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Title: Need to introduce micro-credit scheme for farmers in the country-laid.

DR. RATNA DE (HOOGHLY): Micro credit has played a major role in Bangladesh in mitigating poverty. Indian agriculturist have been reeling under poverty and they face huge difficulty in getting loans from commercial and Cooperative banks at low rate of interest. Suicides of farmers are on the rise in spite of many good schemes of Central Government. Bangladesh has undoubtedly succeeded in mitigating poverty through micro-credit. India may emulate from Bangladesh the concept of micro credit and replicate the same in villages of the country. I am sure micro credit would help Indian farmers. Still farmers in the villages are at the mercy of moneylender who charge exorbitant rate of interest with the result that their loan amount and interest shoot up which forces them to commit suicide although farmers' loan have been waived in the Central Governments last dispensation. I would request the Hon'ble Minister to take steps to study the concept of Micro-credit of Bangladesh in its entirety and make efforts to adopt it in India.