

A Study on The Problems of Rural Finance and its Distribution For The Balanced Agricultural Development



Management

KEYWORDS : Agriculture, Rural Finance, Farmers, Financial Intermediation

Mrs. P. Menakadevi

Part time Research Scholar, Research and Development Center, Department of Management Studies, Bharathiar University, Coimbatore

Dr. M. Latha Natarajan

Research Advisor, Prof/Head of Department of Management, Vivekanandha college of Engineering for women, Tiruchengode

ABSTRACT

The financial system or the financial sector of any country consists of Specialized and Non-specialized financial institutions, Organized and Unorganized financial markets and financial instruments and services which facilitate transfer of funds. Similarly the procedures and practices adopted in the markets, and financial interrelationships are also parts of the financial system. But these procedures and practices adopted in the financial system has a huge impact on the transfer of funds from the supply side to the demand side. To be precise, these financial systems are not always mutually exclusive. This complex procedures and practices adopted in the financial system have been severely affected by the flow of funds especially it hinders the rural finance and agricultural development. This paper tries to address such inbuilt problems of our financial system and its impact on the distribution of the rural finance for the balanced agriculture development.

Introduction

Rural finance has a predominant role in the economic development of India. It has been contributing to the overall growth of the Gross Domestic Product as well as in terms of employment generation and export. The performance of the rural industries which forms a part of the total industrial sector of the nation has been depending on the flow of rural finance. For the rural poor in India, formal financial services would enable them to maximize returns on their surplus, smooth their consumption, and reduce their vulnerability to risk. However, their financial service needs—which include consumption credit and cash savings are seldom met due to systemic problems in the financial sector and monsoon risk. In 2014, a comprehensive household survey addressing rural access to finance revealed that barely one-sixth of rural households had loans from formal Rural Finance Institutions (RFIs). In fact, the survey found that only 35-37 percent of the credit needs of the rural poor were met through formal RFIs

Beyond credit, most of the rural poor also lack access to the banking system for savings. According to a leading microfinance practitioner in India (Mahajan, 2014), the transaction costs of savings in formal institutions were as high as 10 percent of the savings amount for the rural poor, due to the small average size of transactions and the proximity of rural villages to bank branches. Farmers respond to the lack of formal financial services by turning to moneylenders; reducing inputs in farming; over capitalizing and internalizing risk; and/or by over diversifying their activities which leads to sub-optimal asset allocation. The combined effect of these coping strategies is a poverty trap. Smallholders cannot risk investing in fixed capital or concentrating on the most profitable activities and crops, because they cannot leverage the start-up capital and they face systemic risks that could wipe out their livelihoods at any point in time. The challenge for banks is to innovate a low-cost way of reaching farmers and helping them better manage risk. The combined effect of these coping strategies is a poverty trap. Smallholders cannot risk investing in fixed capital or concentrating on the most profitable activities and crops, because they cannot leverage the start-up capital and they face systemic risks that could wipe out their livelihoods at any point in time.

How farmers responded to the poor access to rural finance

The poverty trap which is created through monsoon failure, high debt burdens, government policies, public mental health, personal issues and family problems compels the farmers in India to commit suicide. The rate of suicide committed by the farmers in India has been increasing year-by-year irrespective of the states and

reasons. Hence, ensuring adequate flow of rural finance could be the ‘panacea’ for the several problems of farmers. By ensuring the adequate flow of rural finance to the farmers would encourage them to invest on the profitable crops and to meet systematic risks.

