

REPLICATING SMALL FARMS, PROSPEROUS FARMERS IN INDIA: LESSONS FOR POLICY AND PRACTICE

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ABSTRACT

Small farm and small farmer viability has been a constant policy concern in India given its smallholder-dominated agriculture. Though there are different definitions of small farm in the literature, depending on local context, the term “smallholder” is a relative one in that it refers to the limited resource endowments of such farmers relative to those of other farmers in the sector in each local context. The Indian small farmers are in a state of agrarian distress, and the farmers’ quest for earning enough from a small farm continues. It is in this context of academic and policy discourse that this article makes evidence-based policy and practical recommendations for replicating the Small Farmer, Prosperous Farmer (SFPF) models of agricultural development in India based on empirical case studies of 35 small (who were just 2 hectares or smaller farm operators) and prosperous farmers (earning at least one lakh (0.1 million) Indian rupees per acre per year) across three states of India— Punjab, Gujarat, and Maharashtra. Major objectives of the study carried out in 2012 were as follows: document profiles of SFPFs in terms of their resources, costs, and profits; provide evidence of success (in terms of net income and prosperity) given small holdings; identify major factors in prosperity/success—personal, institutional, and social; and understand the role of policy and business environment, if any; and infer on possibilities of replicability of SFPF success given the other contextual factors in other regions. The study identifies sources of success and policy relevance of such factors for making inclusive agricultural development possible.

Key Words: Small farmers, India, viability, high value crops, inclusive agriculture, Asia, size of farm

INTRODUCTION

More recently, questions are being asked about the relevance of smallholders for achieving higher agricultural growth and raising food production to meet growing demand for it (Murphy, 2011). The term “smallholder” is a relative one in that it refers to limited resource endowments of such farmers relative to those of the other farmers in the sector in each local context. Thus, the definition of ‘small farm’ can differ across countries and agroecological zones within countries, like irrigated plains and hill areas where 1 hectare can be small versus dry land or rainfed regions where even 10-hectare farm may

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be considered small (Vermulen & Cotula, 2010). Though globally, farming is dominated by smallholders, with 500 million of them supporting two billion people (Vorley, Cotula & Chan, 2012), the global policies and processes of change indicate a large farm focus (Dev, 2012), agricultural policies and programs are biased against smallholders, and the emerging investment climate supports only a small fraction of the smallholders (2-10%), who are resourceful or have access to assets and can be attractive to large private buyers (Vorley et al., 2012). Also, generally, “one size fits all” policies are recommended and implemented which do not help small farmers, rather put them at a disadvantage against the other categories. However, the role of the small farmers in poverty reduction is well recognized, and there are evidences to that effect in terms of the agricultural growth being twice as effective as growth outside agriculture (Dev, 2012; Vorley et al., 2012).

However, small farmers are not a homogenous group. There are small farmers who are fully commercialized and buy and sell in markets. There are others who participate in the market in a limited manner to buy inputs and sell some part of their output. There are still others who are subsistence farmers consuming most of their farm production while selling labor in the market or buying food grains from the market to meet their total consumption needs, thus becoming net buyers of food. Within the commercial agriculture, from a markets perspective, there are again specific segments of farming community, including small farmers: first, there are small farmers who are into high-value export markets directly or indirectly through Primary Marketing Organizations (PMOs) and other exporters, like grapes and baby corn or gherkins, respectively. Second, there are small farmers who are fully commercialized and operate in domestic high-value markets, for instance, in vegetables, like potato, onion, and other vegetables, who supply wholesale markets or modern domestic retail or wholesale “cash n carry” players. Third, there are small farmers who are into cereals and oilseed or pulses and sell at domestic open markets locally or in Agricultural Produce Market Committee (APMC) or regulated markets. Finally, there are small farmers in Green Revolution regions and even elsewhere who produce for the state and depend on the Minimum Support Price (MSP) policy, that is, for wheat, paddy, cotton, and some oilseeds. Further, there is an emerging segment of small organic producers who are either into export markets directly or through private agencies or non-government organizations (NGOs) or cater to domestic fresh and processed food markets. Besides small farmers, other rural poor whose fortunes are linked to agriculture and its markets directly or indirectly are: landless agricultural labor, pastoralists, and artisans.

