

## STUDY OF AGRICULTURAL POLICIES– I

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### Unit Structure:

1.0 Objectives

1.1 Introduction

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1.3 Schemes implemented by Panchayat Raj

1.4 Summary

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### 1.0 OBJECTIVES:

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- To study the schemes implemented by Agricultural Department
- To study the schemes implemented by Panchayat Raj
- To study the schemes implemented by Department of Tribal Development

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### 1.1 INTRODUCTION:

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Agricultural Policy - Government of Maharashtra is committed for overall social and economic development. In order to make farmer self-sufficient and independent, farmer centric agriculture development programmes will be planned and executed for uplifting economic status of the farmers. Agriculture development should be sustainable and eco-friendly and accordingly it is planned to utilize infrastructure judicious, efficient and effectively. Special focus will be given towards the progress of economically and socially backward and weaker sections and promoting development of skilled and unskilled employment generation especially in rural areas. It is proposed to promote agricultural development on the lines of Industrialization and commercialization so that this sector will also be at apex like industry and commerce.



MAHARASHTRA - STATE AGRICULTURAL PORTAL  
[agricoop.nic.in](http://agricoop.nic.in)

**For this Agriculture Policy will be as follows:**

1. Accelerating the production growth rate and attaining its maximum level by efficient use of natural resources in the state. 2. Increasing net income of the farmers in the state and thereby making them self-sufficient. 3. Exploring limited water resources in the state judiciously & executing measures for efficient use of water. 4. Implementing production and distribution system efficiently for catering special needs of farmers like seed, fertilizers, pesticides and implements. 5. Investment in agriculture and credit supply is limited and there is need to develop easy and effective planning and methodology for sufficient and timely supply of credit all over the state. 6. Using fertilizers and pesticides in minimum quantity only when they are required thereby minimizing its pollution in soil and water and thus restricting adverse effects of these chemicals on agricultural produce. 7. After full utilization of irrigation efficiency, most of the area still will depend on rainfall and to stabilize agricultural production, the programmes like watershed development, efficient use and dissemination of dry farming technology and measures to increase production of small and marginal farmers. 8. Control on erosion of fallow land and thereby bringing the land under fruit cultivation, Agro-forestry & grass fallow for increase in production and employment generation. 9. to make the Agricultural universities competent and make the agricultural education commercial oriented. Agricultural research as per the needs of the farmers and increase the level of research and disseminate new developed technology up to the common farmer. 10. As most of the agriculture in the state is dependent on rainfall, there is no stability in agricultural production & for this strengthening of crop insurance scheme for increase the investment in production and to avoid the losses under unfavourable conditions. 11. Improvement in methodology of land purchase, sale, distribution and mutation and control on disputes. 12. Employment generation of skilled & unskilled for agriculture and agriculture related

profession. **13.** Remedial measures for uplift of agricultural labours by agricultural development process. **14.** Remedial measures for efficiency of gender and to increase production in agricultural field. **15.** Give stress on agricultural development on the farm of tribal, backward class, small and marginal to meet out social justice. **16.** Implement the programme of road transport as per the needs of the farmers. **17.** Creation and assistance for infrastructure development for post-harvest, handling, storage, transport for getting remunerative prices to agricultural produce. **18.** Creation of minimum basic facilities in agricultural produce market committee and modernize the facilities. Improvement in the APMC Act and methodology for competitive price for agricultural produce sale. **19.** Sustainable security of food grain and improvement in the quality of nutrients. Agriculture is connected to every strata in the state.

### **Check your progress**

1. Write a note on Agricultural Policies in Maharashtra.

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## **1.2 SCHEMES IMPLEMENTED BY AGRICULTURAL DEPARTMENT:**

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### **1) E-NAM:**

National Agriculture Market (e-NAM) is a pan-India electronic trading portal which networks the existing APMC mandis to create a unified national market for agricultural commodities.

Small Farmers Agribusiness Consortium (SFAC) is the lead agency for implementing e-NAM under the aegis of Ministry of Agriculture and Farmers' Welfare, Government of India.



[eNam | Homeenam.gov.in](http://eNam | Homeenam.gov.in)

### **Vision:**

To promote uniformity in agriculture marketing by streamlining of procedures across the integrated markets, removing information asymmetry between buyers and sellers and promoting real time price discovery based on actual demand and supply.

**Mission:**

Integration of APMCs across the country through a common online market platform to facilitate pan-India trade in agriculture commodities, providing better price discovery through transparent auction process based on quality of produce along with timely online payment.

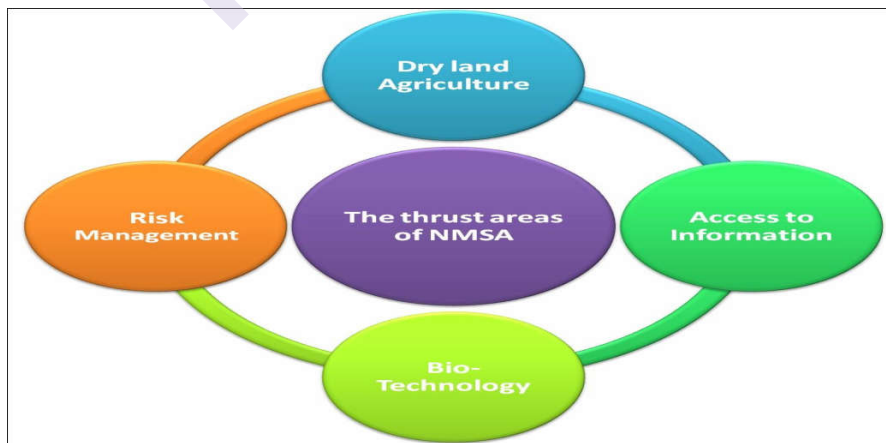
**2) National Mission For Sustainable Agriculture (NMSA):**

National Mission for Sustainable Agriculture (NMSA) has been formulated for enhancing agricultural productivity especially in rainfed areas focusing on integrated farming, water use efficiency, soil health management and synergizing resource conservation.



[Agriculture - NMSA \(National Mission ...youtube.com](#)

NMSA will cater to key dimensions of 'Water use efficiency', 'Nutrient Management' and 'Livelihood diversification' through adoption of sustainable development pathway by progressively shifting to environmental friendly technologies, adoption of energy efficient equipment's, conservation of natural resources, integrated farming, etc.



[National Mission for Sustainable Agriculture \(NMSA\) - IAS Easy](#)

**Schemes under NMSA:**

- a) Rainfed Area Development (RAD) is being implemented by RFS Division
- b) Soil Health Management (SHM) is being implemented by INM Division
- c) Sub Mission on Agro Forestry (SMAF) is being implemented by NRM Division
- d) *Paramparagat* Krishi Vikas Yojana (PKVY) is being implemented by INM Division
- e) Soil and Land Use Survey of India (SLUSI): is being implemented by RFS Division
- f) National Rainfed Area Authority (NRAA) is being implemented by RFS Division
- g) Mission Organic Value Chain Development in North Eastern Region (MOVCDNER): is being implemented by INM Division
- h) National Centre of Organic Farming (NCOF): Being implemented by INM Division
- i) Central Fertilizer Quality Control and Training Institute (CFQC&TI): implemented by (INM) Division

[Rainfed Farming System (RFS); Integrated Nutrient Management (INM); National Resource Management (NRM)]

**3) Pradhan Mantri Krishi Sinchayee Yojana (PMKSY):**

*Har Khet ko Pani "Prime Minister Krishi Sinchayee Yojana"*

Government of India is committed to accord high priority to water conservation and its management. To this effect Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) has been formulated with the vision of extending the coverage of irrigation 'Har Khet ko Pani' and improving water use efficiency 'More crop per drop' in a focused manner with end to end solution on source creation, distribution, management, field application and extension activities.



#### 4) *Paramparagat Krishi Vikas Yojana (PKVY):*



#### [Paramparagat Krishi Vikas Yojana Panjiyan 2020 \[PKVY\] - FastRead Info](http://info.fastread.in)

The *Paramparagat Krishi Vikas Yojana (PKVY)*, is an initiative to promote organic farming in the country launched in 2015.

According to the scheme, farmers will be encouraged to form groups or clusters and take to organic farming methods over large areas in the country.

The government also intends to cover the certification costs and promote organic farming through the use of traditional resources.

To avail the scheme, each cluster or group must have 50 farmers willing to take up organic farming under the PKVY and possess a total area of at least 50 acres. Each farmer enrolling in the scheme will be provided INR 20,000 per acre by the government spread over a period of three years.

#### 5) *Pradhan Mantri Fasal Bima Yojana (PMFBY):*

*Pradhan Mantri Fasal Bima Yojana (PMFBY)* is the government sponsored crop insurance scheme that integrates multiple stakeholders on a single platform.

##### **Objectives**

1. To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases.
2. To stabilise the income of farmers to ensure their continuance in farming.
3. To encourage farmers to adopt innovative and modern agricultural practices.
4. To ensure flow of credit to the agriculture sector.

## **6) Gramin Bhandaran Yojna:**

### **Objective of this Scheme:**

1. Create scientific storage capacity with allied facilities in rural areas.
2. To meet the requirements of farmers for storing farm produce, processed farm produce and agricultural inputs.
3. Promotion of grading, standardization and quality control of agricultural produce to improve their marketability.
4. Prevent distress sale immediately after harvest by providing the facility of pledge financing and marketing credit by strengthening agricultural marketing infrastructure in the country.

## **7) Livestock insurance Scheme:**

This scheme aims to provide protection mechanism to the farmers and cattle rearer's against any eventual loss of their animals due to death and to demonstrate the benefit of the insurance of livestock to the people and popularize it with the ultimate goal of attaining qualitative improvement in livestock and their products.

## **8) Scheme on Fisheries Training and Extension:**

It was launched to provide training for fishery sector so as to assist in undertaking fisheries extension programmes effectively.

## **9) National Scheme on Welfare of Fishermen:**

This scheme was launched to provide financial assistance to fishers for construction of house, community hall for recreation and common working place. It also aims to install tube-wells for drinking water and assistance during lean period through saving cum relief component.

## **10) Micro Irrigation Fund (MIF):**

The government approved a dedicated Rs5,000 crore fund to bring more land area under micro-irrigation as part of its objective to boost agriculture production and farmers income.

The fund has been set up under NABARD, which will provide this amount to states on concessional rate of interest to promote micro-irrigation, which currently has a coverage of only 10 million hectares as against the potential of 70 million hectares.

### **Check your progress**

#### **Q1. Write short note on**

1. E-NAM
2. Pradhan Mantri *Krishi Sinchai Yojana* (PMKSY)

3. *Paramparagat Krishi Vikas Yojana* (PKVY)
4. Pradhan Mantri *FasalBima Yojana* (PMFBY)
5. *GraminBhandaranYojna*

**Q2. Answer in short**

1. Livestock insurance Scheme
2. Scheme on Fisheries Training and Extension
3. National Scheme on Welfare of Fishermen
4. Micro Irrigation Fund (MIF)

**Q3. Write short note on National Mission For Sustainable Agriculture (NMSA)**

As agriculture is the back bone of the country, any change in agriculture sector, positive or negative has multi-fold effects on the entire economy. Maharashtra is the second largest state in India in terms of population and geographical area. Like other states about 55 percent population is directly or indirectly depends on agriculture. The agriculture & allied activities sector contributes 11 % to the state's income. The state has also emerged as an important producer of important fruits, vegetables and flowers especially in-house. Major horticultural crops grown in Maharashtra are Mango, Cashew nut, Banana, grapes, pomegranate, Orange vegetables like Onion, chilli, flower crops like gerbera, carnations, roses especially under protected cultivation. Though Maharashtra is one of the richest states in terms of per capita income, its agriculture performance is not up to the mark. This is mainly due to predominant cultivation of the crops under rainfed conditions and thereby having its low productivity. The share of different sectors in the state income is undergoing major changes over the years.

Secondary and tertiary sector has played major role in the economic development of the state. However employment continued to perpetuate in the agriculture sector leading to low productivity in this sector.

**The Agriculture Policy of the State Government aims at the following:**

- Development of the sector on a sustainable basis by using the available resources economically, efficiently, effectively and in an environmentally sound manner with a view to increase farmers income and production.
- to envelope the needs of vulnerable sections, generate both skilled and unskilled employment and make a positive intervention towards poverty alleviation.



- to promote agriculture development on commercial and industrial lines.
- to prepare plan of action for full exploitation of the limited water resources.
- to improve the working of Agricultural Universities.
- to promote farm and infrastructural facilities for post-harvest management, storage, transport, marketing and export to ensure that farmers will get due price for their produce.
- to improve the systems relating to Agricultural Produce Market Committees.

**Agriculture Development - Issues to be tackled in Mission Mode Approach:**

- To achieve 4 % growth rate in agriculture and allied sector.
- To promote entrepreneurship in agriculture and allied sectors to increase net farm returns in low productivity areas.
- Crop Diversification from low value to high value crops.
- Farmers training to promote entrepreneurship in agriculture and allied sector to increase net farm returns.
- Soil Health improvement.
- Crop diversification towards horticulture crops and creation of post-harvest facilities and processing units for horticulture crops.
- To promote farmers for organic farming development.
- To promote farmers for production of Medicinal and Aromatic Plants and establishment of processing industries.

**Objectives proposed for Agriculture Development :**

- Increasing production and productivity of crops.
- Timely supply of quality inputs viz. fertilizers, Insecticides, Seed etc to farmers.
- Dissemination of technology developed in agriculture and allied sector.
- Collection of agriculture and allied data and area, production, productivity through crop cutting experiments and use of collected data for future planning.
- Horticulture development and soil health improvement through Mission.

- Use of micro-irrigation system for increasing area under irrigation & productivity of water.
- Promotion of Agriculture Mechanization to overcome the problems of labour shortage.
- Promotion for Organic Farming.

### **Check your progress**

#### **Q1. What are the aims and objectives of the Agricultural Policies of the State?**

The Government of India encourages farmers in taking up projects in select areas by subsidizing a portion of the total project cost. All these projects aim at enhancing capital investment, sustained income flow and employment areas of national importance.

NABARD has been a proud channel partner of the Government in some of these schemes shown in this section. Subsidy as and when received from the concerned Ministry is passed onto the financing banks.

#### **A) Dairy Entrepreneurship Development Scheme:**

National Bank for Agriculture and Rural Development (NABARD)

The department of Animal Husbandry, dairying and fisheries is implementing Dairy Entrepreneurship Development Scheme (DEDS) for generating self-employment opportunities in the dairy sector, covering activities such as enhancement of milk production, procurement, preservation, transportation, processing and marketing of milk by providing back ended capital subsidy for bankable projects. The scheme is being implemented by National Bank for Agriculture and Rural Development (NABARD)



[Dairy Entrepreneurship Development Schemeatmnirbharsena.org](http://DairyEntrepreneurshipDevelopmentSchemeatmnirbharsena.org)

#### **Objective of the Scheme:**

1. To promote setting up of modern dairy farms for production of clean milk.

2. To encourage heifer calf rearing, thereby conserving good breeding stock.
3. To bring structural changes in the unorganised sector so that initial processing of milk can be taken up at the village level itself.
4. To upgrade the quality and traditional technology to handle milk on a commercial scale.
5. To generate self-employment and provide infrastructure mainly for unorganised sector.

#### **Eligible Beneficiaries:**

Farmers, individual entrepreneurs, NGOs, companies, groups of organised and unorganised sectors, etc. Groups of organised sector include Self-help Groups (SHGs), dairy cooperative

Society's, milk unions, milk federation's etc.

An individual will be eligible to avail assistance for all the components under the scheme but only once for each component.

More than one member of a family can be assisted under the scheme provided they set up separate units with separate infrastructure at different locations. The distance between the boundaries of two such farms should be at least 500 metres.

#### **Check your progress**

**Q1. Write short note on Dairy Entrepreneurship Development Scheme.**

#### **B) Financial Institutions Eligible for Re-finance Under the Scheme:**

Commercial Banks

Regional Rural and Urban Banks

State Cooperative Banks

State Cooperative Agricultural and Rural Development Banks

Other Institutions, which are eligible for refinance for NABARD

#### **Linkage With Credit:**

Assistance under the scheme shall be purely credit linked and subject to sanctions of the project by eligible financial institutions.

#### **Pattern Assistance:**

**(a)** Back ended capital subsidy @25% of the project cost for general category and @33% for SC/ST farmers. The component wise subsidy

ceiling will be subjected to indicative cost arrived at by NABARD from time to time.

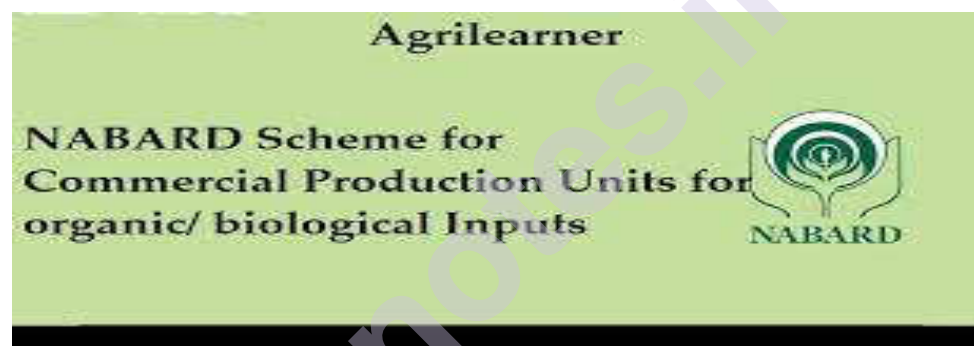
- (b) Entrepreneur Contribution (Margin) for loans beyond Rs. 1 lakh\* - 10% of the project cost

### **Check your progress**

#### **Q1- Which financial institutions are eligible for refinance?**

#### **C) Commercial Production units of Organic Inputs:**

Capital investment subsidy scheme for commercial production units for organic/biological inputs. The scheme is being implemented by the Department of Agriculture, Cooperation and Farmers' Welfare (DAC&FW), Ministry of Agriculture & Farmers' Welfare, Government of India, through National Centre of Organic Farming (NCOF) in collaboration with NABARD and National Cooperative Development Corporation (NCDC). NABARD is the subsidy channelising agency for projects submitted to NABARD.



[NABARD Scheme for Commercial Production ...agrilearner.com](http://agrilearner.com)

The increased and indiscriminate use of chemical fertilizers and pesticides and the deteriorating soil health and productivity is concerning people all over the world. Growing awareness for safe and healthy food has underlined the importance of organic farming, which is a holistic system based on the basic principle of minimising the use of external inputs and avoiding the use of synthetic fertilizers and pesticides. In view of these challenges, there was a need in the country to augment the infrastructure for production of quality organic and biological inputs. Accordingly, under the National Project on Organic Farming a Capital Investment Subsidy Scheme for Commercial Production Units for organic/ biological inputs was introduced in 2004-05.

#### **Objectives of the Scheme:**

1. To promote organic farming in the country by making available organic inputs, such as bio fertilisers, bio pesticides as well as fruit and vegetable market waste compost and thereby generate better return for the produce

2. To increase agricultural productivity while maintaining soil health and environmental safety
3. To reduce total dependence on chemical fertilizers and pesticides by increasing the availability and improving the quality of bio fertilisers, bio pesticides and composts in the country
4. To convert organic waste into plant-nutrient resources
5. To prevent pollution and environment degradation by proper conversion and utilisation of organic waste
6. To establish bio fertilisers and bio pesticides production units
7. To set up fruit and vegetable waste compost unit

**Beneficiaries:**

- i) Individuals, group of farmers/growers, proprietary and partnership firms, co-operatives, fertilizer industry
- ii) Companies, Corporations
- iii) Non-Governmental Organizations (NGOs)
- iv) Agricultural Produce Market Committees (APMCs)
- v) Municipalities
- vi) Private entrepreneurs

**Check your progress**

**Q1- What are the objectives of Commercial Production units of Organic Inputs?**

**D) Agri Clinic and Agri Business Centres Scheme :**

The ACABC scheme is being implemented by Ministry of Agriculture and Farmers' Welfare, Government of India, with NABARD acting as subsidy channelising agency.

**The objectives of the scheme are –**

- i) To supplement efforts of public extension by providing extension and other services to farmers either on payment basis or free of cost as per business model of Agri-Preneur, local needs and affordability of target group of farmers
- ii) To support agricultural development
- iii) To create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in Agri-related courses.

Agri-Clinics are envisaged to provide expert advice and services to farmers on various aspects to enhance productivity of crops/animals and increase the incomes of farmers.

- Soil health
- Cropping practices
- Plant protection
- Crop insurance Post-harvest technology Clinical services for animals, feed and fodder management Prices of various crops in the market, etc.



Agri-Business Centres are commercial units of Agri-ventures established by trained agriculture professionals. These ventures may include maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development. The scheme covers full financial support for training and handholding, provision of loan and credit-linked back-end composite subsidy.

a) Graduates in agriculture and allied subjects from State Agriculture Universities (SAUs)/Central Agricultural Universities/Universities recognised by ICAR/UGC. Degree in Agriculture and allied subjects offered by other agencies are also considered subject to approval of Department of Agriculture & Cooperation, Government of India, on recommendation of the State Government.



- b) Diploma (with at least 50% marks)/Post Graduate Diploma holders in Agriculture and allied subjects from State Agricultural Universities, State Agriculture and Allied Departments and State Department of Technical Education.
- c) Diploma in Agriculture and allied subjects offered by other agencies are also considered subject to approval of Department of Agriculture, Cooperation & Farmers' Welfare, Government of India, on recommendation of the State Government.
- d) Biological Science Graduates with Post Graduation in Agriculture & allied subjects
- e) Degree courses recognised by UGC having more than 60 percent of the course content in Agriculture and allied subjects
- f) Diploma/Post Graduate Diploma courses with more than 60 percent of course content in Agriculture and allied subjects, after B.Sc. with Biological Sciences, from recognised colleges and universities.
- g) Agriculture related courses at Intermediate (i.e. plus two) level, with at least 55% marks.

### **Check your progress**

**Q1- Write short note on Agri Clinic and Agri Business Centres Scheme.**

### **E) National Livestock Mission:**

National Livestock Mission is an initiative of the Ministry of Agriculture and Farmers' Welfare. The mission, which commenced from 2014-15, has the objective of sustainable development of the livestock sector. NABARD is the subsidy channelising agency for following schemes, under Entrepreneurship Development & Employment Generation (EDEG) component of National Livestock Mission.