Farmers’ suicide since 1995 to 2014

YEAR	States in India				
	MAHRASHTRA	ANDHRA	KARNATAKA	MP	ALL INDIA
1995	1083	1196	2490	1239	10720
1996	1981	1706	2011	1809	13729
1997	1917	1097	1832	2390	13622
1998	2409	1813	1883	2278	16015
1999	2423	1974	2379	2654	16082
2000	3022	1525	2630	2660	16603
2001	3536	1509	2505	2824	16415
2002	3695	1896	2340	2578	17971
2003	3836	1800	2678	2511	17164
2004	4147	2666	1963	3033	18241
2005	3926	2490	1883	2660	17131
2006	4453	2607	1720	2858	17060
2007	4238	1797	2135	2856	16632
2008	3802	2105	1737	3152	16796
2009	2872	2414	2282	3197	17368
2010	3141	2525	2585	2363	15964
2011	3337	2206	2100	1326	14027
2012	3786	2572	1875	1172	13754
Total	57604	35,898	39,028	43,560	285,294

SOURCE: National Crime Records Bureau

The above data of National Crime Records Bureau provides a clear picture that, Farmer suicides account for 11.2% of all suicides in India. Maharashtra, along with Tamil Nadu, West Bengal, Andhra Pradesh, Chhattisgarh and Madhya Pradesh, registers a high number of farmer suicides. Activists and scholars have offered a number of conflicting reasons for farmer suicides. But in spite of all the petty reasons, it is true that, even though the government allotted lot of funds to the entire farmers benefit scheme, there is a gap between the amount allotted and amount disbursed. That affects the circular flow of income of the farmers and the flow of the rural finance.

Poverty in India

S. No	State	Total Population of the State	Percentage of People in Poverty
1	Thathra Nagar, Haveli	3.42 Lakh	40.5%
2	Chathishgar	2.5 Crore	39.9%
3	Jarkhand	3.19 Crore	36.9%
4	Manipur	27 Lakh	36.8%
5	Arunachal Pradesh	12 lakh	34.7%
6	Bihar	9.90 Crore	33.9%
7	Odisa	4.3 Crore	32.5%
8	Assam	3 Crore	32%
9	Mathya Pradesh	7.33 Crore	31.6%
10	Uttara Pradesh	20.42 Crore	29.4%
11	Chanteegar	10 lakh	22.3%
12	Karnataka	6.40 Crore	21%
13	Misoram	10 lakh	20.3%
14	West Bengal	9 Crore	20%
15	Nagaland	22 lakh	18.9%
16	Maharashtra	11.42 Crore	17.5%
17	Gujarath	6.27 Crore	16.6%
18	Rajeshtan	6.88 Crore	14.7%
19	Thiripura	36 Lakh	14.3%
20	Megalaya	26 Lakh	11.9%
21	Tamilnadu	6.78 Crore	11.3%
22	Utrakhant	1 Crore	11.2%
23	Hariyana	2.5 Crore	11.2%
24	Jammu & Kashmir	1.25 Crore	10.4%
25	Delhi (Capital & Union Territory)	98 Lakh	10.1%
26	Puducherry	12.48 lakh	9.7%
27	Doman Diue	2.43 Lakh	9.5%
28	Andra Pradesh	8.46 Crore	9.3%
29	Sikkim	6.11 Lakh	8.3%
30	Punjab	2.77 lakh	8.3%
31	Himachal Pradesh	68 lakh	8.1%
32	Kerala	3.34 Crore	7.2 %
33	Goa	14.59 lakh	5.1%
34	Latcha Theevu	64,429	2.7%
35	Andaman Nicobar	3.81 lakh	1%

Sources: **The Hindu**, dated on 27th April 2015

The table 2 shows that the status of the state wise poverty in India, more than 125 crores of population, one fourth of the population is faced poverty (nearly 30 crores). They categorized the majority of the reason are those who are living in the isolated area, no infrastructural area, purely based on the agriculture area, uncultivated land, coal-minded area, frequent weather changing areas.

State government field surveys

The Government of Maharashtra, concerned about the highest total number of farmer suicides among its rural populations, commissioned its own study into reasons. At its behest, Indira Gandhi Institute of Development Research in Mumbai did field research and found the top causes of farmer's suicides to be: debt, low income and crop failure, family issues such as illness and inability to pay celebration expenses for daughter's marriage, lack of secondary income occupations and lack of value-added opportunities.

