



## An Analytical Study on Non-Institutional Agricultural Loans in District Pilibhit

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**Abstract:** India, primarily an agricultural nation, relies heavily on its agricultural sector for livelihood and industrial development. With 56.4 percent of the population employed in agriculture according to Census 2011, farming serves as the backbone of the economy, feeding both the population and industries. However, the sector faces challenges, particularly for small and marginal farmers who constitute 86 percent of the farming community. Access to credit is crucial for agricultural success, yet many farmers struggle to obtain timely loans. Lack of credit leads to reduced productivity and increases vulnerability to economic shocks and poverty, with farmer suicides often linked to indebtedness. While institutional agencies provide agricultural loans, a significant portion of farmers still resort to non-institutional sources due to various reasons, including accessibility and ease of borrowing. However, these sources often charge exorbitant interest rates, trapping farmers in a cycle of debt. In districts like Pilibhit, a substantial portion of farmers rely on both institutional and non-institutional sources, exacerbating their financial struggles. Thus, addressing the challenges of agricultural credit accessibility and reducing dependency on informal lenders are crucial for improving the plight of Indian farmers.

**Key words:** agricultural credit • non-institutional agricultural credit • institutional agricultural credit • farmer suicides

### Introduction

India, primarily an agricultural nation, relies heavily on its agricultural sector for livelihood and industrial development (Patel 2008). With 56.4 percent of the population is employed in agriculture according to Census 2011, farming serves as the backbone of the economy, feeding both the population and industries (Economic Survey 2015–16). However, the sector faces challenges, particularly for small and marginal farmers who constitute 86 percent of the farming community (Agriculture Annual Report 2020-21). Access to credit is crucial for agricultural success, yet many farmers struggle to obtain timely loans. Lack of credit leads to reduced productivity and increases vulnerability to economic shocks and poverty, with farmer suicides often linked to indebtedness. While

institutional agencies provide agricultural loans, a significant portion of farmers still resort to non-institutional sources due to various reasons, including accessibility and ease of borrowing. However, these sources often charge exorbitant interest rates, trapping farmers in a cycle of debt (Sinha 2015). In districts like Pilibhit, a substantial portion of farmers rely on both institutional and non-institutional sources, exacerbating their financial struggles. Thus, addressing the challenges of agricultural credit accessibility and reducing dependency on informal lenders are crucial for improving the plight of Indian farmers. To tackle these challenges, policymakers need to focus on enhancing the availability and accessibility of institutional credit to farmers, especially small and marginal ones. This can be achieved through



measures such as streamlining loan application processes, providing financial literacy programs to farmers, and ensuring the timely disbursement of loans (Kumar 2021). Additionally, there is a need to expand the reach of formal banking services to rural areas where a significant portion of farmers reside. Furthermore, efforts should be made to improve the efficiency of agricultural credit institutions by reducing bureaucratic hurdles and implementing technology-driven solutions for loan disbursement and repayment (Singh 2017). Digital platforms can play a crucial role in facilitating seamless transactions and reducing the cost of lending for both farmers and financial institutions. Moreover, addressing the underlying causes of farmer indebtedness requires holistic approaches that address structural issues such as land tenure, market access, and crop diversification (Saxena 2020). Investing in infrastructure development, irrigation facilities, and agricultural research can enhance productivity and resilience in the sector, thereby reducing the reliance on loans for sustenance. In parallel, there is a need for stringent regulation of non-institutional lenders to curb exploitative practices and protect farmers from falling into debt traps (Rawat 2020). Financial literacy programs should be conducted to educate farmers about the risks associated with informal borrowing and promote the adoption of sustainable financial practices (Singh 2019). In conclusion, agricultural credit accessibility is critical for the prosperity of Indian farmers, who form the backbone of the economy. By addressing the challenges of credit availability and reducing dependency on informal lenders, policymakers can contribute to improving the livelihoods and well-being of millions of farmers across the country. This requires a multi-faceted approach that combines policy interventions, institutional reforms, and investment in agricultural infrastructure and technology.

## Objectives

To study the status of agricultural loans from non-institutional sources for farmers in district Pilibhit.