- a) Poultry Venture Capital Fund (PVCF)
- b) Integrated Development of Small Ruminants and Rabbit (IDSRR)
- c) Pig Development (PD)
- d) Salvaging and Rearing of Male Buffalo Calves (SRMBC)
- e) Effective Animal Waste Management
- f) Construction of Storage Facility for Feed and Fodder

### **List of Beneficiaries:**

- Farmers, individual entrepreneurs
- NGOs

- Companies
- Cooperatives
- Groups of organized and unorganized sector which include Self- Help Groups (SHGs) and Joint Liability Groups (JLGs)

**Eligible financial institutions:**

- Commercial Banks
- Regional Rural Banks
- State Cooperative Banks
- State Cooperative Agriculture and Rural Development Banks
- Other institutions eligible for refinance from NABARD

**Check your progress**

**Q1- Write note on National Livestock Mission.**

**F) GSS – Ensuring End Use of Subsidy Released:**

To ensure end use of subsidy released under various schemes of Government of India routed through NABARD, the banks have been advised to ensure that credit and subsidy are not misused by beneficiaries. In the event of such misuse, the financing bank is required to refund the subsidy released in respect of the unit concerned to NABARD immediately.

**G) Interest Subvention Scheme:**

The Honourable Finance Minister in his budget speech (para 49) for 2006-07 announced that the Government had decided to ensure that farmers receive short term credit at 7% with an upper limit of Rs. 3.00 lakh on the principal amount. The policy came into force with effect from Kharif 2006-07. The amount of subvention was to be calculated on the amount of crop loan from the date of disbursement up to the actual date of repayment of the crop loan by the farmer or up to the due date of the loan fixed by the banks, whichever is earlier, subject to a maximum period of one year.

In pursuance of this announcement, the Government of India provided interest subvention of 2% to Public Sector Banks, Regional Rural Banks (RRBs) and Co-operative Banks in respect of short-term production credit up to Rs. 3 lakh provided to farmers out of their own resources, provided that they make available short-term credit @ 7% p.a. at ground level. Private Sector Banks (in respect of loans given by their rural and semi urban branches) are also covered under the scheme from the year 2013-14 with similar terms and conditions.

### **A.Incentive to farmers on prompt repayments**

Since the year 2009-10, the Government of India introduced additional subvention of 1% to farmers as an incentive for repaying the loans promptly i.e. on or before the due date or the date fixed by the bank, subject to a maximum period of one year. It has been increased to 2% for 2010-11 and 3% from 2011-12.

### **B. Relief to farmers**

To provide relief to farmers affected by natural calamities, Interest Subvention of 2% has been made available to banks for the first year on restructured amount of crop loans. Such restructured loans will attract normal rate of interest from the second year onwards as per the policy laid down by the RBI.

### **Interest Subvention to Small and Marginal Farmers against Negotiable Warehouse Receipts**

In order to discourage distress sale of produce by farmers and to encourage them to store their produce in warehouses against warehouse receipts, Government of India had introduced a scheme in 2011-12 for extending concessional loans to the farmers against negotiable warehouse receipts. The benefit of 2% interest subvention will be available to banks on their own funds involved for extending credit support up to Rs 3 lakh at 7% interest per annum to Small and Marginal farmers (SF/MF) having Kisan Credit Card for a further period of up to six months post the harvest of the crop against Negotiable Warehouse Receipts issued on the produce stored in warehouses accredited with Warehousing Development Regulatory Authority. SF/MF, who have not availed crop loans through banking system, would not be eligible.

### **Interest subvention on working capital to Animal Husbandry and Fisheries**

The Government of India has extended the Interest subvention Scheme on KCC issued to crop loan farmers to the KCC issued to Animal Husbandry and Fisheries farmers from 2018-19. Interest subvention of 2% to banks and 3% to farmers towards Prompt Repayment incentive is extended on short-term loans up to Rs2 lakh to animal husbandry and fisheries farmers apart from the existing KCC for crop loans, provided the loans are extended by banks @7% per annum. In case of farmers possessing KCC for raising crops and involved in activities related to Animal Husbandry and/ or Fisheries, the Interest Subvention on short-term loan is available on an overall limit of Rs.3 lakh per annum. The Govt of India has issued instruction that Interest Subvention to Banks and Prompt Repayment Incentive to farmers will be available only against KCCs from 1 April, 2020.

## Check your progress

### Q1- Answer in brief: Interest Subvention Scheme

#### H) New Agricultural Marketing Infrastructure:

1. New Agricultural Marketing Infrastructure (AMI) sub-scheme of Integrated Scheme for Agricultural Marketing (ISAM) - Operational Guidelines Ministry of Agriculture & Farmers' Welfare, Government of India vide their letter Ref. No. 1912/1/2018/M-II. dated 5 November 2018 have issued the operational guidelines for the new Agricultural Marketing Infrastructure (AMI) sub-scheme of Integrated Scheme for Agricultural marketing (ISAM). The scheme will be implemented by the Department of Agriculture, Cooperation & Farmers' Welfare, GoI through the Directorate of Marketing & Inspection (DMI).
2. The erstwhile Grameen *Bhandaran* Yojana (GBY) implemented since 01.04.2001 and Scheme for Development/ Strengthening of AMI, Grading & Standardisation (AMIGS) implemented since 20.10.2004 were subsumed into AMI sub-scheme of ISAM since 01.04.2014. The AMI scheme was for XII Plan (2012-17) and the scheme was discontinued.
3. The new scheme has been approved for implementation from 22 October 2018 for the period continuous with the 14th Finance Commission i.e. upto 31 March 2020. Accordingly, the revised guidelines for the sub-scheme AMI will be effective for new credit linked projects for which term loan is sanctioned by the FI on or after 22 October 2018 to 31.03.2020.- The operational guidelines for the new scheme are enclosed.
4. The sub-scheme AMI lays special focus on developing and upgrading of *GraminHaats* as Grams through strengthening of infrastructure. These Grams may function as farmer-consumer market (retail market) and collection/ aggregation points (spokes) with linkages to secondary market (hub) with participation of FPOs and other eligible promoters. Enhancement of farmers' income is central to the scheme.
5. The AMI scheme envisages back-ended capital subsidy for credit linked investment in eligible storage and in marketing infrastructure projects. The eligible subsidy is 25% or 33.33% of the capital cost depending upon the area and category of beneficiary.
6. NABARD will release subsidy under the scheme to all. The institutions which are eligible for NABARD refinance and to such other institutions GoI may approve for the purpose. It may be noted that time limits have been prescribed in the guidelines for each stage from submission of documents by FI to release of final subsidy. On receipt of subsidy by FI, the Utilization Certificate should be submitted by the FI within 60 days of receipt of final subsidy.
7. NABARD will also provide refinance to Commercial Banks, RRBs, SCBs, SCARDBs, Scheduled Urban Cooperative Banks, Scheduled

Primary Cooperative Banks (PCBs), North Eastern Development Financial Corporation (NEDFC), etc., as per the extent policy. The rate of interest on refinance will be as decided by NABARD from time to time. Refinance proposal may be submitted as per existing procedure.

### **Check your progress**

#### **Q1- Write in detail New Agricultural Marketing Infrastructure.**

##### **I) Formulation of Special Long Term Refinance Schemes:**

To address the issue of rural migration and to give boost to the agriculture and rural sector in the post COVID era, NABARD introduced three special refinance schemes as detailed under.

##### **1) Special Long Term Refinance Scheme for Transformation of PACSs as MSC:**

The scheme intends to develop all the potential PACS as Multi Service Centres (MSCs) over a period of three years commencing from the year 2020-by providing concessional refinance to SCBs at 3% to support PACS to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members. Under this line of credit, NABARD has envisaged transformation of 35,000 PACS in three years commencing with the transformation of 5,000 PACS in FY21 and for subsequent years 15,000 PACS each during FY22 and FY23. Rs.5000 crore have been earmarked under this special dispensation for the year 2020-21. The ultimate interest rate to be charged from PACS will not be more than 1% over & above the interest rate charged by NABARD and will be shared by SCBs& CCB as per the mutually agreed terms. Repayment period of refinance will be up to 7 years. So far, 3055 PACS were given in-principle sanction with estimated project cost of Rs.1760.82 cr. and estimated bank loan of Rs.1568 cr. by NABARD.

##### **2) Special Long Term Refinance Scheme for beneficiaries of the Watershed and Wadi Project areas:**

The objectives of the scheme is to promote sustainable economic activities, livelihood and employment opportunities for the beneficiaries in NABARD supported watershed and wadi project areas by encouraging banks to lend at concessional rate to these beneficiaries to address the issue of rural migration and to give boost to the agriculture and rural sector in the post COVID era.

The refinance will be available to all the eligible banks/FIs at 3% for maximum 5 years. The revised ultimate lending rate to be charged by banks/FIs under the scheme is revise as 06 months MCLR+1% or EBLR+2.5% whichever is lower. NABARD has earmarked refinance amount of Rs.5000 crore during 2020-21 to 2022-23.

Regional offices of NABARD are finalizing the Banking Plans in collaboration with the participating Banks.

### **3) Special Long Term Refinance Scheme for promoting Micro Food Processing Activities.**

The objectives of the scheme is to encourage banks to lend micro-food processing activities and create sustainable livelihood and employment opportunities for rural youth as well as reverse migrants due to COVID-19 pandemic in the rural areas.

The scheme also envisages modernization and enhancing the competitiveness of the existing individual micro enterprises and ensure their transition to formal sector in rural areas. The refinance scheme will give fillip to the recently launched “PM Scheme for Formalisation of Micro food processing Enterprises (PM FME)” under *Aatmanirbhar* Bharat Abhiyan by Ministry of Food Processing Industries (MFPI), Government of India under which about Rs.25,000 crore investment is expected in the sector. The concessional refinance at 4% is available to eligible financial institutions viz., commercial banks, SFBs, SCBs, RRBs and NABARD subsidiaries.

### **4) Structured Finance and Partial Guarantee Programme to NBFC-MFIs:**

The National Bank for Agriculture and Rural Development (NABARD) has introduced a dedicated debt and credit guarantee product to ensure unhindered flow of credit in rural areas hit by the Covid-19 pandemic. The product- Structured Finance and Partial Guarantee Programme to NBFC-MFIs -entails providing partial guarantee on pooled loans extended to small and mid-sized micro finance institutions (MFIs). “The partially guaranteed loan facility will catalyse much-needed financing to millions of households, agricultural and business markets to sustain in the post Covid-19 environment.

It will help facilitate Rs 2,500 crore funding in the initial phase and is expected to be scaled up. The programme is expected to cover over 1 million households across 28 states and 650 districts, the release said. The pooled loan issuance (PLI) structure provides the lending bank adequate comfort through NABARD’s partial credit protection, reduces cost of capital as the rating of the loans gets notched up and helps lenders meet priority sector goals. This structure will pool together the risk of multiple borrowers and add a layer of partial first loss credit enhancement from a highly rated guarantor.

### **Check your progress**

### **Q1- Answer in detail: Formulation of Special Long Term Refinance Schemes**

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## **1.3 SCHEMES IMPLEMENTED BY PANCHAYAT RAJ:**

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Being the nodal Ministry for most of the development and welfare activities in the rural areas, the Ministry of Rural Development plays a



pivotal role in the overall development strategy of the country. The vision and mission of the Ministry is sustainable and inclusive growth of rural India through a multipronged strategy for eradication of poverty by increasing livelihoods opportunities, providing social safety net and developing infrastructure for growth. This is expected to improve quality of life in rural India and to correct the developmental imbalances, aiming in the process, to reach out to most disadvantaged sections of the society.

The Ministry of Rural Development consists of two Departments, viz., Department of Rural Development, Department of Land Resources.

**Broadly, the aims of the Ministry of Rural Development are:**

- a) Providing livelihood opportunities to those in need including women and other vulnerable sections with focus on Below Poverty Line (BPL) households.
- b) Providing for the enhancement of livelihood security of households in rural areas by providing at least 100 days of guaranteed wage employment in every financial year to every household demanding it.
- c) Provision of all-weather rural connectivity to unconnected rural habitations and upgradation of existing roads to provide market access.
- d) Providing basic housing and homestead to BPL household in rural areas.
- e) Providing social assistance to the elderly, widow and disabled persons.
- f) Providing urban amenities in rural areas for improvement of quality of rural life.
- g) Capacity development and training of rural development functionaries.
- h) Promoting involvement of voluntary agencies and individuals for rural development.
- i) Restoring lost or depleted productivity of the land. This is done through watershed development programmes and initiating effective land reform measures for providing land to the landless rural poor.



[Rural Development & Panchayat Raj ...rdd.maharashtra.gov.in](http://rdd.maharashtra.gov.in)

### 1) Pilgrim Development Program:

The number of pilgrims/pilgrims continuously increasing day by day in the places of pilgrimage in rural areas is increasing steadily. At such places, devotees and pilgrims are not able to provide various facilities to the local self-government organizations (e.g. Gram Panchayat) due to their poor income. Therefore, the government has started a scheme to provide the subsidy to the local self-government institutions for development of pilgrimage in rural areas.

### 2) Finance Commission:

The Finance Commission is a Constitutionally mandated body that is at the centre of fiscal federalism. Set up under Article 280 of the Constitution, its core responsibility is to evaluate the state of finances of the Union and State Governments, recommend the sharing of taxes between them, lay down the principles determining the distribution of these taxes among States. Its working is characterised by extensive and intensive consultations with all levels of governments, thus strengthening the principle of cooperative federalism. Its recommendations are also geared towards improving the quality of public spending and promoting fiscal stability. The first Finance Commission was set up in 1951 and there have been fifteen so far. Each of them has faced its own unique set of challenges.

The Fifteenth Finance Commission was constituted on 27 November 2017 against the backdrop of the abolition of Planning Commission (as also of the distinction between Plan and non-Plan expenditure) and the introduction of the goods and services tax (GST), which has fundamentally redefined federal fiscal relations.

The Terms of Reference of the current Commission have some distinctive features, including recommending monitorable performance criteria for important national flagship programmes and examining the possibility of setting up a permanent non lapsable funding for India's defence needs. The reorganisation of the State of Jammu and Kashmir into two Union

Territories – one of Jammu and Kashmir and one of Ladakh – presents a new dynamic. On the whole the Finance Commission faces new challenges in the process of the evolution of our federal polity. As an important Constitutional entity, the Commission is committed to balancing competing claims and priorities among all three tiers of government in a credible manner.

### **3) Environmental balanced prosperous village development:**

*Gramothathancampaign* has been started to bring sustainable village development in the state on the occasion of the Golden Jubilee Year of the establishment of Maharashtra State. This development is expected by people's initiatives, in the financial, technical and administrative collaboration of the government in the three areas of Physical, Livelihood. This is a program for quality physical infrastructure. An important principle in sustainable rural development is that in order to create high-quality copies of the material at one place in the village, it should be considered beforehand that how natural resources can be used to maintain a sustainable environment.

Increasing the population of the day and the loss of natural resources is going down, so many topics like 'Global Warming' are being rooted. The need of the hour is to create an affluent and prosperous village by conserving, saving and protecting the environment, so the Government started the Environmental Balanced Village Scheme in the year 2010-11. The purpose of this scheme is to provide sustainable development of the village by maintaining ecological balance.



[Rural Development ...rdd.maharashtra.gov.in](http://rdd.maharashtra.gov.in)

**The objectives of this scheme are as follows:**

- 1) Develop people's resources for the development of natural resources available to maintain the ecological balance.

- 2) Ensuring environmental awareness, providing the facility of eco-village and building a rich village.
- 3) For the purpose of coordinating the plans of village level different schemes of various departments of the state government and implementing such schemes, new plans and programs need to be implemented, to implement the scheme, to initiate such programs /schemes by the Rural Development Department.
- 4) Developing large village council as development centres.

#### **Works Undertaken Under The Scheme:**

This scheme received by the government from the government, grants for nursery and tree conservation, management of solid waste in the village (primarily using collection and processing, using various biological and environment-friendly technologies), village waste management, drainage, street lighting, solar street lights, non-renewable energy Development and use (wind, solar, Organic, etc.), Provide basic amenities to the construction of cremation ground and other necessary facilities for it, building the memory gardens, village boundaries under village council, and construction of gutters, parks and buses, Rajiv Gandhi Bharat Nirman Village Facilitation Centre, other innovative projects for environmental-sustainable development etc.

#### **Check your progress**

**Q1-What are the objectives of and work undertaken by Environmental balanced prosperous village development?**

**4) Special program for basic amenities like roads, drains and other under-rural villages suggested by peoples representatives(Scheme No. 2515-1238):**

Due to lack of adequate funds for the development of basic facilities development work in villages, the villagers have to face many problems. For this, there is a demand for funding from the public representatives for basic services. Considering this fact, the government has started the scheme to provide the basic facilities of the rural people suggested by the people's representatives.

This scheme was implemented by Zilla Parishad. However, to avoid the confusion regarding the basic amenities suggested by the people's representatives, and for the purpose of giving more precision and coherence to the methodology implemented under this scheme, the authority for the purpose of this application, selective works, inspection etc.

**A) Authorities and Public Representatives to apply:**

Representatives from A) MP B) MLA c) Members of Zilla Parishad, Panchayat Samiti and Gram Panchayat should present their proposals for works proposed directly from the village development department.

**B) Work to be taken under the Scheme:**

Storm Water Drainage; Improvement of combustion and burial ground; Construction of guard walls, gram panchayat office; Facilities for weekdays, Garbage depot in the village; Facilities for primary processing; Planting and protection of trees in public place; Social Hall. / Community temple, public toilets, road blocking of roads, construction of gymnasium / *akhada*, shelter-shed, Construction of library, construction of river basin, garden and beautification, streetlights, beautification of the *chowkies* and other basic issues.

The decision of which work will be done every year in order to be properly functioning from this fund, at the government level.

**C) Right to Select Works:**

The government will have all the rights to choose the works suggested by the representatives of the people.

**D) Implementation Mechanism:**

It will be decided at the government level that the work related to this work will be decided by the respective public representatives, which means the Gram Panchayat, Zilla Parishad or another department of the government, and it will be final.

**E) Utility Certificate:**

It will be the responsibility of implementing the implementation system which will be given to the implementing system and its utility certificate.

- a) Gram Vikas Department will have the right to change the exceptional conditions in the work sanctioned at the government level.
- b) In accordance with the instructions and procedure as well as the works of the Gram Panchayat as mentioned in Govt. The Decision, Village Development Department no. ZPA- 2011 / 10/10/09, March 25, 2015, if the Government decides to make the works approved under this scheme, by the Gram Panchayat. Gram Panchayat to revise the financial limit of the time in which the revised limit will be amended.
- c) On granting development works to the Gram Panchayat system, the funds will be distributed to the Zilla Parishad Chief Executive Officer in respect of the work sanctioned from the government level.

- d) The Gram Panchayat should have the quality and quality of work done by the Government from time to time, if it is not the same, then the Gram Panchayat's Sarpanch, Gram Sevak and Contractor / related agencies will be held responsible and collectively responsible.
- e) Direct funds should be made available to those systems while doing work through other machinery. Also, it is mandatory to work with the system and follow the prevailing procedure.

### **Check your progress**

**Q1- Answer in brief: Special program for basic amenities like roads, drains and other under-rural villages suggested by peoples representatives ( Scheme No. 2515-1238).**

### **5) Special grant for Public Health to the Gram Panchayats:**

A special grant is a district-level scheme for the benefit of the Gram Panchayats, and the planning department provides funds to the District Planning Committee for this scheme.

### **6) Chief Minister Gram Sadak Yojana:**

The Government of India recognizes the importance of rural connectivity in improving rural livelihoods and alleviating poverty. In 2000, the Government of India launched the Pradhan Mantri Gram Sadak Yojana (PMGSY), a national plan to improve connectivity by constructing all-weather roads to eligible unconnected habitations in rural areas. Under the PMGSY, the Maharashtra state government as of 2018 had completed upgrading about 25,600 kilometers (km) of roads, connecting 8,315 habitations. Following the PMGSY model, the state government in 2016 launched the Mukhya Mantri Gram Sadak Yojana (MMGSY) program to connect villages by improving roads in remote rural areas that had not been reached by the PMGSY.<sup>11</sup> The MMGSY aims to cover 30,000 km of rural roads over 5 years. By January 2019, the state had completed upgrading about 7,000 km of roads under the MMGSY.

The state government's Vision 2030 presents a five-pillar strategy to achieve sustainable, balanced, and inclusive socioeconomic development, with a focus on (i) agriculture, (ii) infrastructure, (iii) industry, (iv) the social sector, and (v) governance. In agriculture, the state aims to increase the average annual growth rate to more than 5% by 2030. To reach this target, the state will take measures to improve the productivity of horticulture and floriculture, and promote commercialization, and value addition to agricultural products. In terms of infrastructure, Vision 2030 envisions building quality, reliable, sustainable, safe, and affordable roads that are accessible to all. The infrastructure plan includes provisions to improve national and state highways and rural road networks to establish major economic corridors. The state government intends to improve its



road network using its own resources and assistance from international development partners.

**7) Assistant grants for Zilla Parishad and Panchayat Samiti Building:**

1. As per the 73rd amendment, panchayat Raj institutions are to be strengthened and panchayat Raj institutions will continue to contribute to the successful implementation of various government schemes for development. For this panchayat samiti administrative office should be in good condition.
2. On this backdrop, the cost of construction/rebuilding of the existing zilla parishad and Panchayat samiti and dilapidated administrative and residential buildings along with the state government (through the village development department) is done.



[Panchayat Samiti Building ...rdd.maharashtra.gov.in](http://rdd.maharashtra.gov.in)

3. Under this scheme, administrative approval is given by zilla parishad to the proposals of the reconstruction of the administrative and residential buildings of the zilla parishad and panchayat samiti. Funds are provided to the Local Body Institutions in the form of grants for the construction of administrative and residential buildings as per demand/requirement of zilla parishad for construction.

**Summary:**

Government of Maharashtra is committed for overall social and economic development. In order to make farmer self-sufficient and independent, farmer centric agriculture development programmes will be planned and executed for uplifting economic status of the farmers. Agriculture development should be sustainable and eco-friendly and accordingly it is planned to utilize infrastructure judicious, efficient and effectively. Special focus will be given towards the progress of economically and socially backward and weaker sections and promoting development of skilled and unskilled employment generation especially in rural areas. It is proposed to promote agricultural development on the lines of Industrialization and

commercialization so that this sector will also be at apex like industry and commerce.

The Government of India encourages farmers in taking up projects in select areas by subsidizing a portion of the total project cost. All these projects aim at enhancing capital investment, sustained income flow and employment areas of national importance.

NABARD has been a proud channel partner of the Government in some of these schemes shown in this section. Subsidy as and when received from the concerned Ministry is passed onto the financing banks.

**Self-Study:**

**Q – 01. Write a note on Agricultural Policies in Maharashtra.**

**Q – 02.Q- Write short note on :**

1. E-NAM
2. Pradhan Mantri *Krishi Sinchai Yojana* (PMKSY)
3. *Paramparagat Krishi Vikas Yojana* (PKVY)
4. Pradhan Mantri *FasalBima Yojana* (PMFBY)
5. *GraminBhandaranYojna*
6. National Mission For Sustainable Agriculture (NMSA)
7. Dairy Entrepreneurship Development Scheme
8. Agri clinic and Agri business Centres Scheme

**Q – 03. Answer in short**

1. Livestock insurance Scheme
2. Scheme on Fisheries Training and Extension
3. National Scheme on Welfare of Fishermen
4. Micro Irrigation Fund (MIF)
5. National Livestock Mission.

