answer :

Medium and large farmers retain a part of their produce and sell the surplus in the market. This provides them with the required capital for farming. Most of them even use these earnings to provide loans to small farmers. By charging high rates of interest on these loans, they succeed in furthering their earnings. Thus, medium and large farmers have ready capital with them from one agricultural season to the next.

The situation of small farmers is in stark contrast. They begin an agricultural season with no working capital and end the season on more or less the same note. To begin working on their farms, they take loans at high rates of interest. Due to the small sizes of their farms, their total production is small. Their produce is kept for their needs or for repaying their lenders. As a result, they have no surplus to sell in the market, and thus, have no savings.

**Q10 :**

**On what terms did Savita get a loan from Tejpal Singh? Would Savita's condition be different if she could get a loan from the bank at a low rate of interest?**

**Answer :**

Savita required money for buying seeds, fertilisers and pesticides, and water for irrigation. She also needed money for repairing her farm instruments. So, she decided to borrow money from Tejpal Singh, a large farmer in her village. Tejpal Singh agreed to give the loan of Rs. 3000 at an interest rate of 24 per cent for four months. He also got her to agree to work on his field during the harvest season for Rs. 35 a day. Knowing that it was difficult for a small farmer like herself to get a loan, she agreed to these tough conditions.

If she could get a loan from a bank, then her situation would definitely have been different. First of all, she would have got the loan at a reasonable rate of interest. Secondly, she would have been able to focus her entire attention on her farm. She would also have been able to devote more time to the needs of her family members, especially those of her three children.

**Q11 :**

**Talk to some old residents in your region and write a short report on the changes in irrigation and changes in production methods during the last 30 years. (Optional)**

**Answer :**

Attempt this question on your own.

**Q12 :**

**What are the non-farm production activities taking place in your region? Make a short list.**

**Answer :**

Attempt this question on your own.

**Q13 :**

**What can be done so that more non-farm production activities can be started in villages?**

**Answer :**

*Three things that need to be done to encourage non-farm production activities in villages:*

- (i) The government should set up schemes whereby landless labourers and small farmers are able to get cheap loans to start small individual/community businesses.
- (ii) In addition to financial assistance, the government should set up rural workshops to enable the villagers to build on their skill levels.
- (iii) The government should also work towards improving the infrastructure of villages so that the rural parts of the country are well connected to the urban areas.