Small farmers in India

India, being smallholder-dominated (85% of all operated holdings being marginal or small, i.e., less than 2 hectares with 63% holdings being smaller than 1 hectare each), has an agricultural economy that cannot be discussed without bringing into focus the issues of such small operators of the land. Given that the average size of holding in India is decreasing over the years, it is even more compelling to examine smallholder issues and concerns in the increasingly globalized agricultural market context. Small farms are more irrigated than their larger counterparts, though more from groundwater and many times

with water bought from other farmers under some arrangement. They also contribute 19% (in Punjab) to 86% (in West Bengal) of farm output across the Indian states, but overall, they contribute 51% of output with 46% of operated land share in India and a much higher share (70%) in high-value crops, such as vegetables and milk. However, small farmers are less literate and are from more marginalized castes and communities, like Scheduled Castes and Scheduled Tribes, and are generally excluded from modern market arrangements, like contract farming or direct purchase (Dev, 2012; Singh, 2012). Recent studies (Chand, Prasanna & Singh, 2011; Gaurav & Mishra, 2011) show that small farms produce as much as or higher value of output on average per unit area than the medium or large farms, which refutes the argument that small farms cannot be the future of Indian agriculture.

Also, it is important to recognize that the viability of a small farm and that of a small farmer are two different issues. Small farms may produce more output per unit relatively but that income may not be adequate in many situations of farmer family livelihoods (Chand et al., 2011). Therefore, nonfarm sources of income are suggested to be crucial for small farmer families to escape poverty or earn a decent livelihood. However, it is clear that if majority of the Indian smallholders are going to remain dependent on farming for some time to come, then it is crucial that the ways and mechanisms of making small farms deliver livelihoods are debated and discussed, and the role of policy is assessed so that appropriate policy and practical ways could be discerned.

OBJECTIVES AND METHODOLOGY

It is in this context of academic and policy discourse that this article makes evidence-based policy and practical recommendations for replicating the Small Farmer, Prosperous Farmer (SFPPF) models of agricultural development in India based on empirical case studies of 35 small (defined as operators of 2 hectares or less of land) and prosperous farmers (defined as earning net income of at least one lakh (0.1 million) Indian rupees from each acre annually) across three states of India—Punjab, Gujarat, and Maharashtra. Major objectives of the SFPPF case studies carried out in 2012 were as follows: document profiles of SFPPFs in terms of their resources, costs, and profits; provide evidence of success (in terms of net income and prosperity) given small holdings; identify major factors in prosperity/success—personal, institutional and social; and understand the role of policy and business environment, if any, and infer on possibilities of replicability of SFPPF success given other contextual factors in other regions. These observations are based on case studies of SFPPF farmers across Punjab, Gujarat, and Maharashtra who were just 2 hectare or smaller farm operators. Of these, five were located in Malerkotla region of central Punjab in the well-known Green Revolution state of Indian Punjab, 26 in the Pune region in Maharashtra state (a dry land state) and four in Saurashtra region in Gujarat state (another dry land state). These farmers were interviewed personally by the author in their places of residence or farm with a set of questions meant for the case study which were in the nature of exploring the processes of the farmers and the reasons for their prosperity. These data from the interviews were supplemented with observations in the field.

The next section highlights major findings from the case studies followed by a section (3) on the role of policy, farmer agencies, and financial institutions in facilitating a smooth multiplication of SFPPs in India before concluding the discussion in section 4.

SFPF profile and profitability

Whereas most interviewed farmers in Punjab and Maharashtra were into vegetable crops with some of them also into spices in Maharashtra, in Gujarat, it was more of spices and other high-value crops like cotton, castor, peanut, sesame, cumin, *ajwain*, and guar. Most of these SFPPs in Maharashtra were Hindu Marathas by caste and traditionally into farming. They were/are into other businesses as well like *Hundekari* (transporting and selling produce on behalf of farmers in local or distant wholesale markets for commission), goods transport, people transport, APMC market employment, bus conductor, sport goods retailing, and *Hamaali* (loading/unloading services). Tractors were not so common (or were lower Horse Power), but pickup trucks were more common in Maharashtra. Further, dairy business was not common among farmers. These farmers, generally did not grow wheat and paddy, but grew more of *jowar* (sorghum) and *bajra* (pearl millet) in dry land for their own consumption. Similarly, in Gujarat also, most small farmers were upper caste and were mostly from the Patel (dominant caste) community. On the other hand, in Punjab, the farmers belonged to a caste of Muslims who were traditionally into vegetable growing and selling.