**Q – 04. Answer in Brief:**

1. Interest Subvention Scheme
2. Special program for basic amenities like roads, drains and other under-rural villages suggested by peoples representatives (Scheme No. 2515-1238)

**Q – 05. Write in Detail:**

1. New Agricultural Marketing Infrastructure.
2. Formulation of Special Long Term Refinance Schemes

**Q – 06.**What are the aims and objectives of the Agricultural policies of the state?

**Q – 07.**Which financial institutions are eligible for refinance?

**Q – 08.**What are the objectives of Commercial production units of organic inputs?

**Q – 09.**What are the objectives of and work undertaken by Environmental balanced prosperous village development?

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## STUDY OF AGRICULTURAL POLICIES– II

Dr. Dilip S. Patil

### Unit Structure:

2.1 Schemes implemented by Department of Tribal Development

2.2 Summary:

2.3 Self Study:

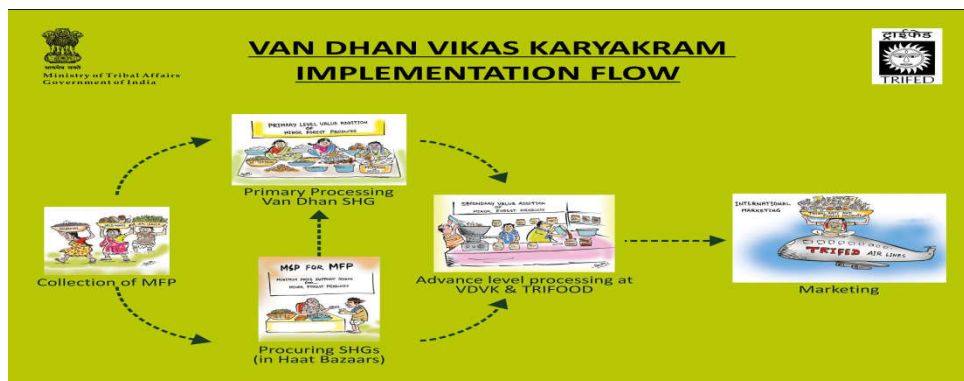
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### 2.1 SCHEMES IMPLEMENTED BY DEPARTMENT OF TRIBAL DEVELOPMENT:

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The schemes of the Ministry of Tribal Affairs are demand driven and funding are made in various sectors including for employment-cum-income generation and covers activities such as establishment of Agro/Forest/Natural Resource based micro / village industries through training of tribal cooperatives, SHGs and individual entrepreneurs, promotion and skill development in traditional tribal culture areas like tribal jewellery, painting, dance forms, music and culinary art, Village tourism, Eco-tourism, etc. The scheme of Mechanism for Marketing of Minor Forest Produce (MFP) through Minimum Support Price (MSP) and Development of Value Chain for MFP covers various activities including procurement of MFPs when their market price falls below their notified MSP, setting up/expansion of storage facilities, expanding the knowledge base on MFP, training for sustainable collection, value addition, etc.

The activities involving expanding knowledge base, training for sustainable collection, value addition, etc. are done through by the Ministry and the Central Government bears 100% of the expenditure incurred for these activities. While there is no proposal to introduce a separate scheme/policy on this matter, Ministry of Tribal Affairs desired to brand the activities being undertaken by it under the existing scheme of Mechanism for Marketing of Minor Forest Produce (MFP) through Minimum Support Price (MSP) and Development of Value Chain for MFP as “*Van Dhan Vikas Karyakram*”.



[Van Dhan Yojana by TRIFED on Twitter ... twitter.com](https://twitter.com/tribaldev)

*Van Dhan Vikas Karyakram* is a training and development of value chain components of the scheme of Mechanism for Marketing of Minor Forest Produce (MFP) through Minimum Support Price (MSP) and Development of Value Chain for MFP. The Tribal Development Department was reorganised in 1992, so as to be more accountable to the functions entrusted to it.

**Welfare of Backward Classes** One of the directive principles of State policy in the constitution of India, ensures that the state should promote with special care, the educational and economic interests of weaker sections of the people and in particular of the scheduled caste & scheduled tribes and protect them from social injustice and all form of exploitation. In pursuance of this Directive in the Constitution, programmes for educational, economic and social emancipation of backward classes have formed an important place in the five-year plans. In so far as the Scheduled Tribes are concerned, the Tribal Sub-Plan (TSP) takes care of their social, economic and educational problems.



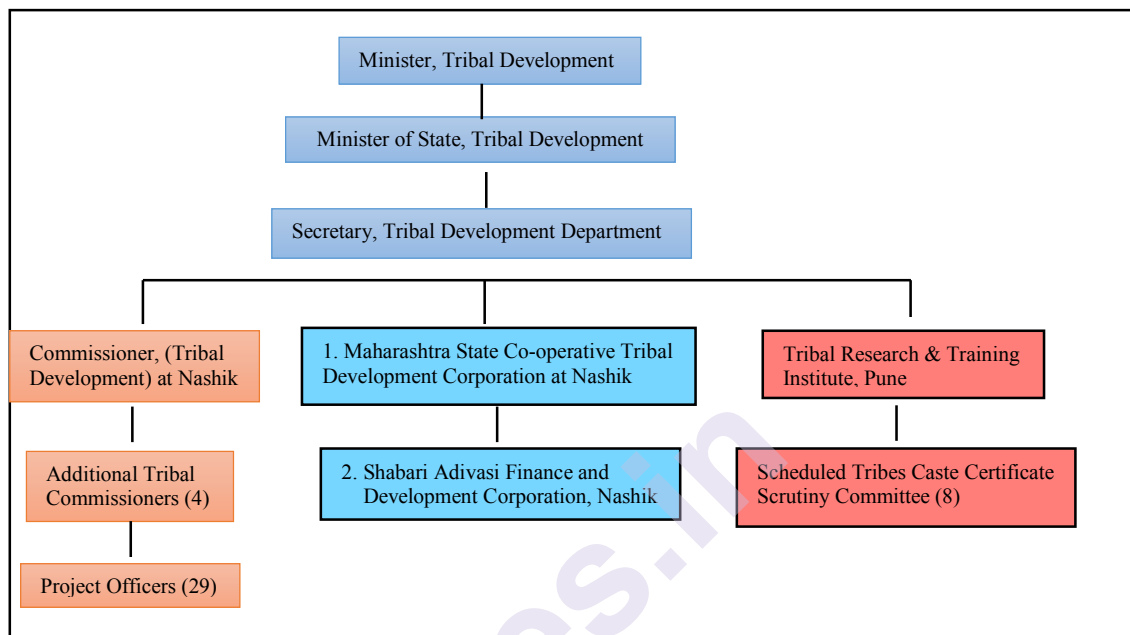
[Tribal Sub-Plan in Maharashtra tribaldev.maharashtra.gov.in](http://tribaldev.maharashtra.gov.in)

Taking into consideration the size of the tribal population, the State Government has made substantial provisions in the TSP for the welfare of Tribal, in the form of giving scholarships to the students, running of Government hostels, running of Government Ashram Schools, aided ashram schools, pre-recruitment training centres, etc.

## Check your progress

### Q1- Write short note on the Schemes implemented by Department of Tribal Development.

The State Level Structure of the Administration is as follows:



Source: Annual Tribal Sub Plan 2013–14, TDD, p.2

The main schemes implemented under this Sector are described below:

**1. Government Ashram Schools :** The Tribal Development Department running residential ashram schools in hilly and remote areas of Maharashtra for social, cultural and educational development of tribal. In the Maharashtra Tribal Development Department is running 552 Govt. Ashram Schools .

**2. Junior College (attached to Govt. Ashram Schools):** The Govt. of Maharashtra has also started 67 Junior colleges attached to the secondary Ashram Schools from 1999 –2000. s. All facilities like lodging, boarding , education material and other amenities are provided free at government cost.

**3. Education in aided Ashram Schools :** In the Year 2014-15 there are 556 aided Ashram Schools in the state. These voluntary organisations running ashram schools are getting 100% grants from government on the pay and allowances of the teaching and non-teaching staff and maintenance grant at the rate of Rs. 500 per month per child. Voluntary Organisations are also grants at the rate of 3 Lacks for the construction of Primary school buildings and Rs. 5 Lacks for the post-basic Ashram Schools.



**4. Government Hostels for Tribal Students:** Government hostels have been started at Divisional/District/Tahsil places in order to attract the tribal students to pursue higher studies. At present under the Tribal Development Department out of 495 approved Government Hostels, 487 Govt. Hostels are running in the state. These hostels provide residential facilities to 49539 tribal students (31622 Boys & 17917 girls). In Government Hostel tribal students are admitted on purely merit basis. About 100 students are admitted in each hostel. At Taluka & District level 10% seats are reserved for secondary school going students 25% reserved for Jr. College students & 65% reserved for Sr. College students whereas at Divisional level 20% seats are reserved for Sr. College students & 80% for Sr. College students free lodging & boarding facilities are provided & all educational equipment such as text book, reference books etc are also supplied.

**5. Maintenance Allowance To Scheduled Tribe Students Staying In Hostels Attached To Professional Courses:** Since the intake capacity of Government hostels is limited tribal students are allowed and encouraged to stay in the hostel attached to professional colleges like medical, engineering, veterinary colleges and they are given maintenance allowance at the rate of Rs. 100 per month limited to 10 months per students in addition to Government of India Scholarship admissible to them.

**6. Travelling Allowance and Scholarship for the Handicapped students who are studying in 8<sup>th</sup> to 12<sup>th</sup> Std.:** Considering the problem of handicaps, and to allow them to get the education compared to others, Govt. has started the scheme of Rs. 100/- of Travelling Allowance and Scholarship of Rs.500/- P.M. for tribal handicapped student.

**7. Scheme of Pre -Matric Scholarship for the State Tribal Students:** The efforts to reduce the drop-out rate has been a priority for the Govt. However, it has been proposed to start Pre Secondary Golden Jubilee Tribal Scholarship Scheme according to G.R. Dated 31<sup>st</sup> May 2011 of Tribal Development Dept. for the Tribal Students learning in the 1<sup>st</sup> Std. to 10<sup>th</sup> Standard from the year 2010-11. This scheme is not for Govt and aided ashram schools. To give scholarship bank account opening in local Bank process has been started. Under this Scheme Rs. 1000/- for Std. 1<sup>th</sup> to Std 4<sup>th</sup> Students, Rs.1500/- for Std. 5 to 7<sup>th</sup> Students and Rs.2000/- for Std. 8<sup>th</sup> to 10<sup>th</sup> Students have been given as Scholarship.

**8. Establishment of Model Schools for Scheduled Tribe Students:** Government has started two Model Schools at Deomogara, Tal. Navapur, Dist. Nandurbar and at Bhandardara, Tal. Akole, Dist. Ahmednagar . These schools have been set up on the lines of Vidya Niketan and Navodaya Vidyalaya. These two schools are exclusively meant for tribal students & they provide opportunity to them to achieve higher merit in academic as well as extra-curricular activities including sport. Admissions in these schools are given on the basis of an entrance examination.

**9. Eklavya Model English Medium Residential Schools:** The Government of Maharashtra with the assistance of the Central Government Under Article 275(1) of the constitution has established four English Medium Eklavya Residential Schools at (1) Kambalgaon Tal. Palghar, Dist. Thane. (2) Mundhegaon Tal. Igatpuri, Dist. Nashik (3) Chikhaldara Dist. Amravati. (4) Khairee-Parsoda, Tal. Ramtek, Dist. Nagpur. Further these schools are affiliated to Central Board of Secondary Education (CBSE), New Delhi. In all 510 tribal boys and 340 tribal girls are getting benefit of education in the said schools. The Government of India has sanctioned 9 such schools, out of which the above mentioned 4 schools have been started since 2000-2001 with 5<sup>th</sup> standard. The object of setting up of these public schools is



EKLAVYA RESIDENTIAL SCHOOL MUNDHEGAON ...  
[thelearningpoint.net](http://thelearningpoint.net)

to provide quality education to tribal students. Accordingly teaching staff of better quality is to be deputed from Education and Tribal Development Department for these schools and they are to be paid better salaries. These schools are managed by Maharashtra Tribal Schools Society, the Chairman of which is the Principle Secretary, Tribal Development Department and the member secretary is Commissioner, Tribal Development, Nashik.

**10. Cash Awards for meritorious students of 10<sup>th</sup> and 12<sup>th</sup> standards:**

In order to encourage brilliant tribal students of 10<sup>th</sup> & 12<sup>th</sup> standards in the schools under Tribal Development Department, cash Awards are given under this scheme. The first three students (3 girls & 3 boys) at the State level are awarded Rs.35000/-, Rs.25,000/- & Rs.15,000/- respectively in 10<sup>th</sup> as well as 12<sup>th</sup> standards. Besides this, an amount of Rs.1,000/- per month is also given to these students. Hence, there are six awards each for 10<sup>th</sup> as well as 12<sup>th</sup> standards. Apart from the above there are, divisional education board level cash awards also. In this the first three tribal students of 10<sup>th</sup> & 12<sup>th</sup> standards. (3 girls & 3 boys) are awarded Rs.25,000/-, Rs.15,000/- & Rs.10,000/- respectively. Besides this an amount Rs.1,000/- per month is also awarded to these students.

**11. Cash Awards to Ashram Schools:** In order to bring healthy competition among schools, the Government has introduced monetary awards for Government Ashram Schools as well as Grant-in-aid schools.

The schools are graded on the basis of merit of students in board examinations and other facilities & activities. Accordingly, the schools that stand 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> in merit of its students in the board examinations, are paid Rs. 5.00 lakh, Rs. 3.00 lakh and Rs.1.00 lakh each. This award has been instituted during the year 2003-04 and there are separate sets of 3 awards for Government Ashram Schools as well as for Grant-in-aid Schools.

**12. Computer Training for the students and teachers of Government Ashram Schools:** In the present competitive era, it is essential for the students and teachers to have computer literacy with a view to upgrade the standard of the education. Therefore, the scheme of imparting computer training to the tribal students studying from VIII<sup>th</sup> to XII<sup>th</sup> standards has been sanctioned. The duration of the training is six months with minimum 20 days in a month.

**13. In-Service Training Program. Training Centres for the teachers in Govt./Aided Ashram Schools of Tribal Development Department:** Government has taken a decision to start 8 training centres for the teachers in the Government/aided Ashram Schools of Tribal Development Department. These schools are under the control of Commissioner, Tribal Development department in the jurisdiction of Additional Commissioner, Thane, Nashik, Nagpur, Amravati. Under this scheme, 200 training sessions will be arranged for teachers in the state. Certain teachers will be selected as master trainers in each school. They will give the training of 5 to 10 days to all the teachers of all subjects in the concerned projects. In the above 8 training centres, teachers of Government and aided Ashram Schools will be given the benefit of training.

**14. Pre- Military & Police Training Centres:** There is backlog of the scheduled tribes in the recruitment to State Police Force, Central Reserve Force, Army etc. The state Government has, therefore, established 9 pre-recruitment training centres at Nashik, Jawhar (Thane), Nandurbar, Rajur (Ahamadnagar), Ambegaon (Pune), Kinwat (Nanded), Rajura (Chandrapur), Dharni (Amaravati) and Desaijanj (Gadchiroli) so as to impart premilitary training to tribal & remove the backlog. These training centres have been functioning from January, 1990. The duration of each training course is of 4 months about 100 students are enrolled in each centre. The expenditure incurred per student is about Rs 2000. Three batches are trained in a year. About 17207 tribal youths (Boys 16414 & Girls 793) have completed their training & 3870 tribal youths (Boys 3827 & Girls 43) have been reported by the Police, Military, CRPF, RSP Dept. etc.

**15. Motor Driving Training Centres for Scheduled Tribes:** There is also a backlog in the recruitment of Drivers in Government and Semi-Government organizations and particularly, in the Maharashtra State Road Transport Corporation (MSRTC). The Government has, therefore, decided to give training for heavy motor driving to tribal youths. For this purpose a Motor driving Training Centre at Pandharkawada, Dist. Yavatmal is

already running with the help of the MSRTC. The duration of the training course is six months. As such there are two sessions during a year. The capacity of the trainees is 50 in each session. 2/3 of the cost of this training centre is borne by the State Government and 1/3 by the MSRTC. The students taking education are being provided maintenance allowance at the rate of Rs.300 per month. In addition to this centre two more centres at Shahada in Nandurbar District & Gadchiroli have been opened with the help of MSRTC.

**16. Supply of Electric Motor Pumps and Oil Engines:** The tribal cultivators are provided with electric motor pumps and oil engines. A tribal cultivator who has a minimum 60 Ares (1.5 acres) maximum of 6 ha. (or 16 acres ) cultivable land is eligible to take the benefit of this scheme further they should have sufficient water source which will last at least six months excluding the period of rainy season, for irrigating their land. Also for getting electric motor pump it is expected that there should be an electric line passing nearby. Those having no electricity facilities can get benefit of oil pumps. Even 2 or 3 agriculturists who have less than prescribed area of land can jointly take advantage of this scheme. The beneficiary getting Electric Engines / Oil pump sets under this scheme have to pay contribution at the prescribed rates viz., Rs. 250/- for land holders having land between 60 acres to 4 ha. & Rs. 500/- to those landholders of more than 4 hectares.

**17. Thakkar Bappa Tribal Village Integrated Improvement Programme :** The State Government has decided to implement “Thakkar Bappa Adivasi Vasti Sudhar Ekatmik Karyakram” on the lines of “Dalit Vasti Sudhar Programme.” This scheme will be implemented in the proposed Modified Area Development Approach (MADA) and Mini-MADA pockets in the 15 districts of Akola, Wardha, Bhandara, Raigad, Jalgaon, Dhule, Nandurbar, Pune, Nagpur, Ahmednager, Yeotmal, Buldhana, Amravati and Gondia and other Outside Tribal Sub-Plan Area (OTSP) villages on the basis of population of tribal. This programme will be implemented on an integrated project approach. This scheme is being implemented by the Zilla Parishads.

**18. Nucleus Budget:** The TSP is formulated taking into consideration the specific needs of each ITDP. In order to provide for local variations & demands, which cannot be met from regular schemes approved by the Govt. and cannot as such be funded from the normal Tribal Sub Plan (TSP) a special scheme Nucleus Budget is being implemented since 1981-82. Under the scheme the Project Officer of the Institute for Transportation & Development Policy (ITDP) are empowered to evolve & implement or get implemented from other departments schemes of local importance after following the prescribed procedure. The ceiling for financial assistance under this scheme is Rs. 15,000/- per family. Group scheme can also be taken of subject to this ceiling. The entire assistance can be given as grant-in-aid for the scheme for training, Welfare & human resources development. However for income generating scheme, 85 per cent of the cost is given as a grant to general tribal beneficiary. 100

per cent is given as a grant to members of the primitive tribes & beneficiary is expected to bring the balance by way of his contribution or through a loan. Project officer (I.T.D.P) can sanction group schemes up to Rs.20.00 lakh each The Additional Tribal Commissioners can sanction group schemes up to Rs.20.00 lakh each, the Commissioner (Tribal Development) up to Rs 40.00 lakh & only schemes costing more than that are referred to Government.

**19. Maharashtra State Co-Operative Tribal Development Corporation:** The Maharashtra State Co-operative Tribal Development Corporation (MSCTDC) was established in the year 1972 under the Maharashtra Cooperative Societies Act with the aims and objects mentioned below: - 1) Purchase and Sale of Agricultural and minor forest products in the Tribal areas under the Monopoly Procurement Scheme 2) Management of Developmental works in Tribal Areas on Agency basis on behalf of Government, Public institutions and Corporations. 3) Distribution of Consumption loans to Adivasi Families. 4) Extending loans for income generating activities. 5) To undertake any activity assigned by the Government for General Development of Adivasis; and 6) Promotion of Programmes for the generation of employment in tribal areas. The Maharashtra State Co-operative Tribal Development Corporations function as the apex body of the multi-purpose Adivasi Cooperative societies. The village level Co-operative societies are the sub-agents of the Corporation for monopoly management schemes and consumption loan, etc.



[Maharashtra State Co-op Tribal ... indianbureaucracy.com](http://indianbureaucracy.com)

The State Government provides financial assistance to the Corporation in the form of management subsidy, purchase subsidy and reimbursement of losses (if any) incurred to the Corporation in its trading operations. At present the corporation is implementing a number of schemes viz. Monopoly Procurement Scheme and Consumption Finance extension of Self-Employment Schemes under the National Scheduled Castes and Scheduled Tribes Finance and Development Corporation (NSFDC) Loan scheme. Supply of daily necessities to ashram schools, supply of electric motor pumps/oil engines, mobile consumer shops and drinking water supply to government ashram schools. The major constraint, which was faced by the Corporation, was that its paid up share capital was very limited. However Government has increased the paid up share capital of the corporation to enable the corporation to perform its role effectively.



**20. Financial Assistance for Share Capital to Tribal Development Corporation:** From the year of 2002- 2003, the New Scheme Tribal Development Corporation has been introduced under the Head of Backward class welfare.

**21. Khavati Loan:** Consumption Finance Scheme started in 1978 in the Tribal Sub Plan Area of the state. This scheme is implemented by the Maharashtra State Co-op Tribal Development Corporation (MSCTDC) with the help of Adivasi Co-operative Societies. The scheme provides for the consumption requirements of the needy tribal families during the lean employment season i.e. monsoon. The amount given under this scheme is in the form of short term loan and bears interest of 7.5% . The repayment is to be made in a single instalment in one year. 90% of the loan is given in the form of kind and 10% in cash. The amount of loan given under this scheme depends on the family size. A family having 4 member is given Rs.2000/-, a family having 8 members Rs.3000/- and a family having more than 8 members Rs.4000/-.

**22. Strengthening of Staff in the Tribal Development Department:** As per the recommendations of the Sukthankar Committee (Shri D. M. Sukthankar), the work of preparation of the TSP for the state & other districts, within the plan allocation given by the planning department is entrusted to the Tribal Development Department from the year 1993-94. Consequently, the workload for preparation of the TSP & the districts has increased considerably.

**23. Construction of Administrative Building & Residential Quarters:** The state Govt. has decided to strengthen the administration in 11 selected Integrated Tribal Development Project(ITDP's) identified as the most vulnerable. The Project Officers leading the ITDP's are drawn from the Indian Administrative Service or the Indian Forest Service, and have been given the powers of additional collectors as well as those of executive officers of the Zilla Parishads. These Project Officers have both regulatory & developmental responsibilities & have been given necessary powers of sanction & discipline including supervision & administrative control over other department staff in their area of operation. For effective implementation of Project administration , it has become necessary to construct administrative buildings for the offices of the project officers & also to construct residential quarters for the project officers & their staff, in those project areas where such facilities either do not exist are inadequate. The construction programme has been taken up in a phased manner.