- To study the interest rate at which loans are available to farmers from non-institutional sources in the district of Pilibhit.
- To study how much loans farmers take from non-institutional sources in the district of Pilibhit

## Research Methodology

General overview of district Pilibhit: Pilibhit is a district in the state of Uttar Pradesh, India, with its headquarters at Pilibhit. The north-eastern part of Pilibhit district is mostly in Rohilkhand, which lies in the sub-belt of the Himalayas bordering Nepal (<https://pilibhit.nic.in/about-district/>). It lies between the parallels of 28°6' and 28°53' north latitude and the perigee of 79°57' and 80°27' east longitude. Despite being located near the Himalayas, its land is flat (<https://en.wikipedia.org/wiki/Pilibhit>). To the north, the district is bounded by Udham Singh Nagar and the territory of Nepal; to the south, by Shahjahanpur district; to the east, by district Kheri at a short distance; to the rest, by Shahjahanpur district; and to the west, by Bareilly district. The main part of Pilibhit district is covered with dense forest. There are a total of 78478 hectares of forest. Sharda Canal is the main canal of the district; others are its branches (Statistical Diary 2021–22). The total length of canals in the district is 938 km. Although Pilibhit district is a little behind in the field of industry and the economy of Pilibhit is based on agriculture, The main crops in this area are paddy, wheat, and sugarcane; hence, there are four sugar mills at Majhola, Puranpur, Bisalpur, and Pilibhit (Pilibhit Statistical Diary 2021-22). Other major units are three solvent plants, a flour mill, and an alcohol distillery. Sugar, paper, rice, and flour mills are prominent



in the industries here. Bamboo and zardozi, brick clay, and candles are famous in the cottage industry. Pilibhit is mainly a district for flute manufacturing as a product (Pilibhit Statistical Diary 2020-21). Details of selected blocks and villages and farmers in the study area: Presented in Table 1

**Data Collection:**

Ideal research management plays an important role in getting the expected facts from any research work. This research work was done on the basis of a personal interview schedule. The entire district of the study is Pilibhit; at present, there are 5 tehsils in Pilibhit district: Puranpur, Pilibhit, Kalinagar, Bisalpur, and Amaria; and there are 7 blocks in Pilibhit district: Puranpur, Lalorikhera, Amaria, Marouri, Barkera, Bisalpur, and Bilsanda. (Pilibhit Statistical Diary 2021-22) Villages of seven blocks in district Pilibhit were selected on the basis of a random sampling method. Five villages were selected from each block. And 10–10 farmers from each village were selected through the random sampling method. Thus, the data was collected

from a total of 350 farmers through a personal interview schedule. Primary and secondary data have been used for the collection of data for research in the study. The collection of primary data has been done through field surveys in all the blocks of district Pilibhit, and the use of secondary data has been obtained through government and non-government sources. After that, the classification and analysis of the data were done, and the data was simplified with the help of SPSS and MS Excel into a data table and histogram.

**Hypothesis:** Null Hypothesis (Ho): There is no relation between the level of education of the respondent farmers and institutional agencies and non-institutional agencies in getting agricultural loans in district Pilibhit.

Alternative Hypothesis (H<sub>1</sub>): The level of education of the respondent farmers and the relationship between institutional agencies and non-institutional agencies in obtaining agricultural loans in Pilibhit district. Farmers' responses to agricultural loans in the study area is presented in Table 2

**Table 1.** Details of selected blocks and villages and farmers in the study area

S.N.	Selected block	Number of inhabited villages (block wise)	Number of farmers (block wise)	Serial number	Name of the selected village	Number of Selected farmers
1.	Lalauri Khera	185	15814	1.	Rooppur Kamalu	10
				2.	Jironia	10
				3.	Khajuraho Gautia	10
				4.	Madhudandi	10
				5.	Barha	10
					<b>Total</b>	<b>50</b>
2.	Amaria	139	24575	1.	Modhonpur Patti	10
				2.	Pinjra	10
				3.	Bhikhari Pur	10
				4.	Nagariya Colony	10
				5.	Dhundhri	10
					<b>Total</b>	<b>50</b>
3.	Marouri	98	26600	1.	Bhitaura	10
				2.	Amkhera	10
				3.	Abhaypur	10
				4.	Atcona	10
				5.	Gajraula	10
					<b>Total</b>	<b>50</b>



4.	Puranpur	134	57259	1.	Dhakia Kesarpur	10
				2.	Navdia	10
				3.	Mathna Japati	10
				4.	Sandai	10
				5.	Abhaypur Jamunia	10
					<b>Total</b>	<b>50</b>
5.	Bisalpur	168	19727	1.	Ahir Pura	10
				2.	Milak Gautia	10
				3.	Sehrha	10
				4.	Sisaiya Jalalpur	10
				5.	Rampura	10
					<b>Total</b>	<b>50</b>
6.	Barkhera	124	24011	1.	Amdar	10
				2.	Pipra	10
				3.	Sondaha	10
				4.	Pareva Anoop	10
				5.	Bhopat Pur	10
					<b>Total</b>	<b>50</b>
7.	Bilsanda	447	21927	1.	Nand	10
				2.	Orajhar	10
				3.	Ruria	10
				4.	Bra Gaon	10
				5.	Mahua	10
					<b>Total</b>	<b>50</b>
<b>Total</b>	<b>7</b>	<b>1295</b>	<b>195677</b>		<b>35</b>	<b>350</b>

