

3. Indebtedness:
Another reason for low agricultural productivity is the indebtedness of the farmers. To perform the social ceremonies a farmer has to borrow from moneylender at a very high rate of interest.
Unproductive borrowings do not add to his income and he always remains under debt.  Consequently, the farmer fails to avail incentives to improve the agricultural production.
4. Inadequate Irrigation Facilities:
Indian farmer is almost dependent on climatic conditions for irrigation. Monsoons are irregular Only a few farmers avail the facilities of irrigation from various sources such as canals, tube wells, etc.
Moreover these facilities are found in some areas and where these are available, they are not fully utilized. The result is that the produce is of bad quality and results in low productivity.
5. Lack of Adequate Finance:
Availability of finance is the basis of every industry. The supply of finance is inadequate in case of Indian agriculture. Money is required for short period as well as for long period in order to improve the agricultural production.
According to All India Rural Credit Survey Committee, in 1950-51 more than 90 per cent of the total agricultural credit was advanced by the moneylenders. The co-operative societies accounted for about 3 per cent respectively.

6. No Scientific Methods of Cultivation:

The ignorance and conservation of Indian farmer also results in the poor performance of agriculture. They do not know the importance of modern technology. Still, seeds are sown by wooden ploughs. Poor quality of seeds yields poor quantity of crops.

## 7. Lack of Marketing Facilities:

The defective marketing system also poses difficulties to the farmers. The farmers do not get a due reward from the sale of his produce. The middleman takes away portion of their profits. Unless farmers are guaranteed fair and remunerative prices there is little inducement for agricultural output to increase.

Indian marketing has no facilities of godowns and warehousing where the cultivators may keep their produce for a better price. Moreover, they lack transportation facilities. This results in low price of the produce.

## 8. Agricultural Research:

Undoubtedly, a huge amount of money is spent on agricultural research; still the fruits do not reach to the poor cultivators. There is a lack of co-ordination between laboratory and the farm.

#### 9. Lack of Productive Investment:

Investment in jewelry, trade and money lending seems to be more attractive. Therefore, there is less investment in land improvement. In the absence of productive investment in agriculture, there is little scope for expanding production.

#### 10. Social Factors:

In our country, poor performance of agriculture is also found due to the operation of various socio economic factors. Illiteracy, ignorance, superstition and conservative outlook stands in the way of the adoption of modern technology.

As such, farmers are against the use of bone manure and chemical fertilizer. Besides, they are prejudiced against killing of monkeys and rats at the farm.

## 11. Natural Calamities:

Another reason of low productivity of Indian agriculture is that crops worth crores of rupees are destroyed every year due to floods and other natural calamities. The soil erosion has been regarded as creeping death of the farm.

#### 12. Poor Livestock:

The quality of livestock is very inferior and they are thin and feeble. On account of their poor quality, they are needed in more quantity which adds unnecessary burden on the poor cultivators. Malnutrition is another cause for the degeneration of cattle in our country. As a result, they suffer from one disease or the other.

## 13. Land Policy and Legislation:

The piece-meal character of land reform policy and its legislation is greatly, responsible for the backwardness of agriculture. Excessive reliance on the administrative machinery has adversely affected agricultural development, unnecessary delay in implementation and uncertainty about the rights on land has tended to diminish land productivity.

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