**24. Financial Assistance to Shabari Vitta Vikas Mahamandal (State level):** Main objective of the Corporation is to economic development of the scheduled tribes by generating Self-employment while giving them financial assistance in the shape of term loan, margin money loan, bridge finance etc. The Corporation prominently implement "National Scheduled Tribes Finance & Development Corporation" New Delhi (NSTFDC) sponsored Term loan schemes, NSTFDC sponsored "Adivasi



*MahilaSashaktikaran* Yojana, National Bank sponsored Term loan scheme for the scheduled tribe beneficiaries whose annual family income is below double of the poverty line income.

### **Check your progress**

Q1- Write a note on Maharashtra State Co-Operative Tribal Development Corporation.

Q2- Write a note on Eklavya Model English Medium Residential Schools.

### **25. Centrally Sponsored Schemes Under The Backward Class Welfare Sector:**

**(A) Govt. of India Scholarship:** The scheme of Post Matric Scholarship has been introduced for giving higher education to Backward Class students, who are staying in rural and hilly areas, and whose financial condition is poor and due to which, they are unable to take higher education. This scheme is implemented through the Project Officers of the ITDPs. They have been empowered to disburse the scholarships to the concerned educational institutions, as per the requirements of the institutions and the records received by them. Project Officers of the concerned ITDP sends blank application forms to the educational institutions and also instruct them on how to fill up such forms. These forms are accepted up to 31st of July every year, by the educational institutions from the students. The scheme is given adequate publicity through various educational institutions. In addition to this, every year officers in-charge of the scheme give wide publicity in the local newspapers for the information of the students and also instruct the students to apply for scholarship. For the renewal of the scholarship 75 % of attendance is required to be put in by the Scholarship holders. 60 % of the previous year's expenditure towards scholarship is disbursed to the institutions on an ad-hoc basis. For the disbursement of this scholarship the educational institution open Personal ledger Account (PLA), account in Nationalised Banks, where the students also open their account. The said scholarship is disbursed up to 30th September every year. Under this scheme of the Government of India all the Scheduled Castes & Scheduled Tribes Students studying in post Matric courses are eligible to receive an amount from Rs.380/- to 1200/- (for hostelers) and Rs.230/- to 550/- (for day scholars) scholarship subject to the condition that (a) The income of the parent should not exceed Rs.2,00,000/- per year. (b) That the student should not be a full-time employee (c) that the student should have good conduct and his progress and attendance should be satisfactory, and (d) only the first two children of the same parents are eligible. Government of India has increased the rate of Post Matric Scholarship for the students. Belonging to Scheduled Tribe by modifying the existing Groups and Income Ceiling from 10th Five Year Plan.

**(B) Tribal Research and Training Institute (TRI):** The Tribal Research & Training Institute was established in 1962 at Pune. The main objectives to establish TRI were to conduct research in general & specific areas of

economic activities affecting tribal life, evaluation & monitoring of developmental schemes. collection & dissemination of information regarding tribal life , organization of training programmes for officials & no officials to build up a Museum & Library on tribal, etc. At present the activities of the TRI are broadly divided into areas of Research. Integrated are development programme, Training Publications, Library Museum & Cultural unit. Production of films of “Tribal Life & Culture.” And Scrutiny & verification of tribe claims. Besides this, during the year 2007-08, TRTI will undertake the implementation of scheduled tribes & other traditional Forest Dwellers (Recognition of Forest Rights), Act,2006 & Rules, 2008 and publicity of various Tribal Development schemes, including those schemes under 275 (1). The Institute will also be involved in evaluation of Tribal Development schemes.



Tribal Research & Training Institute ... [punetourism.co.in](http://punetourism.co.in)

The Institute wants to enhance the Research & Training programmes, documentation of the original cultural aspects of tribal people, which is vanishing very fast, development of Museum & Library, etc. The expansion programme of the building of the TRI has been completed. Total outlay of Rs.1100.00 lakh is provided for the year 2014-15 as the State's share. On completion of 50 years of this institute. Golden Jubilee was celebrated on 28th December, 2013 which was inaugurated by Hon'ble President of India and also by G.R. dated 24-12-2013 autonomous status has been given to this Institute.

**(C) Gondwana Museum and Research Centre:** In order to preserve, promote and propagate the living culture of the tribal people from Vidharbha and in particular those from the Gondwana land, the Government of Maharashtra has decided to establish “Gondwana Museum and Research Centre” in Nagpur City.

**It aims to :**

- Depict the glorious past and present status of tribal in general with special emphasis on tribal from Maharashtra & Gondwana land.
- Conduct research on various aspects of tribal life, history, culture and impact of various schemes on their lives.
- Document various aspect of Gondwana life, culture history.

- Understand traditional design associated with tribal artforms and create new only which could find acceptability in the open commercial market.
- Maintain craft village which will popularise Gondwana handicraft and develop an income generation package for the artisans.
- Organise demonstration-cum-workshops for artisans from time to time.
- Maintain open air theatre so as to promote tribal traditional drama, folk songs, folk dance and music of the people of Gondwana land.
- Run the training centre so as to provide guidance and training to the tribal for self-employment/getting employment.

### Check your progress

Q1- Answer in detail - Centrally Sponsored Schemes Under The Backward Class Welfare Sector.

**26. Comprehensive Rural Health Project for Tribal (Jamkhed Project):** With a view to develop preventive, promotive and curative health care services at village level with a focus on reducing the women and child morbidity and mortality and communicable diseases, government has decided to implement a comprehensive health project for tribal in 12 talukas of 7 districts with priority to be given to primitive tribal villages. The Government has given administrative approval to this programme vide Government Resolution, Tribal Development Department No. Sankirn-2003/CR-170/D-VIII, dated 27.2.2004.



[Comprehensive Rural Health Project ... facebook.com](#)

**Goal:** To develop sustainable model of Integrated Tribal Development, with a view to improve quality of life of the tribal.

### Specific Objectives :

- 1) Develop preventive, promotive, curative health care services at village level, with focus on reduction of women& child morbidity, mortality, control of communicable diseases.

- 2) To promote universalisation of primary education and vocational training.
- 3) To develop livelihood opportunities towards food security and nutrition.
- 4) To empower and involve the community and Panchayat Raj Institutions (PRI) through information dissemination, about comprehensive development issues and strategies.
- 5) To promote self-esteem, cultural identity and National consciousness.

The programme components are Health, Education, Livelihood, Income Generation Activities, Community Development, Empowerment, Training and Orientation of Development Functioning Self-esteem and Cultural Identity of the tribal.

**27. Financial Assistance to the Co-Op Housing Development Organisation:**

The scheme of foundation of Co-Op housing finance is implemented. In this scheme the registered Co-op housing organization which is having possessing economically backward or in low incomes group beneficiaries that Govt. land is allotted without any cost. While purchasing private land the actual cost of puncher or the closet determined by the town planer whichever is less that amount is given as land purchase amount In this producer 20 percent of the construction cost and contribution grant is released. Left 50 percent amount is given by adopting loan from Maharashtra State Co-Op Housing Development Corporation and the amount of due interest maximum Rs.30000/- is given by Govt..

**28. Financial Assistance given to the parent of Grade III & IV Children who admitted in Hospital:**

The Children of grade III & IV from the remote area are admitted in the PHC or Hospital; their parents are also staying with them in the hospital till they will not care. In this period they miss their wages due to this they picked up their children and stay at home instead of hospital. In the case the possibility of death of child may occur. Govt. has taken into consideration all these facts and in remote area children also are admitted in the hospital then their parents are facilitate as 2 times meal and missed wages of that day.

**29. Supply of P.V.C. Pipe to the Scheduled Tribe:** The main occupation of the tribe is Agriculture for the economic upliftment of the tribal electric motor pump/oil Engine has been provided to the tribal beneficiary. The Electric Motor Pump and Oil Engine provided to the tribe on 100% subsidy. The beneficiary who had been given the pump and who is not able to purchase the pipe for supplying motor that beneficiary has been provided P.V.C. Pipe through the Nucleus Budget on priority basis. Due to some practical to technical problem and raising strain on the Nucleus budget government has decided to implement the new scheme to facilitate the tribal people in the State of Maharashtra.

**30. Kanya-Dan Yojana:** With a view to reduce extravagant expenditure incurred by the tribal people on Marriage ceremonies and to forbid the

unfair practices in the Marriage ceremonies, the Govt. has sanctioned the “Kanya-Dan” scheme on a pilot basis for providing financial assistance to tribal couples so as to further encourage community marriage ceremonies. The financial assistance to the tune of Rs. 10,000/- is in kind which includes “Mangalsutra” of 10 grams gold and articles/ utensils of daily requirements for the family.

**31. Tribal Self Respect and self-reliance Scheme:** To provide a permanent source of livelihood of below poverty line landless tribal, Government has decided to implement Tribal Self Respect and self-Reliance Scheme under which land will be purchased and distributed to landless tribal. 4 acres of non-irrigated or 2 acres of irrigated agricultural land will be given to the landless Below Poverty Line tribal families. 50% of the cost of land is subsidised and 50% is interest free loan. The Government has given administrative approval to this scheme vide Government, Tribal Development Department Resolution No Bhuvaye - 2003/C R 142/D-IX, dated 24.2.2004.

**32. SCA to TSP and Article 275(1) of the Constitution :** Various schemes as income generation, Infrastructure benefits and specially for women will be implemented through these schemes.

**33. Central Sector Scheme for the Development of Primitive Tribes Group:** The grant is received every year for the benefit of development of primitive tribes from Government of India. Katkari from Thane and Raigad, Kolam from Yavatmal and Madia Gond from Gadchiroli are the main primitive tribes from Maharashtra. *Gharkul and JanashreeBima Yojana* are the main schemes implemented for the primitive Tribes.

**34. Repairing work of old Ashram School Building:** Buildings of a number of Ashram Schools were constructed long back. They lacked protection required renovation and there was a need for provision of facilities like toilets and bathrooms, multipurpose halls and water supply.

**35. Supply of Domestic Gas for (14.2 Kg.) to BPL Tribal Families:** The tribal families living in and around forest areas mostly depend on forests for fire wood. Therefore with a view to preserve forests and to create environment friendly atmosphere as well as to provide pollution free house to tribal families. Government Resolution No.Meeting-2006/C.R.1/Desk-8, Dated 20.10.2006 The project officer ITDP will select the beneficiaries as per terms and conditions of the scheme. The officers of the Bharat Petroleum Corp. will give the demonstration / training to the beneficiaries in suitable number of groups. The responsibility of installing gas connections in the house of the beneficiaries will be of the concerned agency of the Bharat Petroleum Corp. Ltd. The agency will further provide free service and attend the complains promptly, if any.

**36. Supply of Milch Animal unit (2Cows, 2 Buffalo, 10 + 1 Goat Unit ) to BPL Tribal Families:** This scheme is closed from the year 2011- 12 and has been transferred to Animal Husbandry Department .



**37. Scheme for development of *Pardhi* Community:** Seperate scheme of Tribal Development Department for the development of *Pardhi* Community is introduced from the financial year 2011-12.

**38. *Shabari Gharkul Yojana*:** From the year 2014-15 *Shabari Gharkul* scheme is Proposed & Outlay of Rs. 8000.00 Crores will be made available for this to provide shelter to Tribal families.



[Shabri Gharkul Yojna Maharashtra ... govinfo.me](http://govinfo.me)

**39. Implementation of Guidance project in Tribal areas by Tribal cell:** Tribal cell is Established in Honourable Governor's office, which will implement some Guidance projects related to Health, Nutrition, food & Civil Supply (P.D.S.), Education Land Right Communication, use of Information Technology, micro-planning by Gram-Sabha, Empowerment etc.

**40. *Birsa Munda Krushi Kranti Yojana 2021*:**

For Welfare of ST Farmers CM of Maharashtra Launch *Birsa Munda Krushi Kranti Yojana 2021*.

**Objectives:**

This scheme has been started by the CM of the state just to provide benefits to the farmers of the ST category. Main motive of the scheme is to provide sustainable irrigation facility to ST farmers. Under this scheme all the irrigation facilities will be provided to the farmers of the ST category.

**Benefits of the scheme:**

100% subsidy limited to 1 new well – Rs. 2.5lakh; Old well repairing – Rs. 50,000; Plastification of farm pond – Rs. 1 lakh; For In-well boring – Rs. 20,000; Kitchen Garden – Rs. 500; Electric connection charges – Rs. 10,000; Micro-irrigation 90% subsidy limit to Drip – Rs. 50,000 and for sprinkler – Rs. 25000.



### **Geographic Areas:**

Entire State of Maharashtra except Kolhapur, Sangli, Satara, Ratnagiri, Sindhudurg, Mumbai city and Mumbai suburban area & Municipal Corporation, Nagar Panchayat & Nagarpalika area.



For Welfare of ST Farmers CM of ... [pradeshhyojana.in](http://pradeshhyojana.in)

### **Eligibility of *Birsa Munda Krushi Kranti Yojana*:**

Only ST farmers who are below poverty line are eligible for this scheme.

Annual income should not be more than Rs. 1.5 lakh.

Land holding should not be more than 0.40 ha. To 6.00 ha.

### **Summary:**

The schemes of the Ministry of Tribal Affairs are demand driven and funding are made in various sectors including for employment-cum-income generation and covers activities such as establishment of Agro/Forest/Natural Resource based micro / village industries through training of tribal cooperatives, SHGs and individual entrepreneurs, promotion and skill development in traditional tribal culture areas like tribal jewellery, painting, dance forms, music and culinary art, Village tourism, Eco-tourism, etc. The scheme of Mechanism for Marketing of Minor Forest Produce (MFP) through Minimum Support Price (MSP) and Development of Value Chain for MFP covers various activities including procurement of MFPs when their market price falls below their notified MSP, setting up/expansion of storage facilities, expanding the knowledge base on MFP, training for sustainable collection, value addition, etc.

The activities involving expanding knowledge base, training for sustainable collection, value addition, etc. are done through by the Ministry and the Central Government bears 100% of the expenditure incurred for these activities.

**Self-Study:**

**Q-01.** Write short note on the Schemes implemented by Department of Tribal Development.

**Q-02.** Write a note on:

1. Maharashtra State Co-Operative Tribal Development Corporation.
2. Eklavya Model English Medium Residential Schools.

**Q-03.** Answer in detail - Centrally Sponsored Schemes Under The Backward Class Welfare Sector.

**Q-04.** What are the aims of Gondwana Museum and Research Centre?

**Q-05.** What is the *Birsa Munda Krushi Kranti Yojana* 2021- explain in detail?

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## AGRICULTURAL DEVELOPMENT

Prof. Sachin B. Raut

### Unit Structure:

3.0 Objectives

3.1 Introduction – **Agricultural Development**

**A) National Agricultural Policy 2007 and Food Security**

3.2 Concept

3.3 Objectives

3.4 Features

3.5 Provision and Drawbacks

**B) Irrigation and Water Management**

3.6 Irrigation

3.7 Importance of Irrigation in Agriculture

3.8 Sources of Irrigation

3.9 Methods of Irrigation – Modern and Conventional

3.10 Water Management

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### 3.0 OBJECTIVES:

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- 1) To study the objectives and features of National Agricultural Policy 2007 and Food Security
- 2) To study the importance and methods of irrigation in agriculture
- 3) To study irrigation water management

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### 3.1 INTRODUCTION – AGRICULTURAL DEVELOPMENT:

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Agriculture plays an essential role in the process of economic development in India. besides providing food to nation agriculture releases labour, provides saving, contributes to the market of industrial goods and also earns foreign exchange. Agricultural development is an integral part

of overall economic development. Agricultural development is defined as “The process that creates the conditions for the fulfillment of agricultural potential.” Accumulation of knowledge, availability of technology and the allocation of inputs and outputs are the conditions required for fulfillment of agricultural potential. At the time of independence, agriculture was the main source of national income and occupation in India. 50% of India’s national income came from agriculture and allied activities and around 72% of total working population was engaged in agriculture. This confirms that at the time of independence Indian economy was backward and agricultural based.

In the mid-1960s, the Indian government adopted a new agricultural strategy the modern agricultural technology (seed-fertilizer-water technology) termed as Green Revolution. It has been the most important technical advancement in Indian agriculture during the plan period.

Another important facet of progress in agriculture is its success in eradicating of its dependence on imported food-grains. Indian agriculture has progressed not only in output and yield terms but the structural changes have also contributed. All these developments in Indian agriculture are contributed by a series of steps initiated by the Indian Government. Land reforms, inauguration of Agricultural Price Commission to ensure remunerative prices to farmers, new agricultural strategy, investment in research and extension services, provision of credit facilities, and improving rural infrastructure are some of these steps.

In order to achieve the goal of self-sufficiency in agriculture, new agricultural strategy was initiated in 1966-67. The fundamental of this strategy is the application of science and technology for increasing yield per hectare. This strategy, known as New Agricultural Strategy or Green Revolution, which is based on the extension of high yielding varieties responsive to heavy doses of fertilizers and the package of improved practices in selected areas with assured rainfall or irrigation facilities. The programmes included under the new strategy are: (1) the high yielding varieties programme, (2) multiple cropping programme, (3) integrated development of dry areas, (4) plant protection measures, (5) increased use of fertilizers, and (6) new irrigation concept. Green Revolution refers to the use of high-yielding varieties of wheat and rice into traditional agriculture to achieve continuous breakthrough in agricultural production. Thus the traditional farm practices and technology in India was replaced by modern technology based on the use of chemical fertilizers, pesticides, high-yielding varieties of seeds, extensive use of electric power, modern implements and machinery, new irrigation methods. Thus a massive program of mechanisation and irrigation was undertaken in the mid-1960s.

Intensive Agricultural Development Program was initiated and adopted on an experimental basis supplemented by the high-yielding varieties program all over the country which laid emphasis on intensive cultivation rather than extensive cultivation. The new agricultural strategy adopted in India (Green Revolution) conferred substantial benefits to the country.

### Check your progress

Q1- Write short note on Agricultural Development.

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### 3.2 A) NATIONAL AGRICULTURAL POLICY 2007 AND FOOD SECURITY – CONCEPT

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However, the growth rate showed a declining trend; production and productivity remained almost stagnant. A considerable effort, therefore, was required to reverse the deceleration and get agriculture moving forward once again.



[www.hindinotes.org](http://www.hindinotes.org) राष्ट्रीय कृषि नीति 2007 (National Agricultural Policy 2007)

The National Agriculture Policy approved by the Government of India during 2000, aimed to achieve annual growth of more than 4 per cent in the agriculture sector on a sustainable basis, through the efficient use of natural resources and combination of other measures. However, the annual growth rate achieved during the Tenth Five Year Plan (2002–03 to 2006–07) averaged around 2.3 per cent. On the other hand the non-farm sector has grown faster. Considering the high growth of GDP in the recent past, a major reorientation in the policy is necessary to make this growth more inclusive. The decline in agricultural growth coupled with declining profitability in the agriculture sector, in the face of rapid growth of non-farm sector, is one of the major concerns. The declining profitability is partially due to fluctuating world prices of agricultural commodities and the efforts to keep the domestic prices low to protect consumers' interest, which resulted in decline in the terms of trade for the farm sector. This, coupled with the stagnating and declining yield levels, resulted in low income to the farmers.

Another major problem confronting the rural areas in general and farm households in particular, is the lack of employment opportunities. Efforts are needed to increase job opportunities in the farm sector through increased investment in irrigation, watershed development, wasteland development, land reclamation, etc. In addition, there has to be a greater focus on the accelerated development of the rural non-farm sector and development of clusters around towns/market centres. A growing farm sector, better rural infrastructure and connectivity, skill development, adequate power supply and easy availability of credit would help in the

creation of more employment opportunities in the rural non-farm sector and, in turn, enhance the income of farm households.

In view of the above, there is a need to focus more on the economic well-being of the farmers, rather than just on production. Socio-economic well-being must be a prime consideration of agricultural policy, besides production and growth. The aim of the Policy is, therefore, to stimulate attitudes and actions which should result in assessing agricultural progress in terms of improvement in the income of farm families, not only to meet their consumption requirements but also to enhance their capacity to invest in farm related activities.

### **Check your progress**

**Q1- Write a note on National Agricultural Policy 2007 and Food Security.**

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### **3.3 OBJECTIVES - MAJOR POLICY GOALS:**

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The major goals of the National Policy for Farmers are:

- (i) To improve economic viability of farming by substantially increasing the net income of farmers and to ensure that agricultural progress is measured by advances made in this income.
- (ii) To protect and improve land, water, bio-diversity and genetic resources essential for sustained increase in the productivity, profitability and stability of major farming systems by creating an economic stake in conservation.
- (iii) To develop support services including provision for seeds, irrigation, power, machinery and implements, fertilizers and credit at affordable prices in adequate quantity for farmers. (iv) To strengthen the bio-security of crops, farm animals, fish and forest trees for safeguarding the livelihood and income security of farmer families and the health and trade security of the nation.
- (v) To provide appropriate price and trade policy mechanisms to enhance farmers' income.
- (vi) To provide for suitable risk management measures for adequate and timely compensation to farmers.
- (vii) To complete the unfinished agenda in land reforms and to initiate comprehensive asset and aquarian reforms.
- (viii) To mainstream the human and gender dimension in all farm policies and programmes.
- (ix) To pay explicit attention to sustainable rural livelihoods.



- (x) To foster community-centred food, water and energy security systems in rural India and to ensure nutrition security at the level of every child, woman and man.
- (xi) To introduce measures which can help attract and retain youths in farming and processing of farm products for higher value addition by making it intellectually stimulating and economically rewarding.
- (xii) To make India a global outsourcing hub in the production and supply of the inputs needed for sustainable agriculture, products and processes developed through biotechnology and Information and Communication Technology (ICT).
- (xiii) To restructure the agricultural curriculum and pedagogic methodologies for enabling every farm and home science graduate to become an entrepreneur and to make agricultural education gender sensitive.
- (xiv) To develop and introduce a social security system for farmers.
- (xv) To provide appropriate opportunities in adequate measure for non-farm employment for the farm households.

### **Check your progress**

#### **Q1- What are the objectives or major goals of the National Policy for Farmers?**

#### **Other Policy Measures:**

The following policy measures will also ensure well-being and livelihood security of the farmers:

- (i) Existing state land use boards would be revamped and linked to district-level land-use committees to be constituted by the state government so that they can provide quality and proactive advice to farmers on land use. These are expected to emerge as virtual organisations with the capacity to link land-use decisions with ecological, meteorological and marketing factors on a location and season-specific basis.
- (ii) Major thrust would be given to the development of floriculture, roots and tuber crops, aromatic and medicinal plants, bee-keeping and sericulture. Appropriate market linkages would also be provided so that such efforts would improve employment and income opportunities in rural areas.
- (iii) Market Intervention Scheme would continue and would be strengthened. Suitable measures would be taken for expeditious processing and sanctions.
- (iv) A well-defined food security policy with homegrown food-grains is important for eradicating rural poverty and malnutrition. In order to

strengthen and regularly monitor food security issues, the government would constitute a Cabinet Committee on Food Security.