**Source:** Statistical Diary (2021–22), Pilibhit Statistical Magazine, Internet-Based Data Entry and Retrieval System, Economic and statistics Department, Pilibhit,

**Table 2.** Farmers' responses to agricultural loans in the study area district of Pilibhit

Response	Frequency	Percentage
Yes	273	78.0
No	77	22.0
Total	350	100.0

Source: Primary Survey, 2022,

Viewing the data, (Table 2) it can be seen that out of total of 350 farmers, 273 (78 per cent) farmers have taken agriculture loan. 77 (22 per cent) farmers have not taken agriculture loan. The researcher interacted with the farmers during the field survey, the observation came to know that the farmers who did not take agricultural loans, they have given many reasons, some of which are major reasons, such as farmers are worried about deposits after taking government loans. All farmers do not want to take institutional and non-institutional

loans due to high interest rate of non-institutional loans, increase in unnecessary expenditure on taking loans, commission on taking loans from the bank, etc (Table 3)

From the data (Table 3), it can be seen that out of a total of 350 farmers, 273 (78 percent) have taken agriculture loans. 120 (34.3 percent, 44 valid percent) farmers have taken agricultural loans from institutional agencies. 7 (2 percent, 2.6 valid percent) farmers have availed agricultural credit only from non-institutional agencies.



**Table 3.** Farmers' responses on the sources from which farmers take agriculture loan in Pilibhit district of the study area

Response	Frequency	Percentage	valid percentage
Institutional agencies	120	34.3	44.0
Non-institutional agencies	7	2.0	2.6
Both	146	41.7	53.5
Total	273	78.0	100.0
No	77	22.0	
Total	350	100.0	

**Source:** Primary Survey, 2022

While 146 (41.7 percent, 53.5 valid percent) farmers have taken agricultural loans from both agencies, 77 (22 percent) farmers have not taken agriculture loans from any agency. From the interaction with the farmers during the field survey by the researchers, it was observed that most of the farmers preferred to take agricultural

loans from both agencies. Loans are already taken by farmers from institutional agencies and are available within a limit, while in emergencies, they take loans from non-institutional agencies that fulfill their emergency needs (Table 4)

**Table 4.** Level of education of the respondent farmers in the study area, district Pilibhit, and from which agencies the respondent farmers get agricultural loans; details of the responses of the respondents

Responses from the respondent farmers			From which agencies do the respondent farmers take agricultural loans? Details of the responses of the respondents			
			Institutional Agencies	Non Institutional Agencies	Both agencies	Total farmers
Respondent Farmers Education Details	Illiterate	Frequency	50	05	45	100
		Percentage	50.0%	5.0%	45.0%	100.0%
	Primary	Frequency	17	00	28	45
		Percentage	37.8%	0.0%	62.2%	100.0%
	junior high school	Frequency	20	01	29	50
		Percentage	40.0%	2.0%	58.0%	100.0%
	high school	Frequency	19	00	24	43
		Percentage	44.2%	0.0%	55.8%	100.0%
	Intermediate	Frequency	08	00	12	20
		Percentage	40.0%	0.0%	60.0%	100.0%
	graduation	Frequency	03	00	04	07
		Percentage	42.9%	0.0%	57.1%	100.0%
	Post Graduate	Frequency	03	01	03	07
		Percentage	42.9%	14.3%	42.9%	100.0%
	Agriculture education	Frequency	00	00	01	01
		Percentage	0.0%	0.0%	100.0%	100.0%
	Total	Frequency	120	07	146	273
		Percentage	44.0%	2.6%	53.5%	100.0%