S. No	Reasons for Farm Suicides	Percent (of suicides)
1	Habits like drinking, gambling, etc.	20.35
2	Failure of crops	16.81
3	Other reasons (e.g. chit fund)	15.04
4	Family problems with spouse, others	13.27
5	Chronic illness	9.73
6	Marriage of daughters	5.31

S. No	Reasons for Farm Suicides	Percent (of suicides)
7	Political affiliation	4.42
8	Property disputes	2.65
9	Debt burden	2.65
10	Price crash	2.65
11	Borrowing too much (e.g. for house construction)	2.65
12	Losses in non-farm activities	1.77
13	Failure of bore well	0.88

SOURCE: National Crime Records Bureau.

The above summary of the data on the reasons for the farmer's suicides reveals that, out of thirteen possible reasons, failure of crops (16.81%), Debt Burden (2.65) and Price Crash (2.65 %) which can be curbed through the free flow of rural finance accounted for major share in the total no. subsidies of farmers.

Objectives of the study

1. To analyze the problems of small-marginal farmers in India
2. To identifying the challenges facing rural financial intermediation.
3. To analyze the Problems of credit facility provided through formal mechanism
4. To analyze the gap between the implementation of balanced agriculture development.

Review of Literature

During poll season, every political party's heart beats for the farmer. While AAP's **Arvind Kejriwal** brought out figures of farmer suicides in Gujarat, **Narendra Modi** repeatedly lamented about farmer suicides under UPA regime. However, a look at government data on farmer suicides since 1995 to 2015 shows that no party has succeeded in putting a stop to this scourge.

The South Indian Coordination Committee of Farmers Movements (SICCFM), which studied the circumstances in which seven farmers died, said four of them committed suicide, and distress in agriculture was the major reason behind the suicides. **S. Kannayan**, coordinator of the SICCFM and Jayaram Venkatesan, an independent researcher, who visited the families of all the seven farmers, said the farmers had committed suicide as they had come to the conclusion that "they had run out all options and lost hope to lead a life with dignity." The SICCFM team found there was heavy demand for portable oil engines; hiring an engine and fuel would cost Rs. 200 per hour. "Two farmers — Raajangam and Abdul Rahim — who committed suicide were upset that they could not afford the cost," SICCFM said. One of the important findings of the SICCFM was that six of the farmers had borrowed money from private lenders at interest rates varying from 24 to 60 per cent per annum. Calling upon the State Government not to be in denial mode about the deaths, SICCFM urged it to accept and understand that the farmers had taken the extreme step because of farm related issues. "The government should formulate suitable relief and rehabilitation measures," it said.

IN MAHARASHTRA - According to **Kishor Tiwari**, a farmers' activist from Vidarbha, a survey of 17 lakh families by the government showed distress and frustration due to economic, educational and medical reasons besides debts and damages to crops in natural calamities as reasons for the suicides. "Expectations of the younger generation are increasing. When a clerk or a peon in an urban area who relocates from rural areas is able to earn a decent sum, a person working on a farm is unable to meet the expectations of family members. Distress and frustration are acute due to ailments, education and agrarian uncertainties," he said.

IN KARNATAKA - According to the latest data from the state agriculture department, the number of farmers' suicide in Karnataka has declined from 145 in 2009-10 to 50 in 2014. This

despite drought and other natural calamities in the state, agricultural officials said. In the last five years (2009 to 2014), officials said a total of 509 cases of farmers' suicides have been reported in Karnataka. Incidentally, this used to be the annual average suicide figure in the state between 1999 and 2014 following severe successive droughts. The reasons cited for the decline though are many and even divergent. "It could be because of improved focus on farm sector by both state and Centre, better pricing support system, waiver of loans in times of distress and various food security programmes brought out by the Centre," said **Dr T N Prakash Kammaradi, agricultural economist and chairman of Karnataka Agriculture Price Commission.**

Academicians have a different view on the reason for the decline. "The increased awareness among farmers on agriculture practices and marketing could have led to a decline in suicide cases," **D P Kumar, vice-chancellor of University of Agriculture Sciences, Bengaluru, said.**