- (v) Farm families would also be protected from becoming victims of HIV/AIDS and tuberculosis (TB). Anti-retroviral drugs would be made available in villages free of cost. The approach to the treatment of farmers who are victims of serious diseases like HIV/AIDS and TB in villages would take into account access of the patient to food and nutrition to assist recovery and restoration of productive life.
- (vi) There is a need for a rural non-farm employment initiative for farm households. The initiative would bring all rural non-farm employment programmes together in order to generate convergence and synergy among them. A consortium approach involving the different agencies concerned would be adopted.
- (vii) Along with production growth rates, income growth rates would also be measured and published. Improving income and livelihood of farmers would be incorporated as a primary objective of all schemes implemented in the agriculture sector.
- (viii) Article 243 G of the Constitution (73rd Amendment) Act, 1982, entrusts panchayats with the responsibility for agriculture including agricultural extension. If the problems faced by farmers are disaggregated and dealt with by the Gram Sabha and Panchayats, location-specific problems can be attended to speedily and effectively. In order to implement various schemes and programmes at the grass roots level, the Government of India would support state governments for devolution of functions and functionaries for empowering the panchayats. Steps would be taken to strengthen and accord centrality to panchayats in addressing the problems of farmers.
- (ix) Mass media (conventional, electronic and the internet) constitute an important pillar of our democratic system of governance. In order to assist the mass media with timely and scientifically accurate information on issues relating to agriculture, food security and farmers welfare, regional media resource centres would be set up, associating farmers, media representatives and scientists, including extension personnel.
- (x) There is a need for integrated approach for rural energy where renewable energy systems / devices, biofuels would be promoted apart from improving the rural infrastructure, including rural electrification, which is essential for agricultural development.

### **Check your progress**

**Q1-** What are the other policy measures for the well-being and livelihood security of the farmers?

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### **3.4 FEATURES – OPERATIONALISATION OF THE POLICY:**

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The National Policy for Farmers will be adapted and operationalised to suit the local needs in different states and union territories. State governments would be supported to convert national goals into local action points by preparing operational plans for implementing this policy, taking into account the agroclimatic and other local conditions. Such operational plans will be prepared at the district level by a multi-disciplinary professional group and integrated at the state level. States would be encouraged to have an effective mechanism for continuous feedback from the farmers to ensure that measures taken under the policy address the problems of the farmers.

The Department of Agriculture and Cooperation would constitute an Inter-Ministerial Committee to suggest a plan of action for operationalisation of this policy. Appropriate mechanisms and guidelines would be evolved by concerned Ministries / Departments to implement this policy.

The Agriculture Coordination Committee under the chairmanship of the Prime Minister would oversee and coordinate the integrated implementation of this policy.

The National Policy for Farmers, 2007, on recommendations of National Commission on Farmers, has provided for a holistic approach to development of the farm sector. The broad areas of its coverage include:

- a)** It focuses on the economic well-being of the farmers in addition to production and productivity.
- b)** Asset Reforms: To ensure that a farmer household in villages either possesses or has access to a productive asset or marketable skill.
- c)** Water Use Efficiency: Priority with significance on awareness and efficiency of use of water would be given on the concept of maximising yield and income per unit of irrigation water in all the crop production programs.
- d)** Encouragement would be given to biotechnology, information and communication technology (ICT), renewable energy technology, space applications and nano-technology for improving productivity per unit of land and water on a sustainable basis.
- e)** To organize a co-ordinate agricultural bio-security programmeNational Agricultural Bio-security System would be established.
- f)** Seeds and Soil Health: Quality seeds, disease free planting material and soil health enhancement is important to raise small farm productivity. Every farmer to be issued with a soil health passbook which contains integrated information on farm soils with corresponding advisories.

- g) Support Services for Women: funding would be done for appropriate support services like creches, child care centres and adequate nutrition needed by women working in fields.
- h) Credit and Insurance-. The financial services would be invigorated for timely, adequate and easy reach to the farmers at a reasonable rate of interest.
- i) Gyan Chaupals would be set up at village level with the help of ICT and farm schools in the fields of outstanding farmers to promote farmer to farmer learning through the State Government for strengthening extension services.
- j) Necessary steps would be taken to put in place an appropriate social security scheme for farmers.
- k) To ensure remunerative prices for agricultural produce Minimum Support Price (MSP) mechanism will be implemented effectively across the country.
- l) Food security to be enlarged to include nutritious millets such as bajra, jowar, ragi, etc. mostly grown in dry land farming areas.

### **Check your progress**

### **Q1- What are the features of National Policy for Farmers 2007?**

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## **3.5 PROVISION AND DRAWBACKS:**

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### **Provision or Policy Suggestions:**

- a) To balance labour productivity in agriculture (where almost 50 percent of the population is contributing less than 15 percent of output), there is direct need to strengthen linkages between agriculture and allied activities and rest of the economy through the development of rural non-agricultural enterprises, particularly agro-processing sector and SMEs in peri-urban areas. This has to be top priority of the reform agenda for the future.
- b) Maintaining productivity growth to sustain the growth of food crops and other food products that form the main staples of the population is essential for more balanced growth. Policies should focus on measures that provide incentives for efficient utilisation of both capital investments as well as natural resources. Increasing productivity calls for investments in technology, extension, research and logistics to raise output through efficient usage of natural resources and also minimising wastage. Technology needs to be brought in to the centre stage.
- c) Shift in consumer preferences and increasing numbers of the middle income class have altered the domestic demand for agricultural commodities and globalisation has connected Indian farmer as well as consumer to international markets. As a result, the demand for dairy products, meat and meat products, fruits and vegetables and their

processed products is growing fast and will continue to do so in the future. To meet this growing demand and maintain competitiveness, more investments in the entire food chain that involves collection, grading, storage, packaging, and transport to help take produce from farms to markets and factories is the key to the future growth of the agricultural and allied sectors.

**d)** The fragmentation of land holdings means that to achieve economies of scale, bulk-buying and sale of produce have become extremely important to generate more incomes. Therefore, large-scale retail and supermarket operations can lead to the development of necessary infrastructure that improves supply logistics and also help in dealing with price volatility through risk pooling. For the desired changes to take place there is a need to look beyond production and pay due attention to post-harvest supply chain which facilitates especially the small holders.

1. The longer term growth in agriculture has been sustained while short term fluctuations are palpable.
2. Among sub sectors, animal husbandry and fishery given their past performance have comparatively high growth potential compared to crop husbandry and forestry, albeit renewed emphasis on agri-pastoral-farm forestry systems, i.e., fruit trees, shrubs, perennial grasses and small ruminants have the potential to revive the contribution of forestry sub sector.
3. The growth potential within crop sector lies more in horticulture and other high value commodities compared to traditional food grains sector.
4. Transformation of fibres highlights the importance of technology in crop sector for achieving high growth. The technology, especially the bio technology needs adoption in other possible crops like maize, canola, brinjal, mustard and so on, and new form of precision farming need adoption at a larger scale.
5. Huge potential for future growth in high value commodities, like fruits and vegetables, milk and meat products and fishery sector.
6. For achieving self-sufficiency in pulses and oilseeds, rabi pulses and kharif oilseeds have more potential in area and yield expansion and need to be fully utilised.

### **Check your progress**

#### **Q1- What are the Provision or Policy Suggestions of National Policy for Farmers 2007?**

#### **Drawbacks:**

There are several reasons that have proved as a constraint in the successful implementation of the NAP though it intends to reinforce the agriculture

sector but lacks at some serious fronts. It is said to harm the interests of Indian farmers in certain areas, including:

**a)** It came at a time when there existed clear and disturbing signs of a declining trend in food-grain productivity, fast emerging barriers to sustainability of agriculture, depleting underground water resources, the ever-growing indebtedness in farming and farmers suicides. It has been criticised on the ground that inspite of the prevalent situation the policy demanded that the farmers should diversify and produce export oriented crops and the focus shifted from agriculture to industry, trade and commerce.

**b)** It is felt that it has set unrealistic targets. No clear-cut strategy has been evolved or mentioned for achieving the respective targets. It seems like other policies wherein the plans are evolved but implementation is too far-fetched.

**c)** It looks more like a document citing issues involved in agriculture than any serious statement of policy and intent by the Central Government. The document though contains a set of policy intentions and explains exhaustively what has to be done but ignores to include the procedure for the implementation of the set intentions.

**d)** It does not explain as to how the implementation shall be done and how the goals and objectives shall be achieved. It does not have any time bound and concrete action plan to carry out the activities mentioned in the document. No strategy has been formulated to implement the agenda mentioned in the document. It does not mention any deadline or timeframe for the accomplishment of any task and lacks the target based result oriented approach.

**e)** It was introduced in the year 2000 and since then no document has been released to gauge the status of the intentions of the government mentioned in the document. There has never been any supplement to NAP document since then and no follow up mechanism has been evolved.

**f)** Above all, conflict is about agriculture being the state subject while policy is formed by the Central Government, which plays an important role in the recommendation of national agricultural policies. There are pronounced disparities among the states in agricultural progress. Some states are agriculturally much progressed and some states lag behind. A centralised policy tends to create constraints as it fails to cater to the state specific needs, albeit the states find it difficult to work in accordance with the national policy. This makes NAP quite incongruent, especially when the formulation of such a policy is made with little or no participation by State Governments.

### **Check your progress**

**Q1- What are the drawbacks of National Policy for Farmers 2007?**

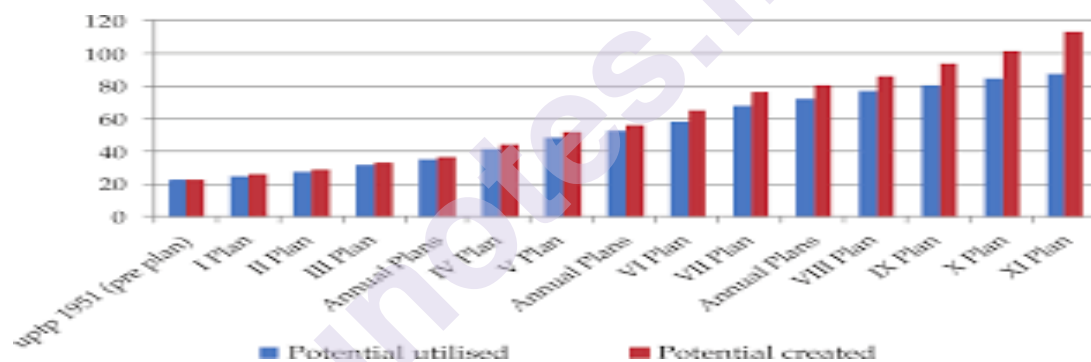


## B) Irrigation and Water Management:

### 3.6 IRRIGATION:

Irrigation is a vital input to increase agricultural output to keep pace with food requirements of the ever increasing population. It is one of the key elements to boost and establish agricultural production. The availability of timely and sufficient supply of water is an essential prerequisite to transform traditional agriculture into a modern agriculture.

Irrigation is assigned a crucial role as it is the single most important factor which facilitates the fuller utilization of scarce farm land resources and can facilitate acceptance of improved technology at the farm level. Intensive agriculture is the main stay of the present programme of agricultural development, necessitating an expansion of irrigation facilities. Most of the developing countries which are under the pressure of overpopulation and have severe food grains shortage, have been attempting to provide a fillip to their irrigation facilities. Since independence India is making concerted efforts to achieve success in irrigating its agricultural land.



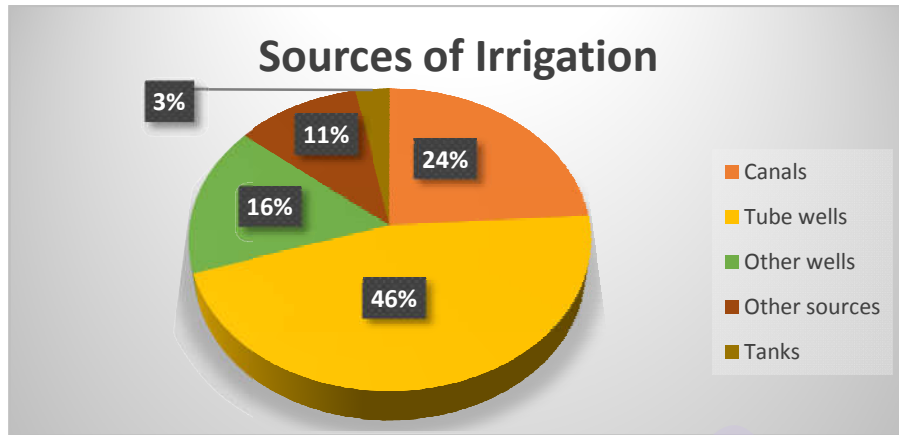
#### krishiicar Irrigation in India: Status, challenges and options§

There are two main ways that farmers and ranchers use agricultural water to cultivate crops: Rain-fed farming and Irrigation.

Rain-fed farming is the process of natural application of water to the soil through direct rainfall. Relying on rainfall is less likely to result in contamination of food products but is open to water shortages when rainfall is reduced and on the other hand, artificial applications of water increases the risk of contamination.

Irrigation is the artificial process of applying controlled amounts of water to land to assist in production of crops through artificial means such as pipes, ditches, sprinklers etc. Irrigation helps to grow agricultural crops, maintain landscapes, reduce the effect of inadequate rainfall, and revegetate disturbed soils in dry areas and during periods of less than average rainfall.

There are many types of irrigation systems, in which water is supplied to the entire field uniformly. Irrigation water can come from groundwater, through springs or wells, surface water, through rivers, lakes, or reservoirs, or even other sources, such as treated wastewater or desalinated water.



Sources of Irrigation in India – GKTodaygktoday.in

#### **Irrigation in India :**

Irrigation Projects in India are classified into three categories viz. Minor, Medium and Major Irrigation. Projects which have a CCA of 2,000 hectare or less are known as Minor projects, those which have a CCA of less than 10,000 hectare but more than 2,000 hectare are termed as Medium projects and those projects which have a Cultivable Command Area (CCA) of more than 10,000 hectare are termed as Major Projects. Minor irrigation projects have both surface and ground water as their source, while Major and Medium projects mostly exploit surface water resources.

#### **Check your progress**

**Q1- Write a short note on Irrigation in India.**

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### **3.7 IMPORTANCE OF IRRIGATION:**

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- 1) Agriculture many a times is greatly hampered due to irregular, insufficient or uncertain rain. Proper irrigation systems can secure uninterrupted agriculture.
- 2) The productivity of irrigated land is more than the un-irrigated land. Crop yields are consistently higher in irrigated areas than in rainfed areas.
- 3) Seeds cannot grow in dry soil as moisture is necessary for the germination of seeds but the irrigation supply can ensure the required moisture content of soil for the growth of seed.

- 4) Multiple cropping in a year is possible through irrigation and can enhance production & productivity. Two or three crops in a year are cultivated with irrigation facilities in many parts of India.
- 5) It is possible to supply the required amount of hydrogen & oxygen, which is important for the proper development of plant root through irrigation.
- 6) A plant can absorb mineral nutrients from the irrigated soil, so irrigation is essential for the general growth of the plant.
- 7) Bringing more land under cultivation is possible through irrigation.
- 8) Insufficient rain may also cause drought & famines but irrigation can play a protective role during the period of drought & famines.
- 9) Irrigation contributes to the economic growth and poverty reduction. Irrigation increases production and as a result substantial increase in income is achieved in the countryside as income and employment are closely related to output.

**Check your progress**

**Q- Give the importance of irrigation.**

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### **3.8 SOURCES OF IRRIGATION:**

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The methods of irrigation changes on location and various factors such as soil, rainfall, perennial and non-perennial river, ground availability and nature of crops.

#### **1) Canal Irrigation:**

Canal irrigation is one of the most important sources of irrigation. It accounts for about 24% of the total irrigation in the nation. It is an effective source of irrigation in low-level relief, deep fertile soil and perennial river areas.



Causes & Effects of Canal Irrigation ... [aboutcivil.org](http://aboutcivil.org)

There are two types of Canal Irrigation one is Inundation Canals and another one is Perennial Canals.

**Inundation Canals:** The water is taken out without any barrage and dam, Useful for diversion of flood and remains operational in the rainy season.



Inundation Canal Images, Stock Photos ... shutterstock.com

**Perennial Canals:**



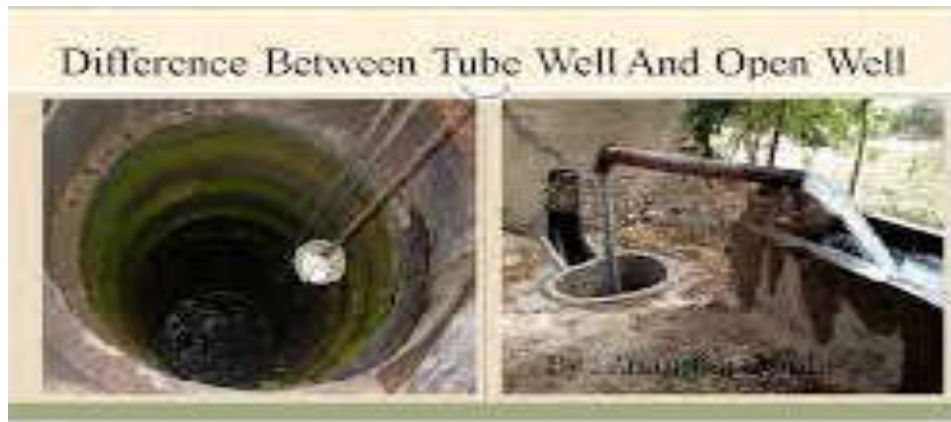
Link canals, Baraages and Dams slideshare.net

Most canal in India falls under Perennial Canals by Constructing barrage in the Perennial rivers.

**2) Well Irrigation:** Well, irrigation is popular in areas where tank and canal irrigation is not available. Well, irrigation is cheap and dependable.

There are two types of Well Irrigation - Open Well and Tube Well.

**Open Wells** -Open Wells is widely used where there is sufficient groundwater. Ex: Delta regions of Cauvery, Krishna, Godavari, Mahanadi and part of Tapti and Narmada Valleys.



[Difference between Open Well & Tube ... youtube.com](#)

**Tube Wells** -Tube wells are used in the areas where the surface is soft and water table is low and are also drilled in hard rocky terrains. Ex: Tamil Nadu, Madhya Pradesh, Punjab and Maharashtra.

### 3) Tank Irrigation:

Tank Irrigation is an old system of irrigation in India. Tanks are both natural and man-made and Tank irrigation is popular in peninsular India. A hollow is built on the surface by constructing bund across the stream, canals.



[Tank Irrigation in India indianetzone.com](#)

The tanks are used to collect water during rainy season which is stored for irrigation and other purposes. It includes Ponds and Lakes.

### Check your progress

**Q1- What are the different sources of irrigation?**

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## 3.9 METHODS OF IRRIGATION:

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### A) Modern Methods of Irrigation:

Various types of irrigation techniques differ in how the water obtained from the source is distributed within the field. In general, the goal is to supply the entire field uniformly with water, so that each plant has the



amount of water it needs, neither too much nor too little. Methods of irrigation depend on local conditions, including topography, crops to be irrigated, the nature and location of the water supply, and drainage characteristics of the soil. So modern irrigation methods fall into one of five general categories: flooding, furrow irrigation, subirrigation, sprinkling, and drip irrigation.

**a) Surface Irrigation:** In surface irrigation systems, water moves over and across the land by simple gravity flow in order to wet it and to infiltrate into the soil. Surface irrigation can be subdivided into furrow, border strip or basin irrigation. It is often called flood irrigation when the irrigation results in flooding or near flooding of the cultivated land. In the flood irrigation method water covers the surface of the irrigation plot continuously and is contained there by small dikes or ridges.



Surface Irrigation - an overview ... sciencedirect.com

The fields that are to be irrigated are usually divided into smaller basins. Water is released from field ditches through siphons or by cutting temporary gaps through the earthen ridge of secondary ditches. After filling a basin with water, the farmer removes the siphons or closes the gap and repeats the procedure at the next basin.

**b) Furrow Irrigation:**

In furrow irrigation many crops are irrigated by furrows, that are ditches between the ridges on which crops are planted. The water, coming from the laterals, is admitted to each furrow by cutting away a small earthen dike, thus opening a gap. When the water in each furrow reaches the desired level, the supply is cut off by reclosing the dike. Water seeps into the soil and feeds



Furrow Irrigation High Resolution Stock ... alamy.com



the roots of the plants. This method is more expensive to build and to operate compared to flooding. It can be used for high-value crops such as vegetables. One of the difficulties of furrow irrigation is ensuring uniform dispersion of water over a given field. Another difficulty with furrow irrigation is increased potential for water loss due to run off.

**i) Surge irrigation:**

Surge irrigation is a variant of furrow irrigation wherein the water supply is purged on and off in planned time periods.



Surge Irrigation – Agristudyinfoagristudyinfo.com

The wetting and drying cycles in this type of irrigation reduce the infiltration rates resulting in faster advance rates and higher uniformity than continuous flow.

**ii) Ditch irrigation:**

It is a traditional method, where ditches are dug and seedlings are planted in rows and are watered by placing canals or furrows in between the rows of plants.



Irrigation Ditch, Kerala, India-5.jpg ... flickr.com

Siphon tubes are used to move the water from the main ditch to the canals.

**c) Subirrigation:**

If soil conditions are favourable, and the groundwater table is near the surface, subirrigation, or underbed irrigation, is used. Sub-irrigation also

sometimes called seepage irrigation has been used for many years in field crops in areas with high water tables. It is a method of artificially raising the water table to allow the soil to be moistened from below the plants' root zone. Here water is delivered to the field in ditches and allowed to seep into the ground to maintain the desired groundwater level to feed the roots of plants.



Subirrigation | Britannica [britannica.com](https://www.britannica.com)

A system of pumping stations, canals, weirs and gates allows it to increase or decrease the water level in a network of ditches and thereby control the water table. Compared with the flooding method, the amount of irrigation water is reduced significantly, but subirrigation also requires water of good quality and with low salt content. This approach is effective for delicate plants such as strawberries, small fruits, and vegetables because it keeps the tops of the plants dry and helps to prevent spoilage through rot or mildew. Sub-irrigation is also used in commercial greenhouse production, usually for potted plants. Water is delivered from below, absorbed upwards, and the excess collected for recycling.

#### **d) Localized Irrigation:**

Localized irrigation is a system where water is distributed under low pressure through a piped network, in a predetermined pattern, and applied as a small discharge to each plant or adjacent to it. Drip irrigation, spray or micro-sprinkler irrigation belong to this category of irrigation methods.

#### **♣ Drip Irrigation:**

Drip irrigation, also known as trickle irrigation, functions as its name suggests. Water is delivered at or near the root zone of plants, drop by drop. In drip, or trickle, irrigation, which was developed in Israel, a perforated plastic pipe is laid on the ground. The perforations are designed to release a controlled amount of water near the roots of plants.