The average age of farmers across three states was between early 40s and late 40s which is lower than the average age of farmers in India, which is early 50s, and the latter is a cause for concern. Average schooling was also good in Gujarat and Maharashtra (almost 10 years), though poor in Punjab (4 years). All of the small farms across the three states were irrigated and grew four crops per year which shows very high crop intensity - much above the Indian average of 1.34. There was a dominance of high-value crops in cropping pattern though they also practiced intercropping for sustainability (Table 1).

Table 1: A comparative profile of Small and Prosperous farmers in India

| Parameter | Punjab (5) | Gujarat (4) | Maharashtra (26) |
|----------------------------------------------------|-----------------------------------------------------------------------------------------|-------------------------------------------------|----------------------------------------------------------------------------|
| Religion/Caste/ community | Muslims/ <i>Kamoh</i> (gardening caste) | Hindu/patel (farming caste) | Maratha Hindu (farming caste) |
| Av. operated land (acres) | 4 (owned and leased) | 2.9 | 3.6 |
| Other assets/ occupations | Retail shop keeping | Dairy animals/ tubewells | Pickup trucks / services/ retail shops |
| Average age (years) | 42 | 46 | 41.5 |
| Average schooling (years) | 4 | 9 | 10 |
| Subsidies availed | none | Micro irrigation, biogas, vermicomposting | Micro irrigation, farm level storage structures |
| Average number of crops taken/ year | 5 | 3.7 | 4.3 |
| Irrigated area (%) | 100 | 100 | 100% |
| Source of irrigation | Groundwater with domestic power connections (non-commercial) and commercial | Electric tubewells | Tubewells/lift irrigation with diesel engines and electric motors |
| Local context | Not small farmer dominated | Small and medium farmer dominated | Small farmer dominated |
| Market | Local | On farm sale and local APMC | Local, district and distant market |
| Marketing/Selling | Local wholesale and retail | Wholesale | Local wholesale and retail |
| Access to farm credit | No | Yes, through KCC | Yes, through PACS |
| Cropping pattern | Vegetable dominated | High value cash crops | Vegetables and other high value cash crops |
| Cropping system | Inter and mixed crops | Organic and conventional | intercropping |
| Lease rate/acre/ year (Rs.) | 35000 | 15000 | 15000 |
| Hired labor use | Medium | High | High |
| Net income/acre/ year (Rs. million) | 0.1-0.2 | 0.067-0.109 | 0.138-0.2 |

Source: primary data.

In Punjab, SFPPs did not borrow from formal sources and did not have Kissan Credit Cards (farmer credit cards; KCCs). They paid the highest land lease rent among the three states which was of the order of Rs. 30-40,000 per acre per year. Their farming is more about intensive farming with water and modern inputs with high family labor involvement, which seemed to have made them prosperous despite being small. The local market outlet and retailing on their own played significant roles in realizing the value from farming. The community culture of vegetable production and trade by this *Kamoh* caste has been the major cultural factor behind this success story (Table 1).

On the other hand, in Maharashtra's Pune region, land leasing was not much prevalent but lease rate depended on crops grown and cost of water and was anywhere between Rs. 10,000 and 20000 per acre/year. Some farmers (23%) were into commercial milk production, and some had goats too. Tubewells/lift irrigation with electric connections (3-5 HP, some with multiple or shared) was the norm for irrigation in the case of these SFPP farmers. Sugarcane, an annual crop, though grown by some farmers because of the presence of sugar mills especially co-operative ones in the area, was not very high paying, with Rs. 35000/acre net income, but it was easy to cultivate because sugar mills harvest and transport sugarcane from the farmer field with their own labor and transport (trailers, trucks, or bullock carts). Other crops, besides vegetable, with high net income are sugarcane ginger (net of Rs. 0.15-0.65 million per acre, and the crop/produce could remain in farm for 20 months), garlic, flowers, and turmeric (Rs. 0.64 lakh per acre net income). Net income/acre/year for these farmers was Rs. 1.38 lakh; if ginger or tomato with high price (off season) was considered, then even Rs. 2 lakh/acre.

The farmers in Maharashtra had not availed any major subsidies other than microirrigation and onion storage structures under National Horticulture Mission (NHM) schemes. These farmers either sold to *Hundekari* or in the local APMC, or district APMC or metro markets, like Mumbai. None of them was into contract farming or retail chain sales generally. They were only Primary Agricultural Co-operative Society (PACS) members and had KCC, or availed sugar cooperative loans if they were members. In fact, the region predominantly had small farmers, and a large percentage (in some villages up to 50%) could be classified as SFPPs. Most of the SFPPs in this region had all the basic comforts of life, like *pucca* house, two wheelers or four wheelers, color televisions (TVs), and refrigerators and bathrooms and toilets, besides cooking gas. Interestingly, the evidence of farming doing well could be seen in the fact that many nonfarmers with farming background were coming back to farming after leaving city jobs, and occupations as farming was more remunerative than some of those occupations, and these included drivers, mechanics, *hamali walas*, commerce graduate executives coming back to farming.