"Quote hanger" - Farmers resort to suicides due to multiple factors. But the main reason driving them to suicide is pure economics. When a farmer has high hopes on getting good returns and ends up getting peanuts, he resorts to the extreme step out of hopelessness. I presume the reason for decrease in farmer suicides in Karnataka is because of better support system **Narendar Pani | professor, National Institute of Advanced Studies.**

Baramati MP Supriya Sule ,Sule said. "Some farmers cannot avail loans due to the smaller size of their land holdings. But with group farming, there will be more land under cultivation of a single crop. This would increase the creditworthiness of farmers in the bank and the group can avail bigger loans from the government," she said. (Times of India 1/3/12)

Problems of small Farmers

Production Problems

S.No	Particulars	
1	Natural factors	Low Rainfall, Uneven rains, Hailstorm, Drought Floods adversely affect crop yield, Water Deficit,
2	Current Problem	
3	Deficiency of Workers	
4	Deficiency of Natural Fertilizers	
5	Severe disease attacked	
6	Use of chemical fertilizers leads crop failure.	

The Challenges Facing Rural Financial Intermediation

Direct Institutional Credit for Agriculture and Allied Activities - Short-Term (` Billion)								
Year	Loan Issued				Loan Outstanding			
	Co-operatives	SCBs	RRBs	Total	Co-operatives	SCBs	RRBs	Total
1	2	3	4	5	6	7	8	9
1975-76	8.81	2.13	0.02	11.77	10.12	3.64	0.02	13.77
1976-77	10.16	2.54	0.16	13.69	12.16	4.51	-	16.67
1977-78	10.58	2.88	0.44	14.88	13.48	5.47	-	18.94
1978-79	12.07	3.65	1.01	17.92	15.40	7.59	-	22.99
1979-80	12.60	4.55	-	18.47	16.97	9.49	1.68	28.14
1980-81	13.86	5.17	-	20.47	19.08	11.62	-	32.50

Marketing Problems

S. No	Particulars
1	Minimum support price is not enough
2	Pricing policies
3	Inadequate marketing facilities result in post-yield losses.
4	Price falling
5	Heavy Competition
6	High Commission agents
7	High Storage Cost

Finance Problems

S.No	Particulars	
1	Problems of multi-agency	Different agencies adopted different procedure and policies of providing loan and practical problems in the recovery of loan
2	Credit related issues	Adequate and timely credit is not given, undue delay in dispensation of credit, scale of finance fixed by the authorities is inadequate, some of the farmers expressed unhappiness about security norms and documentation process
3	Money lenders	Supply of money to the farmers is the money lenders, traders and commission agents who charges high rate of interest.

Other problems

S. No	Particulars	
1	No proper infrastructure	Inadequate storage facilities, Inadequate transport
2	Farm labour	Inadequate Farm labour and costly
3	New Economic Policy	Structural changes in the macro-economic policy of Indian Government that favoured privatisation, liberalisation and globalisation is the root cause of farmer suicides.
4	Lack of awareness about schemes	Few farmers are benefitted
5	Genetically modified crops put a lot of financial burden	The Bt cotton seeds cost nearly twice as much as ordinary ones. The higher costs forced many farmers into taking ever larger loans, often from private moneylenders charging exorbitant interest rates (60% a year). The moneylender was claimed to collect his dues at harvest time, by compelling farmers to sell their cotton to him at a price lower than it fetches on the market.

Nearly 75% of farmers from our country owing less than two hectares or five acres of land could not get bank credit. Credit sources available to the farmers in two ways. One way through institutional are have to co-operatives, commercial banks and regional rural banks. Second way through Private are have to money lenders, traders, commission agents and landlords.