### Drip Irrigation System - A Complete ... agrifarming.in

This method can be the most water efficient method of irrigation, if managed properly, since evaporation and runoff are minimized. In modern agriculture, drip irrigation is often combined with plastic mulch, further reducing evaporation, and is also the means of delivery of fertilizer. This method minimizes water losses due to both evaporation and deep seepage below the root level. It is practiced mainly in areas where water supplies are limited. Drip system consists of watering in drops near the root of plant and is useful for big tree and horticulture. *Pradhan Mantri Krishi Sinchayee Yojana* (PMKSY) is a Micro Irrigation scheme sponsored by Government of India to promote drip and sprinkler irrigation to save water which conveys the message PER DROP MORE CROP (improving water use efficiency). Maharashtra, Andhra Pradesh Karnataka, Gujarat, and Tamil Nadu accounts 78% of total micro Irrigation in the country.

#### ♣**Sprinkler Irrigation:**

In sprinkler or overhead irrigation, water is piped to one or more central locations within the field and distributed by overhead high-pressure sprinklers or guns. The sprinkler method is in some ways the most convenient and efficient irrigation system. Most types of sprinklers require piping and pumps. The water can be placed exactly where it is needed, and the flow rate can be regulated more accurately than in other systems. Sprinklers can also be used effectively on rough and hilly land without smoothing and grading.





Sprinkler Irrigation: A Potential Micro ... [krishijagran.com](http://krishijagran.com)

There are several types of sprinklers, some much like lawn sprinklers. Units can be portable, permanent, or semipermanent. A system utilizing sprinklers, sprays, or guns mounted overhead on permanently installed risers is often referred to as a solid-set irrigation system. Higher pressure sprinklers that rotate are called rotors and are driven by a ball drive, gear drive, or impact mechanism. Guns are not only used for irrigation purpose, but also for industrial applications such as dust suppression and logging. Sprinklers can be mounted on moving platforms that are connected to the water source by a hose. Automatically moving wheeled systems known as traveling sprinklers may irrigate areas such as small farms, sports fields, parks, pastures, and cemeteries unattended.

**a) Rain Gun:**



Rain Gun Sprinkler Irrigation System ... [dreamstime.com](http://dreamstime.com)

In this method water is thrown like rain using Water gun or rain gun. These sprinklers are used for crop having a height of 4 feet (1.22 m) or more.

**b) Centre-Pivot Irrigation or Central Pivot Irrigation:**



Advanced Technology on Agriculture ... [articleshubspot.com](http://articleshubspot.com)

It is also called as Waterwheel or Circle Irrigation and has a sprinkler that rotates and waters the crops.

**c) Multipurpose River Valley Projects:**

It consists of Management of water using scientific methods such as the construction of dams across rivers.



Multipurpose River Valley Projects in India [allexamgurublog.com](http://allexamgurublog.com)

Multipurpose river valley project is multipurpose applications such as the combination of Irrigation with Hydro Power Plants used for Controlling of floods, fisheries, Industrial needs and Navigation etc.

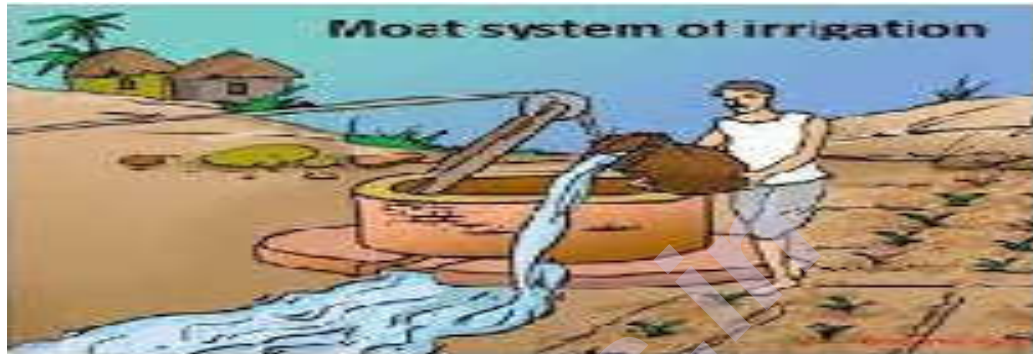
## Check your progress

### Q- What are the different modern methods of irrigation?

#### B) Conventional or Traditional Methods of Irrigation:

The following irrigation methods were used in earlier days and even today some small farmers in rural areas today also use them. These methods are not as efficient as modern methods but are cheaper than the modern methods. Some of these methods are,

##### 1) Moat or Pulley System:



[in.pinterest.com](https://in.pinterest.com)

It involves drawing of water from a well or other such source with the help of animals (bullocks) to irrigate the land. It is a time consuming and labour intensive process, It is very cost-efficient and avoids wastage of water.

##### 2) Chain Pump:

A chain pump consists of two large wheels connected by a chain wherein one wheel is on the ground, other is in the water source.



[chain pump – YouTube youtube.com](https://chain.pump-YouTube.youtube.com)

Buckets are attached to the chain and as the wheel turns, the bucket picks up water. The chain later lifts the water filled bucket to the upper wheel



where the water gets deposited into a source which is used for irrigation and the empty bucket gets carried back down to the water source to fill again.

### 3) Dhekli:

It is a process of drawing water from a well or such similar source wherein a wooden beam is put over a forked support with long arm of wooden beam is towards well while short arm is away from it.



[Different Methods of Irrigation sciencemilkyway.blogspot.com](http://sciencemilkyway.blogspot.com)

Weight is tied to the shorter arm to counter balance and bucket is attached to the longer arm with a rope and is pulled down in the well. As soon as the bucket is filled the rope is released and the weight of the stone pushes the bucket up.

### 4) Rahat:

Animal labour is used in Rahat. It contains a large wheel tied above the well and a long belt containing many metal pots.



[pinterest.com](http://pinterest.com)

Wheel is rotated with the help of lever pulled by bullock. When the wheel rotates the lower end belt dips in water from the well, the metal pots get filled with water, they are drawn up and water is emptied and the process is repeated.

### **Check your progress**

**Q1- Write a note on Conventional or Traditional Methods of Irrigation.**

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## **3.10 IRRIGATION WATER MANAGEMENT:**

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Irrigation water management is the process of determining and controlling the volume, frequency and application rate of irrigation water in a planned, efficient manner. Irrigation is an artificial application of water to the soil through various systems of tubes, pumps, and sprays and it is normally used in areas where rainfall is inconsistent or dry conditions or drought is expected.



[Basics of Irrigation Water Management ... agrilearner.com](http://agrilearner.com)

Irrigation water management is the act of timing and regulating irrigation water applications in a way that will satisfy the water requirement of the crop without the waste of water, soil, plant nutrients, or energy. It means applying water according to crop needs in amounts that can be held in the soil available to crops and at rates consistent with the intake characteristics of the soil and the erosion hazard of the site.

Management is a prime factor in the success of an irrigation system. Large quantities of water, and often large labour inputs, are required for irrigation. The irrigator can realize profits from investments in irrigation equipment only if water is used efficiently.

### **The net results of proper irrigation water management typically:**

- Prevent excessive use of water for irrigation purposes
- Prevent irrigation induced erosion
- Reduce labour
- Minimize pumping costs

- Maintain or improve quality of ground water and downstream surface water
- Increase crop biomass yield and product quality

**Tools, aids, practices, and programs to assist the irrigator in applying proper irrigation water management include:**

- Applying the use of water budgets or balances to identify potential water application improvements.
- Applying the knowledge of soil characteristics for water release, allowable irrigation application rates, available water capacity, and water table depths
- Applying the knowledge of crop characteristics for water use rates, growth characteristics, yield and quality, rooting depths, and allowable plant moisture stress levels.
- Water delivery schedule effects
- Water flow measurement for on field water management
- Irrigation scheduling techniques
- Irrigation system evaluation techniques

**Irrigation Water Management (IWM) Concepts:**

The simplest and basic irrigation water management tool is the equation:

$$QT = DA$$

Where: Q = flow rate [ft<sup>3</sup>/s (cubic feet per second)]

T = time (hr)

D = depth (in)

A = area (acres)

For example, a flow rate of 1 cfs (cubic feet per second) for 1 hour = 1 inch depth over 1 acre. This simple equation modified by an overall irrigation efficiency, can be used to calculate the daily water supply needs by plants, number of acres irrigable from a source, or the time required to apply a given depth of water from an irrigation well or diversion. Typically over 80 percent of IWM concerns can be at least partly clarified by the application of this equation.

**When to Irrigate:**

This is dependent on the crop water use rate, (sometimes referred to as irrigation frequency). This can be determined by calculation of ETC (crop evapotranspiration) rate for a specific crop stage of growth, monitoring plant moisture stress levels, monitoring soil water depletion and rainfall

events. Applied irrigation water should always be considered supplemental to rainfall events. The irrigation decision maker should leave between 0.5 and 1.0 inch of available water capacity in the soil profile unfilled for storage of potential rainfall. Rainfall probability during a specific crop growing period and the level of risk to be taken must be carefully considered by the irrigation decision maker.

### **Check your progress**

#### **Q1- Answer in brief Irrigation Water Management.**

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### **3.11 SUMMARY:**

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Agriculture plays an essential role in the process of economic development in India. besides providing food to nation agriculture releases labour, provides saving , contributes to the market of industrial goods and also earns foreign exchange. Agricultural development is an integral part of overall economic development. In the mid-1960s, the Indian government adopted a new agricultural strategy the modern agricultural technology (seed-fertilizer-water technology) termed as Green Revolution. It has been the most important technical advancement in Indian agriculture during the plan period. Another important facet of progress in agriculture is its success in eradicating of its dependence on imported food-grains.

The National Agriculture Policy approved by the Government of India during 2000, aimed to achieve annual growth of more than 4 per cent in the agriculture sector on a sustainable basis, through the efficient use of natural resources and combination of other measures. The National Policy for Farmers will be adapted and operationalised to suit the local needs in different states and union territories. State governments would be supported to convert national goals into local action points by preparing operational plans for implementing this policy, taking into account the agroclimatic and other local conditions.

Irrigation is a vital input to increase agricultural output to keep pace with food requirements of the ever increasing population. It is one of the key elements to boost and establish agricultural production. The availability of timely and sufficient supply of water is an essential prerequisite to transform traditional agriculture into a modern agriculture.

Irrigation is assigned a crucial role as it is the single most important factor which facilitates the fuller utilization of scarce farm land resources and can facilitate acceptance of improved technology at the farm level.

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### **3.12 SELF STUDY:**

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**Q-01** What are the objectives or major goals of the National Policy for Farmers?

**Q-02** What are the other policy measures for the well-being and livelihood security of the farmers?

**Q-03** What are the features of National Policy for Farmers 2007?

**Q-04** What are the Provision or Policy Suggestions of National Policy for Farmers 2007?

**Q-05** What are the drawbacks of National Policy for Farmers 2007?

**Q-06** Give the importance of irrigation.

**Q-07** What are the different sources of irrigation?

**Q-08** What are the different modern methods of irrigation?

**Q-09** Answer in brief Irrigation Water Management.

**Q-10** Write short notes on:

a) Agricultural Development. b) Irrigation in India. c) Furrow Irrigation  
d) Subirrigation. e) Localised irrigation f) Sprinkler irrigation g) Irrigation  
Water Management (IWM) Concepts

**Q-11. Write a note on:**

1. National Agricultural Policy 2007 and Food Security.
2. Conventional or Traditional Methods of Irrigation.

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## AGRICULTURAL UNIVERSITIES AND KVK

Prof. Sachin B. Raut

### Unit Structure:

- 4.0 Objectives
- 4.1 Introduction
- 4.2 Establishment
- 4.3 Importance and Need
- 4.4 Function
- 4.5 Summary
- 4.6 Self Study

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### 4.0 OBJECTIVES:

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- To know about the Agricultural Universities in India
  - To study the importance of Krishi Vigyan Kendra KVK
  - To study the functions of KVK
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### 4.1 INTRODUCTION:

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The Department of Agricultural Research and Education (DARE) was established in the Ministry of Agriculture in December 1973 coordinating and promoting agricultural research and education in the country. It is the nodal agency for International Cooperation in the area of agricultural research and education in India. DARE liaises with foreign governments, United nations (UN), Consultative Group on International Agricultural Research (CGIAR) and other multilateral agencies for cooperation in various areas of agricultural research. It also coordinates admissions of foreign students in different Indian Agriculture Universities / ICAR institutes. DARE provides the essential government linkages for the Indian Council of Agricultural Research (ICAR) an autonomous organisation. Formerly ICAR known as Imperial Council of Agricultural Research was established on 16<sup>th</sup> July 1929 as a registered society under the societies Registration Act 1860 in pursuance of the report of the Royal Commission on Agriculture having its head-quarters at New Delhi.

ICAR is the premier research organization for coordinating, guiding and managing research and education in agriculture including horticulture, fisheries and animal sciences in the whole country. ICAR is an apex research organization of the country with a high standing amongst international agricultural research institutions. Since its inception in 1930, the Council has been spearheading agricultural research, education and extension activities for productivity enhancement and diversification of Indian agriculture. The world as a whole is undergoing several transformative changes. Growing population, changing lifestyles, expanding urbanization and accelerated climate changes are creating new challenges for the national agricultural research system. Whereas in the past, the challenge was to supply adequate food, but now it is to provide adequate nutrients to promote health; and in the future, the challenge would be to provide optimal nutrients based on individual's genetic profile. Fortunately, along with challenges, the developments in science are creating new avenues for tackling the challenges. The Indian Council of Agricultural Research (ICAR) and the National Agricultural Research and Education System at large, are determined to harness the advances of science for the welfare of society. The Council is committed to transform itself into an organization engaged fully with the farmers, industry, entrepreneurs and consumers at large.

Apart from ICAR DARE has three more autonomous body, viz. the Central Agricultural University Imphal, Dr Rajendra Prasad Central Agricultural University Pusa, Bihar and Rani Laxmi Bai Central Agricultural University, Jhansi under its administrative control and are wholly financed by the Government of India.

### **Check your progress**

#### **Q1- Write short note on DARE**

Agricultural Universities (AUs) are mostly public universities in India engaged in teaching, research and extension in agriculture and related disciplines. Agricultural education in India has evolved into a large and distinct domain, often separately from other areas of higher education. Many of these universities are member of a registered society, the Indian Agricultural Universities Association. Indian Council of Agricultural Research (ICAR) is the main regulatory authority of agricultural education in India, while the disciplines of veterinary, medicines and forestry are regulated by the Veterinary Council of India and Indian Council of Forestry Research and Education respectively. Based on the decrees of establishing these universities, the agricultural universities in India can be organized into different types – Central Agricultural Universities, Deemed Agricultural Universities and State Agricultural Universities.

#### **Central Agricultural Universities (CAU):**

There are certain provisions in the Constitution of India that allows it to legislate on matters such a agricultural research and education in certain conditions as such when Rajya Sabha passes a resolution to this effect by 2/3<sup>rd</sup> majority (Article 249) or when legislatures of two or more states pass

a resolution to do so (Article 252) or (Article 253) to implement decisions taken in international conferences. The Central Agricultural University at Imphal was incorporated by an act (No.4 of 1992) of parliament which caters to many states in northeast India. The Rani Lakshmi Bai Central Agricultural University bill introduced in the Rajya Sabha on 22<sup>nd</sup> May 2012 incorporated a CAU at Jhansi catering to the Bundelkhand region covering the two states of Uttar Pradesh and Madhya Pradesh.

Pusa (Samastipur) in Bihar contributed a lot to the field of agricultural research and education. Taking into account the importance of the land in Pusa in agricultural research Government of India decided to change the status of Rajendra Agricultural University from the State Agricultural University (SAU) to Central Agricultural University (CAU) was renamed as Dr. Rajendra Prasad Central Agricultural University. To accomplish this on May 28, 2016 a bill was passed by the parliament and enacted as Dr. Rajendra Prasad Central Agricultural University Act, 2016 with effect from October 07, 2016. Accordingly the University is governed by the provisions of Dr. Rajendra Prasad Central Agricultural University Act, 2016.

### **Deemed Universities:**

Deemed Universities are not established by an act of independent legislation. They are declared to function as universities by government of India under section 3 of the University Grants Commission (UGC) Act 1956. As per this section, “The Central Government may, on the advice of the Commission, declare by notification in the Official Gazette, that any institution for higher education, other than a University, shall be deemed to be a University for the purposes of this Act, and on such a declaration being made, all the provisions of this Act shall apply to such institution as if it were a University within the meaning of clause (f) of section 2”. The provision of deemed universities enables the central government to incorporate an agricultural university without the need of parliamentary legislation. Most of the deemed universities are sponsored by Indian Council of Agricultural Research (ICAR).

### **State Agricultural Universities:**

After Independence before India agriculture and rural development was one of the greatest challenge and this necessitated the availability of trained human resources in these areas. The first Education Commission of India (1949), which was headed by Sarvepalli Radhakrishnan, recommended to set up rural universities in India. The founding legislative act for establishing an agricultural university – the UP Act XI-V of 1958 was declared by the state legislature of UP. Thus, the first state agricultural university of India the G. B. Pant University of Agriculture and Technology was established in Pantnagar in Uttarakhand. State Agricultural Universities (SAUs) are the predominant class of agricultural universities in India. they are established by an act of state legislature with a dedicated mandate of teaching, research and extension in agriculture and related disciplines.

### Features of SAUs:

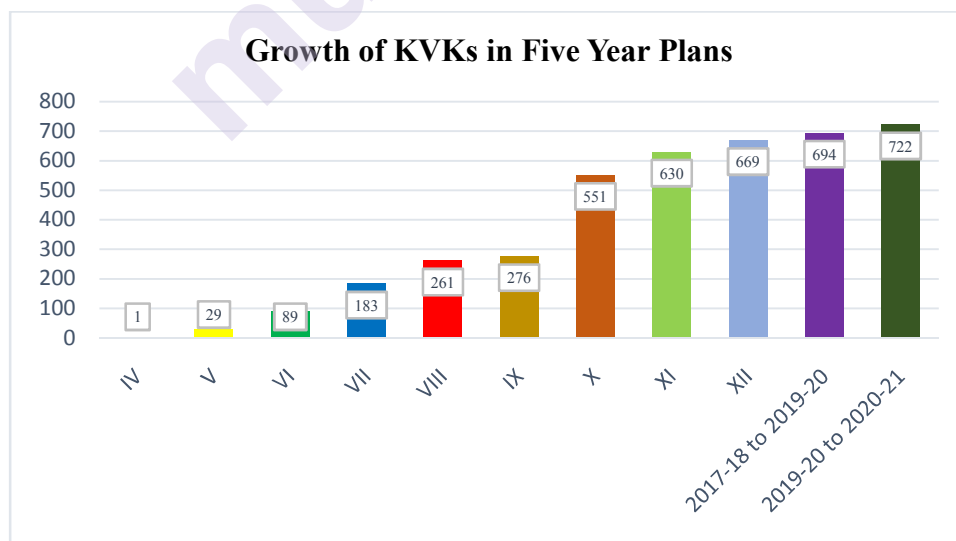
The main feature of SAUs is its triple mandate of teaching, research and agricultural extension. The academic programs are strongly influenced by the American system as the initial SAUs were established with technical cooperation from United States land-grant universities. The undergraduate degree programs of SAUs are of minimum four years of duration and they follow a trimester or a semester system with credit-based and continuous evaluation on a 5-point or 10-point GPA scale. As it is envisioned in ICARs Model Act for Agricultural Universities, most of the SAUs are non-affiliated to Universities. SAUs in Maharashtra, Tamil Nadu, Chhattisgarh etc. have affiliated private agricultural colleges and also have territorial jurisdiction.

### Check your progress

**Q1- Answer in detail about the Agricultural Universities in India.**

## 4.2 ESTABLISHMENT OF KVK:

Krishi Vigyan Kendra (KVK) is a noble concept developed by Indian Council of Agricultural Research (ICAR), rested on a solid base of transfer of technology from laboratory to farmer field with respect to Agriculture, Horticulture, Animal Husbandry, Floriculture, Bee keeping, Mushroom Cultivation, Broiler Farming and allied subjects. As per recommendations of Mohan Singh Mehta committee during 1974, KVKs were established in different states. Gradually working guidelines are prepared to make **the KVKs as the lighthouse for the rural people**. The first KVK was established in 1974 at Puducherry and at present there are 722 KVKs in India. The KVK scheme is 100% financed by Govt. of India and the KVKs are sanctioned to Agricultural Universities, ICAR institutes, related Government Departments and Non-Government Organizations (NGOs) working in Agriculture.



[kvk.icar.org](http://kvk.icar.org)

KVK, is an integral part of the National Agricultural Research System (NARS), aims at assessment of location specific technology modules in agriculture and allied enterprises, through technology assessment, refinement and demonstrations. KVKs have been functioning as Knowledge and Resource Centre of agricultural technology supporting initiatives of public, private and voluntary sector for improving the agricultural economy of the district and are linking the NARS with the extension system and farmers.

ICAR emphasized on agricultural research and allied activities to generate new technology to increase crop production in different agroclimatic zones of the country. A lot of technologies were generated through constant efforts of the scientists to boost up the production. But the technologies so generated in the research fields were not transferred through extension agencies of different state government. It was observed that many technologies could not reach the farmer due to high cost of production, lack of the interest of the extension agencies. Hence, the transfer of technology was not complete and effective. Later on KVKs were established for easy and active participation of farmers through Front Line Demonstration (FLD) and On Farm Testing (OFT).

### **Check your progress**

#### **Q1- Why were KVKs established?**

#### **Categories of Scientists in KVK:**

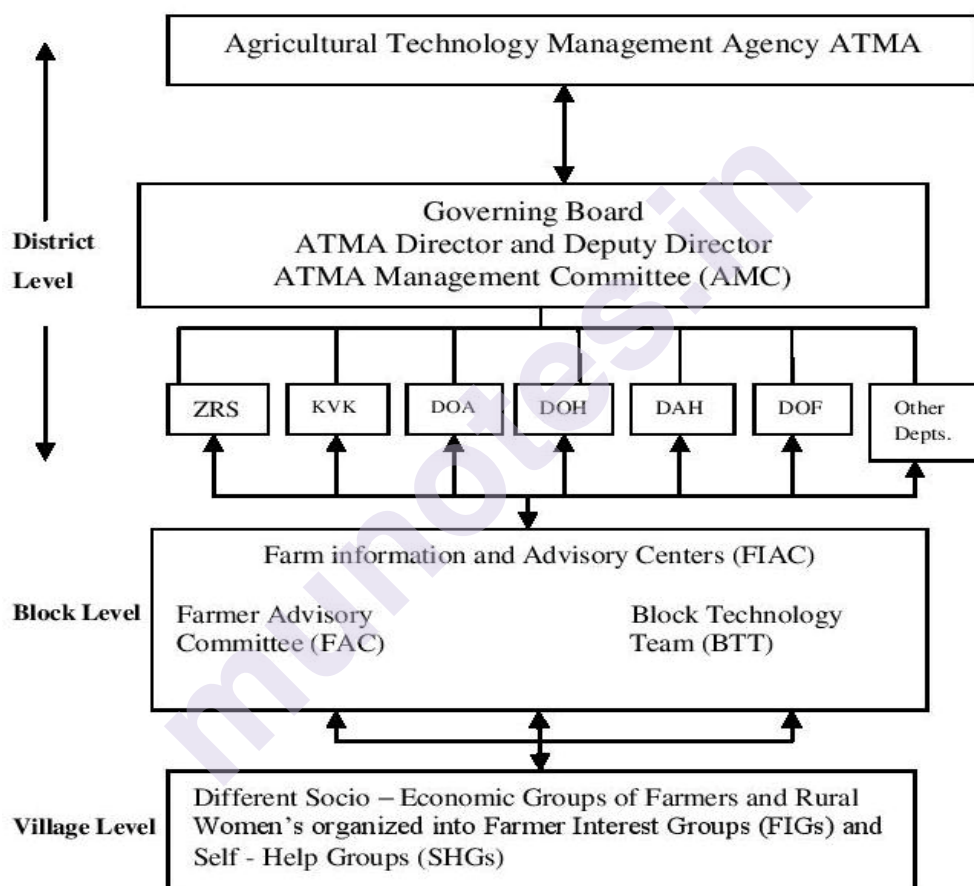
As per the mandate of ICAR, KVK will operate under the administrative control of State Agricultural University (SAU) or Central Institute situated in a particular area. Different Scientists from different disciplines as per the subject requirement of that particular area are posted in the KVK as Training Associate. Generally there are six categories of scientists posted in the KVK i.e.