**Source:** Primary Survey, 2022.



<b>Hypothesis Testing</b>				
<b>Null Hypothesis (Ho):</b> There is no relation between the level of education of the respondent farmers and institutional agencies and non-institutional agencies in getting agricultural loans in district Pilibhit.				
<b>Alternative Hypothesis (H<sub>1</sub>):</b> The level of education of the respondent farmers and the relationship between institutional agencies and non-institutional agencies in obtaining agricultural loans in Pilibhit district.				
<b>Chi-Square Tests</b>				
Test Name	Value	df	Asymp. Sig. (2-sided)	
Pearson Chi-Square	13.968 <sup>a</sup>	14	.452	
Likelihood Ratio	14.875	14	.387	
Linear-by-Linear Association	1.362	01	.243	
N of Valid Cases	273			
a. 14 cells (58.3%) have expected count less than 5. The minimum expected count is .03.				
<b>Explanation</b>				
Hypothesis	Signification	Result	Accept	Reject
Null Hypothesis (Ho)	.452	13.968 <sup>a</sup>	-	Reject
Alternative Hypothesis (H <sub>1</sub> )	.452	13.968 <sup>a</sup>	Accept	-
Chi-Square Tests : $\chi^2 = \sum \frac{(f_o - f_e)^2}{f_e}$				

Table 4 depicts the level of education in the study area, district Pilibhit, and the details of the responses of the respondent farmers and from which agencies the respondent farmers get agricultural loans in the district. Out of a total of 350 respondent farmers, 44 percent obtain agriculture credit only from institutional agencies, and 2.6 percent obtain agriculture loans only from non-institutional agencies. Overall, 53.5 percent obtain agriculture loans from both agencies. Both educated and uneducated respondent farmers obtain agricultural loans from institutional agencies, but the percentage of uneducated farmers taking loans from non-institutional agencies is higher than that of educated farmers. The percentage of farmers getting agricultural loans from institutional agencies is decreasing.

**Hypothesis Testing Conclusion:** There is no relation between the level of education of respondent farmers and institutional agencies and non-agencies in getting agricultural loans in district Pilibhit. The null hypothesis is rejected because there is a relationship between the level of education of farmers and the use of institutional and non-institutional agencies in obtaining agricultural credit in Pilibhit district. So the alternative hypothesis is accepted. Chi of the Pearson chi-square test The value is less than.000 at the significance level of 0.05 and the  $\chi$  of the test. The value of alpha is 0.03 more than the value 0.000.

In the study area district Pilibhit, farmers' responses on where the farmers take loans from non-institutional agencies is presented in Table 5



**Table 5.** In the study area district Pilibhit, farmers' responses on where the farmers take loans from non-institutional agencies

Personal Loan from Non-Institutional agencies					
Responses	Yes	No	Total	No	Total
frequency	113	160	273	77	350
Percentage	32.3	45.7	78.0	22.0	100
Moneylender loan from non-institutional agencies					
frequency	61	212	273	77	350
Percentage	17.4	60.6	78.0	22	100
Loan from traders from non-institutional agencies					
frequency	7	266	273	77	350
Percentage	2,0	76.0	78.0	22.0	100.0
Loan from Arhtiyas from non-institutional agencies					
frequency	88	185	273	77	350
Percentage	25.1	52.9	78.0	22.0	100
Loan from millers from non-institutional agencies					
frequency	5	268	273	77	350
Percentage	1.4	76.6	78.0	22.0	100

**Source:** Primary Survey, 2022.

Table 5 indicates that out of a total of 350 farmers, 273 (78 percent) have taken agriculture loans. 120 (34.3 percent) farmers have taken loans only from institutional agencies. 7 (2 percent) farmers have taken loans only from non-institutional agencies, while 146 (41.7 percent) farmers have taken loans from both. Out of non-institutional agencies, 113 (32.3 percent) farmers have taken personal loans, which includes neighbors, friends, close relatives, etc. 61 (17.4 percent) farmers have taken loans from moneylenders, including moneylenders, usurers, big farmers of the village, goldsmiths, etc. It provides both secured and unsecured loans. Farmers pledge agricultural equipment and jewelry as security. Secured loan interest is lower than unsecured loan interest. While the interest rate of an unsecured loan is higher than that of a secured loan. 7 (2 percent) farmers take loans from traders. Farmers whose crops are continuously bought by this trader every year, due to which they have good relations, receive loans from these traders in times of emergency. 88 (25.2 percent) farmers have taken loans from market agents. These farmers sell their crops to these

mandi agents, and on the basis of this behavior and belief, loans are given to the farmers. Five (1.4 percent) farmers have taken loans from mill owners.

Table 6 shows that out of a total of 350 farmers, only 153 (43.7 percent) take loans from non-institutional agencies. 15 (4.3 percent) farmers have taken agricultural loans at a rate of 1-2 percent per month. It is such farmers who take loans by pledging agricultural equipment or their jewelry as security; this loan is cheaper than non-collateral. 107 (30.6 percent) farmers have taken agricultural loans at a rate of 2-3 percent per month; these are the farmers who take loans from arhtiyas and mill owners. Where farmers sell their crops, they provide this loan based on their behavior and creditworthiness. 24 (6.9 percent) farmers have taken agricultural loans at a rate of 3-5 percent per month. These are the farmers who take loans from the big farmers and moneylenders of the village, who give these loans at a higher rate of interest. takes the position. 7 (2 percent) farmers have taken loans at a rate of more than 5 percent per month. These are the farmers who take loans in cases of extreme emergencies. For example, a sudden



illness of a farmer, a sudden increase in fees for the education of children, sudden quarrels

between farmers, a sudden accident with the farmer or his family, etc.