Direct Institutional Credit for Agriculture and Allied Activities - Short-Term (` Billion)								
Year	Loan Issued				Loan Outstanding			
	Co-operatives	SCBs	RRBs	Total	Co-operatives	SCBs	RRBs	Total
1981-82	17.96	6.23	-	27.40	21.49	13.70	-	37.92
1982-83	19.08	5.65	0.98	27.59	22.25	13.51	1.09	36.85
1983-84	21.58	8.72	1.20	33.35	25.54	16.38	1.47	43.39
1984-85	23.23	10.35	1.32	37.31	28.36	19.64	2.06	50.06
1985-86	27.47	12.52	1.76	45.29	32.37	23.55	2.65	58.58
1986-87	26.20	14.82	2.01	45.12	32.93	26.19	3.24	62.36
1987-88	31.20	16.72	2.46	55.16	38.71	30.71	4.00	73.42
1988-89	35.94	17.65	2.50	58.84	46.68	34.14	4.79	85.61
1989-90	39.74	18.98	3.36	64.99	49.48	40.05	5.75	95.27
1990-91	34.48	20.48	1.25	59.79	51.78	42.35	5.90	100.02
1991-92	39.34	23.41	3.37	66.11	51.10	46.31	6.79	104.19
1992-93	43.94	24.32	4.51	76.65	59.00	49.88	7.99	116.87
1993-94	60.39	28.60	4.76	97.52	66.40	54.25	8.87	129.52
1994-95	69.96	38.42	6.88	119.32	70.91	61.54	11.15	143.61
1995-96	92.43	46.28	8.49	152.73	93.12	71.73	13.08	177.93
1996-97	94.89	56.25	11.74	169.56	96.18	87.66	16.25	200.09
1997-98	100.84	62.33	14.57	186.32	100.60	95.22	19.14	214.69
1998-99	106.98	77.42	17.50	206.10	104.62	108.21	22.38	235.21
1999-00	172.55	95.05	22.85	290.45	162.41	126.10	28.08	316.59
2000-01	185.56	107.04	30.95	323.55	181.68	154.42	36.92	373.02
2001-02	216.70	126.61	38.10	381.41	215.40	188.82	48.12	452.34
2002-03	236.29	168.25	48.34	452.88	245.18	232.11	64.95	542.24
2003-04	293.26	241.34	61.33	595.93	308.08	319.82	76.64	704.54
2004-05	318.87	299.78	98.83	717.48	324.81	427.98	109.80	862.59
2005-06	356.24	456.44	128.16	940.84	341.40	599.71	138.77	1079.88
2006-07	407.96	652.45	170.31	1230.72	377.64	760.06	187.07	1324.77
2007-08	473.90	682.43	203.77	1360.10	436.96	961.52	227.48	1625.96
2008-09	480.22	1077.66	228.51	1786.39	456.86	1262.85	266.52	1986.23
2009-10	569.46	1246.46	305.29	2121.21	357.17	1676.23	336.63	2370.03
2010-11	690.38	1460.63	385.60	2536.61	496.45	1932.62	406.63	2835.70
2011-12	818.29	2178.97	470.11	3467.37	445.17	2690.30	465.80	3601.27
2012-13	1025.92	-	577.57	-	-	3534.25	552.55	-

SCBs: Scheduled Commercial Banks RRBs : Regional Rural Banks
Notes : 1. Data up to 1990-91 pertain to the period July-June and April-March thereafter. In case of SCBs,data for all the years pertain to July-June period.
2. RRBs came into existence in 1975-76.
3. Data for Co-operatives cover only PACS as short-term loans are being provided by them.
4. Data on total loans issued includes loans issued by the State Governments.
Also see Notes on Tables.
Sources: 1. Reserve Bank of India.
2. National Bank for Agriculture and Rural Development.

As per the statistical report the loan outstanding amount is higher than the loan issued exclusively in co-operatives. It shows the result of non repayment of loan. Many factors are played an important role that are climatic reason, drought, government policies, etc.,

Several challenges continue to face rural financial intermedia-tion-challenges of selecting the set of institutional design and policy alternatives which are most effective in different socio-economic environments. These challenges includes the selection of proper modes of operation

1. Using concessional interest rate.
2. Favouring agriculture rather than rural operation
3. Ignoring or oppressing the creation of saving deposit
4. Implementing costly and ineffective service delivery mechanism
5. Timely and adequate supply of credit is a basic requirement of small farm families.

Expand the outreach of the formal credit system to reach the really poor and needy.

Reduce rate of interest for crop loans to 4 per cent simple, with government support.