- (i) Training Associate (Crop Production) to look after the experiment on field crops as well as provide training and advice on different field crops.
- (ii) Training Associate (Horticulture) looks after the training and demonstration on Horticultural crops like vegetables, fruits and flowers.
- (iii) Training Associate (Plants Protection) provides training and demonstration on control of different pests and diseases on different crops. He also imparts training and advice on different types of pesticides and insecticides, their methods and time of application.
- (iv) Training Associate (Animal Science) looks after overall growth and management of animal resource of that particular area. He also imparts training and advices on broiler farming, goat/sheep rearing as well as rabbit rearing etc.

- (v) Training Associate (Agricultural Engineering) looks after the use of different agricultural implements in the field for different agricultural operations through training, demonstrations and on farm testing.
- (vi) Training Associate (Home Science) is involved in the improvement of skill and attitude of the farmer and rural youths as well as provides advices and training on kitchen gardening, preparation of nutritional food, preservation & storage of fruits and vegetables and different handicrafts in the adopted village.

### Check your progress

**Q1- What are the different categories of scientists posted in KVK?**



Integration of Extension Programmes at the District and Sub district LevelsIcar.org

ATMA with the help of different departments of ICAR and KVKs implements various programmes at district, block and village level. The following figure shows the Integration of Extension Programmes at the District and Sub District Levels.

Training Organizer, head of the KVK family coordinates the work of all scientists for smooth functioning of the KVK as well as for the benefit of the rural people of that particular area. He is also liasoning with other line



departments for coordination and effective implementation of different programmes of the KVK in the adopted village. Every KVK adopts 4-6 villages that are economically, culturally and technologically backwards within 10-20 km. radius of the KVK. These villages are neither too small nor too large. Before adoption, a detailed survey of the village is conducted to study the socio-economic and cultural status of that village.

Now-a day's Participatory Rural Appraisal (PRA) tool is used to conduct the survey in which the village people actively participate in the process. The village map is drawn with the help of different colors by the villager's themselves, and different prominent structures of the village such as school, temple, river, club etc. are depicted in that map. These structures help the scientist to conduct the survey easily and smoothly. Based on the survey the field crop maps, animal resource map and other ancillary maps are prepared for future use. After the survey work, detailed plan of work is chalked out and depending upon the requirement different activities are undertaken in different areas by KVK scientists.

### **Check your progress**

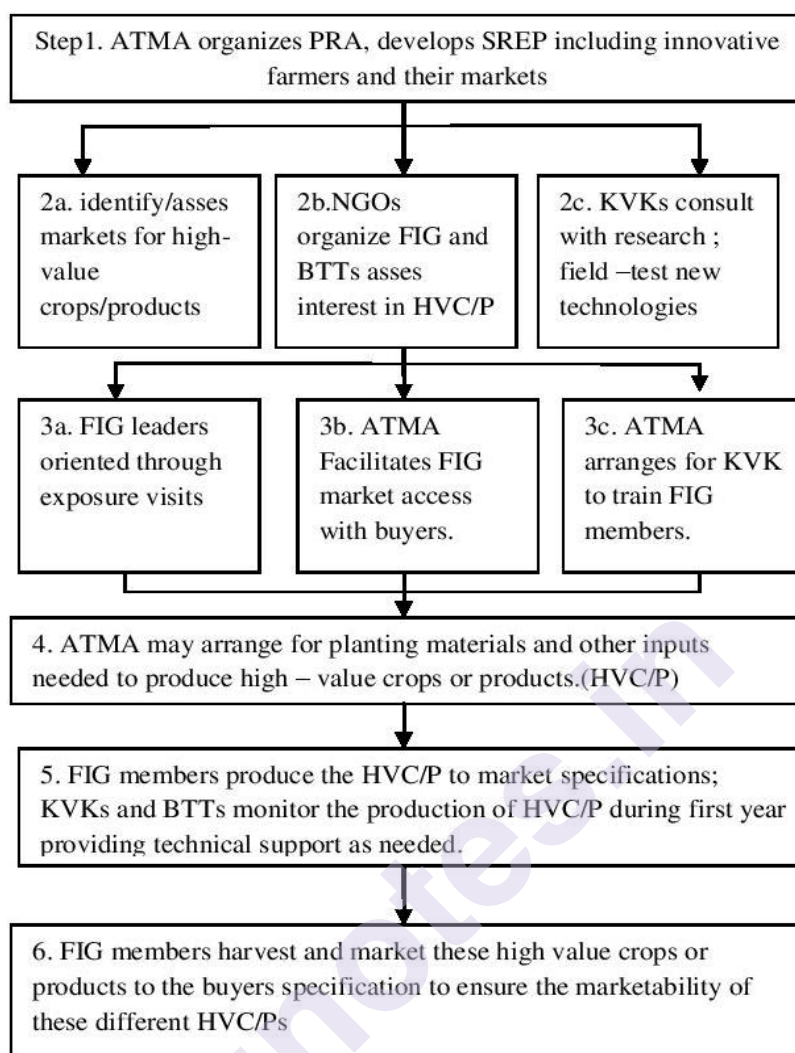
**Q1- How does ATMA implement various programs with the help of different departments?**

#### **Public Research Extension**



Traditional Technology Transfer System for Staple Food CropsIcar.org

To overcome the Traditional Technology Transfer System for Staple Food Crops ATMA takes steps in Developing a Market Driven Extension System and is shown through the figure shown below:



Icar.org

### 4.3 IMPORTANCE AND NEED:

Currently, the agriculture R & E system in India is dominated by the public sector and is led by the Indian Council of Agriculture Research (ICAR). After the discontinuation of the World Bank's Training & Visiting (T&V) Programme in the early 1990s, the Indian Government, with the support of World Bank introduced the Agricultural Technology Management Agency (ATMA) in 1998. ATMA created a platform for convergence of human and financial resources available in the government, civil society, farm community and private sector. The ATMA society registered at the district level was mandated to coordinate all ongoing extension efforts in the district and converge and share resources in a targeted fashion.

ATMA is a society of key stakeholders involved in agricultural activities for sustainable agricultural development in the district. It is a focal point to integrate Research and Extension activities and decentralize the day-to-day management of the public Agricultural Technology System (ATS). It

is a linkage to all the line departments, research organizations, non-governmental organizations and agencies associated with agricultural development in the district. Research and Extension units within the project districts such as Zonal Research Stations (ZRS or substations), Krishi Vigyan Kendra's (KVKs) and the departments of agriculture, animal husbandry, horticulture and fisheries, etc. are the constituent members of ATMA. Collaboration of KVK and ATMA acts as a bridge between the farmers and scientist's. Each district has a KVK playing a critical role in both on-farm research and training farmers in new production and value-added processing technologies. The Project Director helps to coordinate and integrate all the agricultural research and extension activities carried out within the district.

Other major players providing extension services in the public sector are Krishi Vigyan Kendra's (KVK), State Agricultural Universities (SAU) and Information and Communication Technology (ICT) - led extension interventions by Department of Agriculture Cooperation & Farmers Welfare (DACFW) - Government of India. KVKs are field research units of the ICAR and are meant to test new seed varieties, agronomic practices, machinery etc. in field conditions across different agroclimatic zones before they are cleared for adoption by farmers. Additionally, they conduct farmer outreach programmes through on-farm demonstration plots, training etc. The SAUs are another important arm for promoting extension activities in the states. While their main mandate is formal degree programmes in major agricultural disciplines, they provide extension and training support through the directorate of extension and education.

The information flow is mainly from the universities to the KVKs, which are responsible for training farmers. An important reform undertaken in recent years by the Ministry of Agriculture at the national level has been the increasing use of modern technologies and communication strategies to help educate farmers. Since ICT has significant potential to reach large numbers of farmers in a cost-effective manner, several schemes have been initiated such as Farmer's Portal, m-Kisan, Kisan Call Centre, Kisan TV channel, Agriculture Clinic and Agriculture Business Centres, Agriculture Fairs and Exhibitions and community radio stations. Agriculture extension services by the private sector are mostly delivered by input dealers, such as those marketing seeds, fertilizers, pesticide and farm machinery.

Additionally, Non-Governmental Organizations (NGOs), such as Professional Assistance for Development Action (PRADAN), BAIF Development Research Foundation (earlier registered as Bharatiya Agro-Industries Federation) and Action for Food Production (AFPRO) are actively involved in promoting extension activities in more than one state. PRADAN has mainly focused on promoting livelihood of the poor in different sectors ranging from agriculture and natural resource management to micro-enterprise in rural areas across eight states in India. BAIF is also working on the development of livelihoods by engaging in

livestock development, environment conservation, and water resource management across 16 states.

### **Check your progress**

#### **Q1- Give the Importance and Need of KVK.**

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### **4.4 FUNCTION:**

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#### **Objectives of KVK:**

- 1) To demonstrate the new improved technology to the farmers as well as to the extension agencies directly in the farmers field with their active participation.
- 2) To identify the important problems of that area as per the need of the farmers and prioritization of the identified problems as per their importance.
- 3) To collect feedback from the farmers and extension agencies and to communicate these messages to research scientists for modification of technology.
- 4) To impart training on different topics to different groups of villagers.
- 5) To provide new and important information to the extension agencies and NGOs for wider circulation in that locality to improve their economic condition.
- 6) To prepare different extension models and verify these models in the farmers field with their participation to create confidence among them.

#### **Evaluation of KVKs by National Institute of Labour Economics Research and Development - NILERD (an institute of NITI Aayog):**

- 1) On an average each KVK covers 43 villages and 4,300 farmers
- 2) About 80% of Villages covered by KVK are over 10 Km away from the KVK
- 3) Off Campus activities are more than On Campus
- 4) 96% of farmers' requests were attended by KVKs
- 5) 42% of technologies adopted by farmers resulted in higher productivity
- 6) On an average each KVK trained about 100 persons annually on Agri-Preneurship
- 7) About 25% of the persons trained started self-employment venture

- 8) KVKs reported an edge over other organisations providing technology services

#### **Use of Technology by KVK:**

A) The main mandate of Krishi Vigyan Kendra is to conduct the variety of trainings for the benefit of farmers, rural youth and extension personnel of the district. Training programmes helps the farmers to be aware of the latest technical knowledge and skills related to agriculture and allied field. KVK training programmes starts with identification of training needs in the villages. Then the training programmes are conducted to improve the knowledge and develop new skills required for adoption of the latest technology and build up scientific attitude among the farming community.

B) KVKs play an important role in transforming rural India. It was understood that interventions of KVKs should target the family and not the individual farmer. KVKs should come out of ‘inside the wheel’ approach and should also cater to the needs of small and marginal farmers with innovative mind-sets. A number of farmers are doing various innovations that should be taken note of. There is also a need to follow bottom-up approach and researches done at field level should reach the laboratories for validation.

C) Government took initiatives to strengthen the existing 642 KVKs and setup 109 new ones during the Twelfth plan period to carry out its wide range of mandated activities and initiation of new components. At present there are 694 KVKs. The Union Budget 2016-17 has proposed to hold a national level competition amongst KVKs with prize money of Rs.50 lakh to foster positive competition amongst them. KVKs play an increasingly important role in transforming agriculture, a key ingredient to transform India.

D) Dr. Yogesh Suri is Adviser, NITI Aayog and Director General, NILERD, an autonomous Institution under NITI Aayog bringing about awareness about “Lab to land”. To improve productivity levels of various crops, the Government is giving priority to save our natural resources like soil and water and Pradhan Mantri *Krishi Sinchayee* Yojana to improve soil health and achieve more crop production per drop of water.

E) An agricultural invention-and-innovation continuum in all facets of agriculture and allied activities with its effective diffusion is the key to sustainably increase the agricultural production and productivity with environment sustainability. With half of the workforce engaged in agricultural sector in India, the role of science and technology in agriculture is pertinent to not only ensure food security of the country, but also to provide farmers a competitive edge and to maintain affordability of the food items for the public at large. To realize their true potential, farmers must have access to the state-of-the-art technologies, necessary inputs and related information. In this context, the Government of India through ICAR has established a large network of over 722 KVKs across the country with an aim to conduct technology assessment and refinement,

knowledge dissemination and provide critical input support for the farmers with a multidisciplinary approach.

#### **Report of NILERD under NITI Aayog:**

1) To find out the impact of KVKs on dissemination of improved practices and technologies, in terms of outreach, knowledge, accessibility etc. a study was recently awarded by the ICAR to the National Institute of Labour Economics Research and Development (NILERD), an autonomous institute under NITI Aayog. The study intended to examine the efficacy of KVKs' services, assess them in terms of infrastructure and human resources, impact of new knowledge and practices on farmers' farming practices and the effect of new knowledge adoption by farmers on their incomes and quality of life. It was based on field surveys of 46 KVKs, covering about 1800 farmers in five States viz. Rajasthan, Madhya Pradesh, Maharashtra, Tamil Nadu and Arunachal Pradesh following stratified random sampling technique. To substantiate, focused group discussions (FGDs) were conducted with various stakeholders and best practices were culled out.

2) The study found that KVKs played a proactive role in transferring new technology at field level with beneficial impacts. They have an edge in technology transfer over other service providers by virtue of their having better technical expertise and demonstration units.

3) About 40 percent farmers reported that they implemented the technology immediately after its dissemination by KVK and that 25 percent did so from the next agricultural season. With the intervention by KVKs, about 80 percent of the farmers have modified their agricultural patterns which were related to diversification of crops and changes in cropping pattern, seed planting technique, use of fertilizers and pesticides, changes in machinery used and in water use pattern. More than 50 percent of the farmers have mechanized their farm operations; however, ownership of farm machinery and technology adoption increased with the size of holdings and education level of the farmers.

4) It has been found that the technologies adopted resulted in higher productivity, enhanced incomes and reduction of drudgery. The KVKs reported that a number of technologies were gender sensitive and had helped in reduction of drudgery, income enhancement and development of self-confidence among women. Enhanced incomes are spent in construction of house, better education and health for family and better inputs for agriculture; some improper use of enhanced income has also been observed, which needs to be guided more to channelize into better use.

#### **KVK System - Mandate and Activities:**

The mandate of KVK is Technology Assessment and Demonstration for its Application and Capacity Development.



To implement the mandate effectively, the following activities are envisaged for each KVK:

- 1) On-farm testing to assess the location specificity of agricultural technologies under various farming systems.
- 2) Frontline demonstrations to establish production potential of technologies on the farmer's fields.
- 3) Capacity development of farmers and extension personnel to update their knowledge and skills on modern agricultural technologies.
- 4) To work as Knowledge and Resource Centre of agricultural technologies for supporting initiatives of public, private and voluntary sector in improving the agricultural economy of the district.
- 5) Provide farm advisories using ICT and other media means on varied subjects of interest to farmers.

KVKs also produce quality technological products (seed, planting material, bio-agents, livestock) and make it available to farmers, organize frontline extension activities, identify and document selected farm innovations and converge with ongoing schemes and programs within the mandate of KVK.

### **Check your progress**

#### **Q1- Give the Objectives and Mandates of KVK.**

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### **4.5 SUMMARY:**

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The Department of Agricultural Research and Education (DARE) was established in the Ministry of Agriculture in December 1973 coordinating and promoting agricultural research and education in the country. DARE liaises with foreign governments, United nations (UN), Consultative Group on International Agricultural Research (CGIAR) and other multilateral agencies for cooperation in various areas of agricultural research. It also coordinates admissions of foreign students in different Indian Agriculture Universities / ICAR institutes. ICAR is the premier research organization for coordinating, guiding and managing research and education in agriculture including horticulture, fisheries and animal sciences in the whole country. ICAR is an apex research organization of the country with a high standing amongst international agricultural research institutions. Agricultural Universities (AUs) are mostly public universities in India engaged in teaching, research and extension in agriculture and related disciplines. Based on the decrees of establishing these universities, the agricultural universities in India can be organized into different types – Central Agricultural Universities, Deemed Agricultural Universities and State Agricultural Universities.

Krishi Vigyan Kendra (KVK) is a noble concept developed by Indian Council of Agricultural Research (ICAR), rested on a solid base of transfer of technology from laboratory to farmer field with respect to Agriculture, Horticulture, Animal Husbandry, Floriculture, Bee keeping, Mushroom Cultivation, Broiler Farming and allied subjects. As per recommendations of Mohan Singh Mehta committee during 1974, KVKs were established in different states. Gradually working guidelines are prepared to make **the KVKs as the lighthouse for the rural people**. KVKs have been functioning as Knowledge and Resource Centre of agricultural technology supporting initiatives of public, private and voluntary sector for improving the agricultural economy of the district and are linking the NARS with the extension system and farmers.

After the discontinuation of the World Bank's Training & Visiting (T&V) Programme in the early 1990s, the Indian Government, with the support of World Bank introduced the Agricultural Technology Management Agency (ATMA) in 1998. ATMA is a society of key stakeholders involved in agricultural activities for sustainable agricultural development in the district and is the linkage to all the line departments, research organizations, non-governmental organizations and agencies associated with agricultural development in the district. Research and Extension units within the project districts such as Zonal Research Stations (ZRS or substations), Krishi Vigyan Kendra's (KVKs) and the departments of agriculture, animal husbandry, horticulture and fisheries, etc. are the constituent members of ATMA. Collaboration of KVK and ATMA acts as a bridge between the farmers and scientist's.

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#### **4.6 SELF STUDY:**

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**Q- 01** Answer in detail about the Agricultural Universities in India.

**Q- 02** Why were KVKs established?

**Q- 03** What are the different categories of scientists posted in KVK?

**Q- 04** How does ATMA implement various programs with the help of different departments?

**Q- 05** Give the Importance and Need of KVK.

**Q- 06** Give the Objectives and Mandates of KVK.

**Q- 07** Write short notes on:

- a) DARE
- b) Use of Technology by KVK
- c) Report of NILERD under NITI Aayog
- d) Central Agricultural Universities

- e) Deemed Agricultural Universities
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## SOURCES OF RURAL EMPLOYMENT

Prof. Vivek Chavan

### Unit Structure:

5.0 Objectives

5.1 Introduction a) Self Help Group

5.2 Concept

5.3 Origin and Development

5.4 Features

5.5 Importance in Rural Development

5.6 Introduction b) Maharashtra State Rural Livelihood Mission (MSRLM)

5.7 Features

5.8 Concept of *Dashasutri*

5.9 Self Help Group and *Dashasutri*

5.10 Summary

5.11 Self study

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### 5.0 OBJECTIVES:

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- To understand the concept of SHGs
  - To understand the importance of SHGs in Rural Development
  - To understand the concept of *Dashasutri*
  - To know about SHGs and *Dashasutri*
- 

### 5.1 INTRODUCTION

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#### a) Self Help Group:

A committee was constituted under the chairmanship of Dr. C. Rangarajan to prepare a comprehensive report on 'Financial Inclusion in the country'. It identified four major reasons for lack of financial inclusion -

- a) Inadequate reach of the institutions
- b) Weak community network
- c) Poor credit absorption capacity

d) Inability to provide collateral security



Self Help Group Management Software(SHG ...indiamart.com

Self-Help Groups (SHGs) are the informal associations of people who choose to come together to find ways to improve their living conditions. SHG is defined as “Self-governed, peer-controlled information group of people with similar socio-economic background having a desire to collectively perform common purpose.” Various problems related to poverty, illiteracy, lack of skills, lack of formal credit, etc. are faced by the people in rural areas and these problems can't be handled at individual level. It needs collective level.



Women's Self Help Groups by way of ...donbosokds.com

Self Help Group can become a medium of change for the poor and marginalized people as SHG rely on the concept of “Self Help” to encourage self-employment and poverty alleviation. A self-help group is defined as “A group consisting of people who have personal experience of a similar issue or life situation, either directly or through their family and friends”. Sharing the experiences enables the group members of the SHGs to give each other a unique quality of mutual support and to pool practical information and ways of coping.



### Self-Help Groups Empower Poor Rural ...carnegiecouncil.org

Self-Help groups are small informal associations of the poor setup at the grass root level for the purpose to enable members to reap economic benefits out of mutual help solitarily and jointly. Self-Help Groups mobilize small savings either on weekly or monthly basis from people who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members to meet the productive and emergent credit needs of members of the group.

SHGs look up to build the functional capacity of the poor and the marginalized people in the field of employment and income generating activities. Conflicts in the village or groups are resolved through collective leadership and mutual discussion. Collateral free loan is provided with terms decided by the group at market driven rates. SHGs work as a collective guarantee system for members who propose to borrow from organized sources. The poor people collect their savings keep in the banks and in return they get easy access to loans with a small rate of interest to start their micro unit enterprise. As a result Self-Help Groups have emerged as the most effective mechanism for delivery of microfinance services to the poor.

### **Check your progress**

#### **Q1- Discuss Self-Help Group.**

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### **5.2 CONCEPT OF SELF-HELP GROUP:**

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- SHGs are novel and innovative organizational setup in India for the women upliftment and welfare. All women in India are given chance to join any one of SHGs for training and development, so as to be prospective entrepreneur and skilled worker. The SHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs. When the SHGs arrange training facilities to carry out certain kind of work which are suitable for women in India, bank must arrange financial assistance to carry out manufacturing and trading activities, arranging marketing facilities while the Governments will procure the product of SHGs, arrange for enhancing the capacity of women in terms of leadership quality and arranging for the management of SHGs by themselves so as to have



administrative capacity. As a social movement with government support SHGs become more or less a part and parcel of the society.

- Though there are different models for pursuing micro-finance, the Self-Help Group (SHG)-Bank Linkage Programme has emerged as the major micro-finance programme in the country. It is being implemented by commercial banks, regional rural banks (RRBs), and cooperative banks
- The concept of Self-help groups had its origin in the co-operative philosophy and the co-operators by and large, including the National Federations in the credit sector, could not think of any better SHG than a primary co-operative credit society itself.
- As SHG are small and economically homogenous affinity groups of rural poor, they are voluntarily coming together for achieving the following.