In Gujarat's Saurashtra region, all had assured irrigation with electric pumpsets. The produce was sold at the farm, directly to mills (cotton), and APMC. Dairying was also important in some cases (2 of 4). Only one farmer was a member of a producer company (PC) which has spread across six districts within 2 years of its formation and is making profits with the sale of member outputs, like cotton and mango, as well as sale of inputs to farmers through *Apna Kissan Malls* (farmers' own outlets) at the APMC market

town and village level. Some farmers had availed of drip (micro irrigation), biogas, and vermicomposting pits subsidy. Other income sources included running of *Apna Kissan Mall* (run for the producer/farmer company) in one case and two sons being employed in Jamnagar in another case. There were some farmers who were into organic production and its sale for some time now. The net income per acre ranged from Rs. 67,000 to 109,000 (if organic).

It is not that SFPFs in Gujarat are not into vegetables, though in Saurashtra, they were not much into vegetable production perhaps because of the lack of markets nearby. There were vegetable belts like Prantiz in Sabarkantha district in north Gujarat and Padra in Baroda district in central Gujarat known for their vibrancy as documented by Lamba (2012) though there were many large farmers in these areas who were also into vegetable production and supplied wholesale markets and modern supermarkets (Singh & Singla, 2011). The vegetable growers in Chandrala in Gandhinagar district neighboring Prantiz vegetable made net incomes of the order of Rs. 2.5 to 5 lakhs per hectare per year (Lamba, 2012).

In Gujarat, it is important to see the shift to organic as one of the ways to do a better and viable farming and also the focus on high-value crops, such as spices and oilseeds. In most cases, dairying was an important contributor to prosperity. In Maharashtra, it was mostly horticultural crops, such as tomato, onion and potato, and spices, such as ginger, chilly, turmeric, and garlic. It was interesting to see the local perception of important factors in their prosperity in farming. For example, in Maharashtra, it is said that “Paani hai to agriculture hai” (irrigation makes farming possible). Also, on the profitability of the different crops, there is a local version of the economics. For example, in potatoes, it is said that “ek rupayia daalo, do milta hai” (invest one rupee, you get two in return). In one case in Maharashtra, it was interesting to see a farmer with 4 acres having a net income/year higher than his brother’s salary in Maharashtra State Electricity Board (MSEB) (Rs. 180,000) and another brother’s salary as a driver (Rs. 96,000).

Factors in Prosperity

It was interesting to see that most SFPF farmers were into high-value crops. However, it was not only the production of these crops but also the market sense/orientation in planning to grow them and sell them well. Farmers across Punjab, Gujarat, and Maharashtra mentioned that the secret of success was planting/growing according to season, and market, and working hard.

On the production side, irrigation all across the case study states emerged as the most crucial determinant of high-value crop production and, therefore, viable farming and prosperous farmers. With two of the case study states being dry land regions, the significance of irrigation or access to water cannot be overemphasized. Water is as important, if not more, as land; and no free power is needed if the supply of water or power to extract or lift water can be assured as seen in the case of small farmers in Malerkotla who were using domestic motor connections to irrigate their crops and were paying dearly for it. The role of water

markets also comes in here because all farmers need not their own water sources but should have fair access to them regularly. As an example, West Bengal has Panchayats coming in to ensure that smallholders have access to tubewell water, regulating groundwater prices to ensure affordable access to groundwater and organizing cooperative tubewells by small and marginal farmers. This improved the efficiency (lower cost) and equity in water access and reduced reverse tenancy (Rawal, 2002).

Intercropping and mixed cropping were important strategies followed by SFPF farmers in Punjab and Maharashtra. There is a classic case of a field in Maharashtra where three crops were growing at the same time (intercropped). These were sugarcane, maize, and cauliflower, all three had their own harvesting schedule without disturbing the other crops. Generally, sugarcane does not allow other crops on the same land during the year because it is an annual or rather 14-month crop. Production risk management was done with diversified cropping pattern. Cost cutting and cost control were achieved by renting of machines, and not owning them. Not many SFPF farmers in Maharashtra had tractors or other high-cost equipment. However, it was all about intensive farming in terms of multiple crops on same piece of land as well use of modern inputs. Family labor was another major factor in farmer prosperity because it not only saves on high-cost labor and their nonavailability but also there is more involvement and quality in the work. Women, in general, were the doers on vegetable farms—whether family labor or hired workers.