Moratorium on debt recovery, including loans from non-institutional sources, and waiver of interest on loans in distress hot-spots and during calamities, till capability is restored.

Establish an Agriculture Risk Fund to provide relief to farmers in the aftermath of successive natural calamities.

Issue Kisan Credit Cards to women farmers, with joint *pattas* as collateral.

Develop an integrated credit-cum-crop-livestock-human health insurance package.

Expand crop insurance cover to cover the entire country and all crops, with reduced premiums and create a Rural Insurance Development Fund to take up development work for spreading rural insurance.

Promote sustainable livelihoods for the poor by improving (i) Financial services (ii) Infrastructure (iii) Investments in human development, agriculture and business development services (including productivity enhancement, local value addition, and alternate market linkages) and (iv) Institutional development services (forming and strengthening producers' organisations such as self-help groups and water user associations).

In this paper emphasis is on identifying the challenges facing rural financial intermediation.

Problems of credit facility provided through formal mechanism-

They are governed and managed by richer households and landlords rather than by poorer sections

Farmers are in great need of medium-term finance whereas co-operative credit societies provide only short-term finance.

Granting of loans takes a long time and it is attended with a lot of redetapism with result that the loan cannot be utilized for the purpose it was asked for.

Co operative societies insist on material securities such as land.

A great deal of favoritism and nepotism as well as communalism is involved in the granting of loans.

According to an estimate of programme evaluation organization of the planning commission, about 28% of co-operative credit is diverted to non-productive purposes.

Many co-operative societies are financially very weak with high level of overdues and consequently they become defunct. According to the Agriculture credit review Committee, the average net margin of primary credit societies on their agriculture credit was negative.

The resources of credit societies are very negligible and they have to depend on apex institutions. Barrowing by the state co-operative banks from NABARD is increasing year after year.

There is general apathy and indifference towards co-operative societies.

Gap between the Distributions of Agriculture Development

The government allotted lot of funds i.e., Rs 8,00,000 lakhs crore for agricultural debt waiver & debt relief scheme, Rs 5000 crore for scientific warehouse, Rs 250000 crore for Agricultural Infrastructure fund, Rs 4000 crore for NABARD Rural credit control fund, Rs 100 crore for KISAN, Agricultural university etc., even it is not enough to reach all the farmers. The percentage of the farmers benefitted is 5% from the total. The disbursed amount across many intermediaries and finally small amount reached exclusively political party influenced person area. The Ministers recommended persons are benefitted. The banks are not allotted loan to the small farmers because of too risky bad debts. The government's response and relief packages have generally been ineffective, misdirected and flawed, states Surinder Sud. (Surinder Sud (2009), The Changing Profile of Indian Agriculture, Business Standard Books, ISBN 978-8190573559, pp 107-109) It has focused on credit and loan, rather than income, productivity and farmer prosperity. Assistance in paying off outstanding principal and interest helps the money lenders, but has failed to create reliable and good sources of income for the farmer going forward. The usurious moneylenders continue to offer loans at interest rates between 24 to 50 percent, while income generating potential of the land the farmer works on has remained low and subject to weather conditions. Surinder Sud states that the government has failed to understand that debt relief just postpones the problem and a more lasting answer to farmer distress can only come from reliable income sources, higher crop yields per hectare, irrigation and other infrastructure security.

Conclusion:

The thesis of this paper is that there are major obstacles to perceiving the nature and the extent of rural poverty in our country. Small farmers who are especially vulnerable to different factors are more accessible. The challenges of rural financial intermediation are Obstacles of Financial Intermediation, Poverty Reduction, Removing Policy biased against Agriculture and rural development, Direct Interventions, Promoting Efficient Financial Markets, Institutional Capacity, etc., Indian agriculture still suffers from poor productivity, falling water levels, expensive credit, a distorted market, many middlemen and intermediaries who increase cost but do not add much value, laws that stifle private investment, controlled prices, poor infrastructure, and inappropriate research. Thus the approach with mere emphasis on credit in isolation from the above factors will not help agriculture. This will ensure that agricultural sector remains viable and caters to the country's needs.

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