**Table 6. Farmers' responses** to the per-month rate at which farmers get agricultural loans from non-institutional agencies in the study area district of Pilibhit

Response	Frequency	Percentage	valid percentage
1 to 2 percent	15	4.3	9.8
2 to 3 percent	107	30.6	69.9
3 to 5 percent	24	6.9	15.7
More than 5 percent	7	2.0	4.6
Total	153	43.7	100.0
No	197	56.3	
Total	350	100.0	

**Source:** Primary Survey, 2022

Table 7 shows that out of a total of 350 farmers, only 153 (43.7 percent) take agricultural credit from non-institutional agencies. 13 (3.7 percent, 8.5 valid percent) farmers have taken agricultural loans between 0 and 10,000. 100 (28.6 percent, 65.4 valid percent) farmers have taken agriculture loans between 10001 and

50,000. 30 (8.6 percent, 19.6 valid percent) farmers have taken agriculture loans between 50001 and 100,000. 10 (2.9 percent, 6.5 valid percent) farmers have taken agriculture loans between 100001 and 200000. where no more than 200000 farmers have taken agriculture loans

**Table 7. Responses of farmers on how much agricultural loan farmers take from non-institutional agencies in the study area, district Pilibhit**

Response	Frequency	Percentage	valid percentage
Rs 0 to 10000	13	3.7	8.5
Rs.10001 to Rs.50000	100	28.6	65.4
Rs.50001 to Rs.100000	30	8.6	19.6
Rs.100001 to Rs.200000	10	2.9	6.5
Total	153	43.7	100.0
No	197	56.3	
Total	350	100.0	

**Source:** Primary Survey, 2022.

### Conclusion

The study conducted in Pilibhit district revealed that among 350 farmers surveyed, 78% (273 farmers) acquired agricultural loans, while 22% (77 farmers) did not. Of those obtaining loans, 34.3% (120 farmers) sourced them from institutional channels, while 43.7% (153 farmers) relied on non-institutional avenues. Interestingly, 41.7% (146 farmers) accessed

loans from both types, and a small minority of 2% (7 farmers) solely utilized non-institutional sources. Additionally, 32.3% (113 farmers) procured personal loans from non-institutional sources, with 17.4% (61 farmers) obtain loans from moneylenders and 2% (7 farmers) from traders. Moreover, 25.5% (88 farmers) secured loans from arhtiyas and 1.4% (5 farmers) from mill owners. Farmers disclosed during field





surveys that they often acquire loans from multiple non-institutional sources concurrently, such as personal loans, friend loans, and loans from various local agents. Non-institutional loans typically bear significantly higher monthly interest rates compared to institutional sources. Analysis of the loan characteristics revealed that a small percentage of farmers (4.3%) obtained loans at a monthly interest rate of 1-2%, while a larger portion (30.6%) secured loans at 2-3%. A minority (6.9%) borrowed at rates ranging from 3-5%, and an even smaller fraction (2%) faced rates exceeding 5% per month. Regarding loan amounts, 3.7% of farmers borrowed between 0-10,000, while 28.6% borrowed between 10,001-50,000. Additionally, 8.6% accessed loans between 50,001-100,000, and 2.9% borrowed between 100,001-200,000, with no farmers taking loans exceeding 200,000 in the surveyed area.

#### **Suggestion:**

- The government should give loans to more and more farmers from institutional sources. Table No-2 In India, 43.7 percent of farmers get credit from non-institutional sources; their percentage should be reduced and the availability of institutional sources should be increased.
- A simple procedure should be made for the farmers to get loans from the banks so that timely loans can be made available to them and they do not have to take loans from non-institutional instruments.
- Institutional loans should be increased per acre so that farmers can get more loans so that they can meet all their needs from institutional sources only and do not have to take loans from non-institutional sources.
- The government should make agriculture loans (Kisan Credit Cards) compulsory for all so that farmers do not have to go round the banks and can withdraw money as per

requirements and deposit it automatically when the crop is ripe.

- Some restrictions should be imposed by the government on giving loans from non-institutional sources at a high rate of interest so that farmers can get loans at low interest for emergencies.

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