Market availability and access to markets were perhaps as important as irrigation; unless the produce could be sold profitably in local or distant markets, it would be useless to go for high-value crops. Local institutions, like the *Hundekari* in Maharashtra, played an important role, although it can be seen that most farmers bring their produce to the market (APMC or farmers' weekly market or elsewhere) in the late evening on motorbikes, tempos, or tractor trailers. Community culture of producing for the market and dealing with markets on a daily basis was also a factor behind successful working of the SFPF enterprise. Generally, one came across a "desire to do well" and culture of "agribusiness" in these SFPF regions and that gave hope for the future of not only agribusiness but also agriculture.

Surprisingly, institutions like cooperatives, Producer Companies, or other collectivities were missing from local areas. No farmer reported any interaction with any collective except Primary Agricultural Co-operative Societies (PACS).

Learnings for Policy and Practice

The above case study-based analysis suggests three aspects of policy and practice from a smallholder's perspective that need to be understood and tweaked for replication of small and prosperous farmers across India. These pertain to policy, their own organization to deal with markets, and the financial architecture for small farmers. There are elaborated with specific examples and context below.

Policy and Role of State

General policy and investment neglect of agriculture globally because of various reasons are well documented, and it is also known that there are some basic conditions for successful agricultural growth, transformation that need to happen, which include macroeconomic stability, effective technology transfer system, access to lucrative markets, property rights and incentives for risk taking, and employment creating nonfarm sector—all of which have a public good character to some extent. Many countries, such as Taiwan, India, China, and Malaysia, seem to support this kind of agriculture-led transformation (Tsakok, 2011). However, when one brings in a smallholder perspective, these conditions become only necessary, and not sufficient.

It is still important to realize that so far as market for smallholders is concerned, there is still high market price fluctuation risk, and there is no coverage of it in terms of any mechanism, and individually, farmers are battling it especially in perishable crops which cannot be stored. The prices are still determined and driven by APMC markets which are still not adequately regulated and mistreat farmers. It is important to realize that whatever new markets, like contract farming and direct purchase may come for farmers, small farmers will continue to depend on APMC markets for many commodities. Therefore, it is important to ensure fair functioning of such markets like open auctioning, proper unloading of farmer produce especially perishable which is generally auctioned from road side and filthy grounds.

This is also important because there was only a marginal presence of modern channels like retail, processors, and “wholesale cash n carry” players. The functioning of traditional markets (APMC) needs to be improved to enhance their cost efficiency so that producers and consumers can realize better prices. The amended APMC Act allows for the setting up of private markets; but it is also necessary to require an open auction system, improve buyer competition in APMC markets, provide better facilities, such as cold storage, and improve the farmers’ access to market information. These markets are important to small farmers and even a significant proportion of medium and large farmers who still depend on them; they also serve as the main competitors to contract farming and can improve the terms offered to contract growers (Singh, 2008). Warehouse receipts system needs to be extended to perishables, like potato and onion, in which many small farmers are involved, and the markets are very volatile, and crops need a high investment.

Farmer Producer Organizations

What this set of case studies of SFPFs shows is that one needs to appreciate the role of knowledge, planning, and market orientation in the modern agriculture which is moving toward agribusiness in terms of orientation because of the changing nature of demand and processes of production and consumption.

There is also a need to strengthen small farmer organizations and provide them technical assistance to increase productivity for the cost competitive market, provide help in

improving quality of produce, and encourage them to participate more actively in the marketing of their produce to capture value added in the chain. The government should play an enabling role through legal provisions and institutional mechanisms, like helping farmer cooperatives, producer companies, and producer groups, to facilitate smooth functioning of the supermarket linkage and avoid its ill effects. Producer companies in India are an institutional innovation legally and need to be promoted because they are market oriented and professional business entities that are fit for modern agribusiness. There are already hundreds of such producer companies across many states of India and across many crops and products with plenty of smallholder membership. A recent study of producer companies in India revealed that these entities have a potential to deal with supermarkets on behalf of the smallholders, which the supermarkets will also find attractive, but they suffer from policy neglect because there are no provisions for them to seek investment or working capital support or loans (Singh and Singh, 2014).

