

## Trapping Peasants

For the past several years, after the Central government decided to increase agricultural lending, banks have started lending huge loans to farmers. Earlier farmers were to struggle hard to fetch small loans from Banks but of late Nationalised and private banks have started lending huge amounts. The private sector banks have appointed their own agents, who in tie up with Tractor manufacturers and Dealers, have created a nexus to drag the farming community into debt trap. Though Post-dated cheques are not to be obtained for Priority sector–agricultural lending, the banks are obtaining the same and are resorting to legal methods in case of dishonour of the cheques.

Capital has become scarce in rural economy. Farmers , who are already in a debt trap, courtesy private money lending, are hankering for loans from Banks and other government institutions. In this situation the Banks, especially private ones are resorting to coercion employing a brigade of musselsmen to recover dues from the defaulting farmers which has driven the farmers to suicides.

Globalisation policies have forced the farmers to approach private banks for finance, as Nationalised banks and Co-operative banks are shirking from their responsibilities in implementing welfare schemes. Primary Land Development Banks and APMCs are becoming irrelevant in the recent days.

Instead of probing into the causes for the crisis in Backward Agrarian system the government is resorting to populist schemes like Loans, Subsidies, minimum support prices etc. which may bring only temporary relief to the farming community. But agrarian crisis cannot be resolved through these piecemeal measures.

The whole agrarian crisis is because of uneven land relations and lopsided capital formation in the rural economy. Globalisation process has just exacerbated the crisis.

And so farmer's suicide has become a regular phenomenon in rural India.

In addition to rural debt trap meticulously engineered by banks, private and nationalised alike, forcible acquisition of farmland by different state governments for industry, express ways, notorious SEZs, has simply aggravated the agrarian crisis in recent months. Without a comprehensive action-programme against the anti-peasant policies by the state authorities and agencies, Indian villages in the coming months will witness more suicides. The tragedy is that no left organisation is coming forward to expose the danger of agrarian loans advanced by banks and organise peasant movement for redressal.□

*[Contributed]*