Fair trade and alternative trade networks provide the scope for participation of the small and marginal producers (Raynolds, 2004). There is, therefore, a need to mainstream organic and fair-trade movements to ensure the participation of a large number of producers in developing countries in these markets, without bringing in the ills of conventional chains. There is a need to combine value chains promotion with a livelihood perspective to enable the poor to enter and stay in globalized commercial markets. Choosing the right market and market development strategy is a must to scale up and avoid the “race to the bottom” which can come only by innovation of products and business models. Partnerships with private sector can come in handy because they can provide technology and help upgrade business (quality) and social standards (GTZ, 2007).

Financial institutions

High-value crops require high working and fixed capital, Unfortunately, the reality that marginal and small farmers mostly borrow from noninstitutional sources has been ignored and, therefore, most of the benefits go to the upper segment of the small farmers and, mostly, in agriculturally grown states and regions. The share of small loans (up to Rs. 25000) declined from 35.2% of the total agricultural advances in 2000 to 13.35% of the total in 2006 in India. Further, the share of small borrower accounts (< Rs.25,000) came down to 38% of the total accounts in 2004 to 2005 compared with 62% in 1991 to 1992. On the other hand, the share of bigger loans (> Rs. 10 million) increased from 14% of the total to 30% of the total during the same period. Thus, it is clear that the really small farmers were already excluded from the institutional credit structure by 2006. The proportion of small and marginal farmers who had accounts with formal credit institutions in 2005 was only 46.29% compared with 60.64% for other categories of farmers (Sahoo, 2008). In case of farmers owning less than 0.01 hectares of land, 77.4% were excluded from the formal institutional credit agencies and those with 0.01 to 0.40 hectare holdings, 56.7% were borrowing from noninstitutional sources with the average for farmers with holdings up to 4 hectares was 49.7% (Mahapatra & Sakhuja, 2008).

Despite a policy to lend 18% of net bank credit to agricultural sector directly since 1989, only 10 public sector banks and one private sector bank were able to achieve this by March 2006. Further, only eight public sector banks and one private sector bank met the subtarget of 10% of the net bank credit for the weaker sections (Karamkar, 2008). Barely 22.5% of such farmers have borrowed from the “institutional credit system” (banks) over the last 2 years. Of the 10 million farmers who availed of credit between 2005 and 2007, an estimated 75% were likely to have resorted to “informal channels” for obtaining loans. For this major chunk, the maximum borrowing came from other sources, like moneylenders, friends, and relatives. The highest proportion (36%) of small and marginal farmers approached moneylenders, whereas friends and relatives accounted for 32% of all loans. Farming households earning less than Rs 32,500 a year and those with land holdings less than five acres have been defined as small and marginal by the National Sample Survey. These findings are based on a sample survey of 10 lakh (1 million) households and one lakh (0.1 million) in-depth interviews carried out last year by Dataworks, Invest India Market Solutions. According to the survey, just over a fifth of small and marginal farmers are expected to have secured loans from formal institutional channels, like commercial banks, regional rural banks (RRBs), cooperatives, and microfinance institutions. Also, 21% of small and marginal farmers borrowing from informal sources have bank accounts. In doing so, over half of small farmers end up borrowing money at interest rates greater than 36%, whereas only 18% manage to get loans at rates less than 12%.

Further, if the smallholders belong to lower castes (SC, ST, OBC), their access to credit may be limited either by way of complete denial of credit to such groups/ persons or costly access because of higher rate of interest charged or unfavorable terms of repayment which makes their farming enterprise unviable because of higher cost or loss of income compared with others (Thorat, 2010).

CONCLUSIONS

The above case studies of SFPPs in India across the three states show that it is possible for a small farm to support a family, provided it is market oriented and grows high-value crops with well-oiled market linkage. That this kind of farming, agribusiness rather, has been happening in the absence of the modern arrangements of coordination or any support from the state agencies to these small farmers shows that small farmers are resilient to the shocks and policy indifference and manage their affairs with knowledge, skills, and market orientation and are more like agribusiness enterprises rather than farming entities. The recent slogan and objective of doubling farmer incomes in India can draw inspiration from the experience of such SFPP who have done this for years together without any support. The state support and better market linkage can certainly add to this possibility and the replication of SFPP practice. The case study inferences point to assured irrigation, better market linkage, and farmer involvement with knowledge, skills, and aptitude for agribusiness.

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