1. To save small amount of money regularly.
2. To mutually agree to contribute a common fund.
3. To meet their emergency needs.
4. To have collective decision making.
5. To solve conflicts through collective leadership mutual discussion.
6. To provide collateral free loan with terms decided by the group at the market driven rates.

Today, the self-help group movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor considered a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail of credit facility from the bank.



Women SHGs in Maharashtra to get ...m.economictimes.com

A self-help group is defined as a group consisting of people who have personal experience of a similar issue or life situation, either directly or through their family and friends. Sharing experiences enables them to give each other a unique quality of mutual support and to pool practical information and ways of coping.

Self-help groups are small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help solitarily and joint responsibility. Self-help groups are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community.

A self-help group is defined as a "self-governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose." Self-help group have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the productive and emergent credit needs of members of the group.

### **Check your progress**

#### **Q1- Give the concept of Self-Help Group.**

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### **5.3 ORIGIN AND DEVELOPMENT OF SHGS**

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In India, soon after independence, there had been an aggressive effort on the part of the government, which was concerned with improving the access of the rural poor to formal credit system. Some of these measures were institutional, while others were through implementation of focused programmes for the removal of rural poverty. Reaching out to the remote rural areas to provide credit and other banking services to the previously neglected sections of the society is an unparallel achievement of the Indian banking system. The main emphasis was the spread of the banking network and introductions of new instruments and credit packages and programmes to make the financial system responsive to the credit the weaker sections in the society comprising small and marginal farmers, rural artisans, landless agricultural and non-agricultural labourers and other small borrowers falling below poverty line.

#### **Genesis of SHG**

- The genesis of SHG in India can be traced to formation of Self-Employed Women's Association (SEWA) in 1970.

- The SHG Bank Linkage Project of NABARD in 1992 blossomed into the world's largest microfinance project.
- NABARD along with RBI permitted SHGs to have a savings account in the banks from the year 1993 paving the way for the SHG-Bank Linkage Program.
- To promote self-employment in rural areas through formation and skilling of SHGs government of India, introduced Swarn Jayanti Gram Swarozgar Yojana (SGSY) in 1999.
- SGSY evolved as a national movement in 2011 and became National Rural Livelihoods Mission (NRLM) the world's largest poverty alleviation programme.
- State Rural Livelihood Missions (SRLMs) are also operational in 29 states and 5 UTs (except Delhi and Chandigarh).
- Universal access to the affordable cost-effective reliable financial services like financial literacy, bank account, savings, credit, insurance, remittance, pension and counselling on financial services to the poor was facilitated by NRLM.



Images Courtesy: <http://www.rajeshitimane.com>

Dr. Rajesh Timane. 'The Self Help ...slideplayer.com

With the implementation of the above policies, further government of India in its developmental planning emphasized the promotion of agriculture and other allied economic activities through credit intervention for ensuring integrated rural development and securing the prosperity of the rural areas. In the achievement of this, formal credit institutions further were guided by the principle of growth with equity and a large share of the credit disbursed for various activities was channelized towards the weaker sections of the society.

By implementing several poverty alleviation programmes, the number of people below the poverty line declined from 272.7 million in 1984-85 to 210.8 million in 1989-90, in 1991-2000, which constituted over 21 percent of the population. The number of operational holdings expected to have crossed the 100 million mark with more than 80 percent being small and marginal holdings. The institutional credit system needed to meet the challenges of delivering credit to an ever increasing number of rural people who needed greater access to formal credit. It had to reinforce its own structure at the grass root level and also had to come up with new ways and methods of reaching out of the rural poor.

The experience of implementation of the above discussed poverty alleviation programmes lead to the introduction of the Integrated Rural Development Programme (IRDP) on 2nd October, 1980 with the specific objective of raising the poor rural families above the poverty line. Such rural families considered credit support from banks as an important input in taking up economic and gainful activities. Despite of these impressive achievements in the expansion of the credit delivery system and special programmes, nearly half the indebted rural households were still outside the range of the institutional system. They approached the moneylenders to meet their consumption and production in the absence of institutional support. Some of the poor who did not get access even by the vast network of the institutional credit delivery system, organized themselves into Self-help groups (SHGs) and many such groups came into existence either spontaneously or with the active involvement of the voluntary agencies. They motivated the rural poor to combine their meagre financial resources to meet their small and frequent consumption and production credit needs.

### **Working of Self-Help Groups**

There are no uniform rules and regulation for the SHGs, and they may vary from group to group. The promoter of the group formulates the rules and regulations, which may be suitable for the all groups, are summarized below:

**1. Group Formation:** The group formation is proceeded by a village level household survey together the baseline area. The promoters should conduct this, and a suitable poverty assessment method should be used for the purpose. To facilitate sustainability, the total number of members of the group should range between 12 and 20. The age limit for membership will be 21 to 60. The group must be a homogeneous one though not necessarily from the same caste or religion. The target group must be the poorest.

**2. Meetings:** The group must meet weekly or fortnightly for collection of savings and repayment of loan amount and for discussing all other matters. The group meetings need to be conducted at President's house, members of groups or Gram panchayat or temples, with a certain discipline in relation to regularity, time and items to be discussed.

**3. Group Savings:** The group members must be encouraged to save as much as each can without it being a uniform amount for all. Usually the SHGs start off with a minimum savings of all members. As the years pass, they may opt for optional savings according to the capacity of each member.

**4. Group Common Fund:** The amount such as fines imposed on members, grants from the NGOs, bonuses for various programmes and service charges on external loans should be put into the common fund of the groups. All common expenses related to the groups may be met from this common fund.

**5. Rotation of Group Fund:** All savings and excess of common fund would be rotated as short-term loans amongst the members at rate of interest decided by the majority members of groups and loan is given to needy members on the priority basis.

**6. Books and Registers to be Maintained:** The books and registers to be maintained by treasurer / literate members of group to ensure proper accounts are given below for transparency. Attendance register, Minutes book, Savings ledger, Loan ledger, General ledger, Cash-book, Individual pass book, Receipt book and Payment voucher etc.

**7. Training:** The staff of NGO, DRDA and bank staff imparts training of skill development, self-employment like toilet cleaner liquid making, agarbatti making, soap making, making dairy products etc. through MICON and entrepreneurship development. So as to start his own business for the betterment of life.

**8. Annual Auditing:** A qualified auditor should audit the accounts of the groups annually. The Self-help groups should meet the audit cost. But most of SHG could not audited annually.

**Check your progress**

**Q1- Write short note on the working of Self-Help Groups.**

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## **5.4 FEATURES OF SHGS**

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According to D'souza<sup>24</sup> the SHGs are basically small informal groups, characterized by voluntary memberships, a democratic and consultative structure of governance, economic participation of members, autonomy, education and training and concerns for the poor. Apart from a number of things, the members do as a group, they pool their savings and lend within the group to meet the credit needs of the members. Creation of a common fund by regular contribution of members and insurance of loan with minimum documents and often without any security are, in fact, the key features of SHGs.

Fund generation in the initial stages may be substantially low in these groups. Such funds though meagre, will be supplemented by external



resources mainly, loans from banks or grants given by NGOs, which promote them. SHGs offer to members' preliminary banking services characterized by cost effectiveness, flexibility and freedom from defaults. Assessment of the credit needs of members is done periodically at group meetings. The claims for credit are settled within the group by consensus. In case of any surplus, the amount is deposited in the bank or post offices. Defaulters are subjected to severe penalties but such occurrences are unusual. There is always peer group pressure on those who avail loans which to a large extent prevent defaults. The influence of the group on members is very powerful because it can put actions against defaulters and monitor the behaviour of members in order to forestall default.

**The distinguishing features of Self-help groups are given below:**

- i. An SHG normally consists of not less than five persons (with a maximum of twenty) of similar economic outlook and social status.
- ii. It promotes objectives like economic improvement and raising resources for development and freedom from exploitation.
- iii. It has its own by-laws for the proper functioning of the group as well as for the observance of certain rules by the group members and regulations concerning membership.
- iv. The form of such a group could be mostly on an informal basis (unregistered).



Women's Self Help Groups by way of ...donboscokds.com

- v. Periodical meetings of members are held for solving their problems (economic and social) and they collect fixed savings of the members.
- vi. The savings of members are kept with a bank in the name of group and authorized representative of the group operates the bank account. The deposit kept in the bank is used for giving loans to members for purposes including consumption at the rate of interest decided by the group (usually higher than what the banks charge).
- vii. Sources of funds are the contribution of member's savings, entrance fee, interest from loans, proceeds of joint business operation and



income from investment. Funds may be used for loans, social services and common investment.

The SHG, being a group of like-minded persons, gets empowered to solve most of its problems of a non-financial nature, such as raw material and input supply marketing, better adoption of technology, education and training for realization of its objectives for development.

### **Check your progress**

#### **Q1- What are the features of Self-help Groups?**

**The important characteristics of Self-help Groups are as follows:**

1. They usually create a common fund by contributing their small savings on a regular basis.
2. The groups evolve a flexible system of operations often with the help of the Non-Government organizations (NGOs) and manage their common pooled resource in a democratic manner.
3. Groups consider loan requests in periodical meetings, with competing claims on limited resources being settled by consensus regarding greater needs.
4. Loaning is mainly on the basis of mutual need and trust with minimum documentation and without any tangible security.
5. The amounts loaned are small, frequent and for short duration.
6. Rates of interest vary from group to group depending upon the purpose of loans and are often higher than those of banks but lower than those of moneylenders.
7. At periodical meetings, besides collecting money, emerging rural, social and economic issues are discussed.
8. Defaulters are rare due to group pressure and intimate knowledge of the end use of the credit as also the borrower's economic resources.

### **Check your progress**

#### **Q- Give the important characteristics of Self-help Groups.**

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## **5.5 IMPORTANCE OF SHGS IN RURAL DEVELOPMENT**

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Self-Help Groups (SHGs) help to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure. These groups enable them to come together for common objective and gain strength from each other to deal with exploitation, which they face in several forms. A group becomes the basis for action and change. It helps to build the relationship

for mutual trust between the promoting organization and the rural poor through constant contact and genuine efforts.

Self-help groups play an important role in differentiating between the consumer credit and production credit, it analyses the credit system for its implication and changes in economy, culture and social position of the target groups, it provides easy access to credit and facilitates group / organization for effective control. It also ensures repayments and continuity through group dynamics, sets visible norms for interest rates, repayment schedules, gestation period, extension, writing of bad debts and assist the group members to get access to the formal credit institutions. Thus, Self-help group distributes microcredit to the rural women to make them women enterprisers and encourage them to enter into entrepreneurial activities. Credit needs of the rural and urban poor women are fulfilled totally through the SHGs.

SHGs strengthen the equality of status of women as participation, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The rural poor are immobilized due to various reasons such as - most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor is not weak in socio-economic terms but also lacks access to the knowledge and information, the most important components of today's development process.

However, in a group, they are empowered to overcome many of these weaknesses, hence there are needs for SHGs :

- To mobilize the resources of the individual members for their collective economic development.
- To create awareness about right.
- To identify problems, analyze and find solutions in the groups.
- To use it as an effective delivery channel for rural credit.
- To assist the members financial at the time of need.
- To create a habit of savings, utilization of local resources.
- To uplift the living conditions of the poor.
- To mobilize individual skills for group's interest.
- To develop entrepreneurship.
- To act as a media for socio-economic development of village.
- To develop linkage with institution of NGOs.
- To organize training for skill development.

- To help in recovery of loans.
- To gain mutual understanding, develop trust and self-confidence.
- To build up teamwork.
- To develop leadership qualities.

### **Check your progress**

### **Q1- Give the importance of Self-help Groups.**

#### **Functions of SHGs:**

The important functions of SHG are the following:-

- i. Enabling members to become self-reliant and self-dependent.
- ii. Providing organizational strength to members
- iii. Enhancing the social status of members by virtue of their being members of the group.
- iv. Providing a platform for members for exchange of ideas.
- v. Providing a forum for members for discussing their social and economic problems.
- vi. Fostering a spirit of mutual help and co-operation among members.
- vii. Instilling in members a sense of strength and confidence which they need for solving their problems.
- viii. Developing and encouraging the decision making capacity of members.
- ix. Providing literacy and increasing general awareness among members.
- x. Promoting numerically and equipping the poor with basic skills required for understanding monetary transactions.



Women paralegals help settle disputes ...villagesquare.in

**The SHGs function on the principle of the five 'P's:**

- i. Propagator of voluntarism
- ii. Practitioner of mutual help
- iii. Provider of timely emergency loan
- iv. Promoter of thrift and savings
- v. Purveyor of credit

**Check your progress**

**Q1- Write short note on functions of SHGs.**

**Benefits of SHGs:**

- **Social Integrity:** SHGs encourage collective efforts to cope up practices like dowry, alcoholism etc.
- **Gender Equity:** SHGs empower women and inculcate leadership skill among them.
- Formation of SHGs has a multiplier effect in improving women's status in the society as well as in the family. This leads to improvement in their socio-economic condition and also enhances their self-esteem.
- **Pressure Groups:** Women's participation in governance process enables them to highlight issues like dowry, the menace of open defecation, alcoholism, primary health care etc. It also has an impact on policy decision.
- **Voice to Marginalized Section:** Participation of the weaker and marginalized communities through SHGs ensures social justice.
- **Financial Inclusion:** NABARD pioneered SHG-Bank Linkage Programme has made access to credit easier and has reduced the

dependence on traditional money lenders and other non-institutional sources.

- SHGs improve the efficiency of government schemes and reduces corruption through social audits.
- **Alternate Source of Employment:** SHG eases dependency on agriculture by providing support in setting up micro-enterprises like tailoring, grocery and tool repair shops.
- **Changes in Consumption Pattern:** SHG enables the participating households to spend more on education, food and health rather than spending on other things.
- **Impact on Housing & Health:** The financial inclusion attained through SHGs leads to reduction of child mortality, improved maternal health and the ability of the poor to combat disease through better nutrition, housing and health – especially among women and children.
- **Banking Literacy:** SHG encourages and motivates its members to save and act as a channel for formal banking services to reach them.

### Check your progress

#### Q1- What are the benefits of SHGs?

#### Weaknesses of SHGs

- Members of a group do not necessarily come from the poor families.
- Social empowerment of the poor families is done but the economic gain to bring about a qualitative change in their life is not satisfactory.
- Activities that are undertaken by the SHGs are based on primitive skills which are related mostly to primary sector enterprises which does not lead to any substantial increase in the income of group members.
- Due to lack of qualified resource personnel in the rural areas skill upgradation or acquisition of new skills by group members is not possible. There is lack of institutional mechanisms for capacity building and skill training.
- Lack of resources and means to market their products.
- Poor accounting practices and incidents of misappropriation of funds is a weakness of SHG.
- SHGs heavily depend on their promoter NGOs and government agencies and their withdrawal of support leads to the collapse of SHGs.

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## 5.6 INTRODUCTION:

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### b) Maharashtra State Rural Livelihood Mission (MSRLM)

In spite of rapid growth of Gross Domestic Product (GDP) in India, a large rural population of the country still lives below poverty line (BPL). Different studies estimated the rate of rural poverty at different levels. In spite of the numerous efforts, the rural poverty continues to be a major challenge to the Government at all levels.

To address the challenge of rural poverty, the Ministry of Rural Development (MoRD), Government of India launched the National Rural Livelihood Mission (NRLM) by restructuring *Swarnajayanti Gram Swarajgar Yojana* (SGSY) with effect from 1<sup>st</sup> April 2013 (RBI Circular No.RBI/2012-13/559 dated 27 June 2013). NRLM was renamed as DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihood Mission) with effect from March 29, 2016. The DAY-NRLM is the flagship program of Govt. of India to promote poverty reduction through building strong institutions of the poor, particularly women, and enable these institutions to access a range of financial services and livelihoods. DAY-NRLM adopts a demand driven approach, enabling the states to formulate their own State specific poverty reduction action plans. The blocks and districts in which all the components of DAY-NRLM would be implemented, either through the SRLMs or partner institutions or NGOs, would be the intensive blocks and districts, whereas remaining would be non-intensive blocks and districts. It is a centrally sponsored scheme and the Central and State Governments jointly fund the projects.

### Maharashtra State Rural Livelihoods Mission (MSRLM)

Mumbai the capital is the business city of Maharashtra, the busiest state in India where every man is trying to achieve his goal of earning a better livelihood for himself and his family. Government has come up with a mission - Maharashtra State Rural Livelihoods Mission (MSRLM) to help the rural people to earn a better living in Maharashtra.





MSRLM is helping in creating effective as well as efficient platforms to earn a better income through enhanced and improved access to financial as well as public services. Ministry of Rural Development (Mof RD) is a Governmental body of India that emphasises over the rural development of country by raising the socio-economic concern development. Apart from socio-economic development, Mof RD also takes the concern of health, education, drinking water as well as that of roads of country.

### **Scope of MSRLM:**

The MSRLM was established to support the organizations that was headed by numerous communities which included the producers, federations and SHGs. The aim of MSRLM was to eradicate rural poverty by building sustainable institutions for the poor and lead them towards a sustainable livelihood. The concept and design of MSRLM was not only to generate income and employment activity programs but also included equally important elements of livelihood enhancement like capacity building, financial inclusion, social mobilization and marketing services. The core of the mission is building and strengthening institutions of the poor, putting in place dedicated support structures for such institutions and drawing upon their skills, knowledge and desire to overcome poverty.

### **Components of MSRLM**

1. Institutional Platform Building
2. Revolving Fund
3. Capital / Interest Subsidy
4. Infrastructure
5. Marketing
6. Administration

### **Objectives of MSRLM**

1. Main objective is to reach out to rural people residing in Maharashtra to help them to rise above the poverty line and earn a better livelihood and living.
2. Help the poor people to attain a successful self-employment.
3. MSRLM aims to help SHGs thus making them capable of self-employment.
4. A special program run under MSRLM is NRLP i.e. National Rural Livelihoods Project. It is funded by MSRLM, Government of India, IDA (International Development Association) and Government of Maharashtra.

5. The funds will be used only for the purposes for which these bodies (Indian Government, Maharashtra Government and IDA) have raised funds.

The objective of the Mission is to promote sustainable livelihoods for the poor such that they come out of poverty. The institutions of the poor are intended to facilitate (i) access to formal credit; (ii) support for diversification and strengthening of livelihoods; and (iii) access to entitlements and public services.



[Maharashtra state rural livelihood ...guruvidhya.com](http://guruvidhya.com)

#### **Benefits of MSRLM**

1. Many sources of income to earn a better livelihood will be generated for the people living below poverty line.
2. Many self-employed opportunities will be created to decrease the dependency on others.
3. Majority of women can earn their independent livelihoods through MSRLM.
4. New entrepreneurs entering into the market will create more employment for the unemployed citizens of the country.

The implementation responsibility of the Mission is vested with State Rural Livelihood Missions (Special Purpose Vehicles). At the district level, a District Mission Management Unit (DMMU) is responsible for planning and implementation, but under the overall control of the district administration. At the block level, a Block Mission Management Unit implements the Mission activities. The Mission is implemented in a phased but intensive manner, taking up certain number of blocks in each year. The Mission is expected to saturate mobilization of all rural poor households by 2023-24.

#### **Check your progress**

**Q1- Write a note on MSRLM.**

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## 5.7 FEATURES OF MSRLM

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Key features and components of the Scheme include:

1. Sensitive Support Composition
2. Comprehensive Social Participation
3. Upgradation of Institutions of Self-employment under Poverty Line
4. Demand-based Credit
5. Training and Capacity Building
6. Circulating Fund
7. All Inclusive Economic Coverage
8. Interest Subsidy
9. Basic Facility Generation and Marketing Assistance
10. Coordination of other Schemes



[उमेद अभियानाची ओळख आणि सहभाग ...youtube.com](https://www.youtube.com/watch?v=...)

- One member (preferably a woman) from each rural poor household would be brought under the Self Help Group (SHG) network. Women SHG groups would have bank-linkage arrangements.
- SHGs would be federated at village level and higher levels to provide space, voice and resources and to reduce dependence on external agencies.
- The Mission consists four components, viz., (i) social mobilization, community institution and capacity building; (ii) financial inclusion; (iii) livelihood promotion; and (iv) convergence.
- Participatory social assessment would be organised to identify and rank all households according to vulnerability. The ranking would be with reference to poorest of the poor, single woman and woman-headed households, disabled, landless, and migrant labour and they would receive special focus.
- Training and capacity building of the poor, particularly in relation to managing the institutions, livelihoods, credit absorption and credit-worthiness.

- The Mission also supports development of skills for rural youth and their placement, training and self-employment through rural self-employment institutes (RSETIs), innovations, infrastructure creation and market support.
- Provision of Revolving Fund as a support to SHGs to strengthen their institutional and financial management capacity and build a good credit history.
- Provision of Community Investment Support Fund (CIF) in the intensive blocks to the SHGs through the Federations to advance loans and/or undertake common/collective socio-economic activities.
- Introduction of financial inclusion model, loaning from banks, association and coordination with banking/financial institutions and coverage from loss of life, health etc.
- Provision of Interest Subvention on loans availed by SHGs to cover the difference between the lending rate of the banks and 7%.
- Convergence with various ministries and agencies dealing with poverty reduction of rural poor.
- Highly decentralised planning; and States will have liberty in developing their own action plan for poverty reduction.
- NRLM to have suitable linkages at the district level with District Rural Development Agencies (DRDAs) and Panchayat Raj Institutions (PRIs).

#### **Services and Beneficiaries:**

The beneficiaries under the scheme are rural poor; and instead of providing direct financial support, the scheme envisages that the poor are organised into institutions and make them own the institutions, acquire sufficient capacity building and handholding support, access institutional credit and pursue livelihoods based on their resources, skills and preferences.

#### **Check your progress**

#### **Q1- Give the features of MSRLM.**

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### **5.8 CONCEPT OF *DASHASUTRI***

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A key feature of mobilization and institution building in The Maharashtra State Rural Livelihoods Mission (UMED) is its adherence to the *Dashasutri*. The *Dashasutri* comprises of 10 organizing principles that are followed rigorously by the Self Help Groups (SHGs). In addition to the five principles of financial discipline, the *Dashasutri* encourages women to discuss and take action on issues of health, nutrition, employment, access to social safety nets, good

governance, education and water-sanitation-hygiene. *Dashasutri* is a hallmark of quality SHGs and Village Organizations (VOs) across all districts of Maharashtra.

The *Dashasutri* comprises of :

1. Regular Meeting
2. Regular Savings
3. Regular Internal Lending
4. Regular Repayment
5. Updated books of Accounts
6. Health, Hygiene and Sanitation:

- ODF SHG
- Malnutrition free SHG
- Pucca Bathroom
- Pure drinking water
- Personal hygiene

7. Education:

- Ensure 100% enrollment and retention
- Priority for education loans
- Active participation in SMC
- Active participation in school activities

8. Active involvement in PRIs

Active participation in

- Village Wardsabha
- *MahilaGramsabha*
- *Gramsabha*

9. Access to entitlements and Schemes:

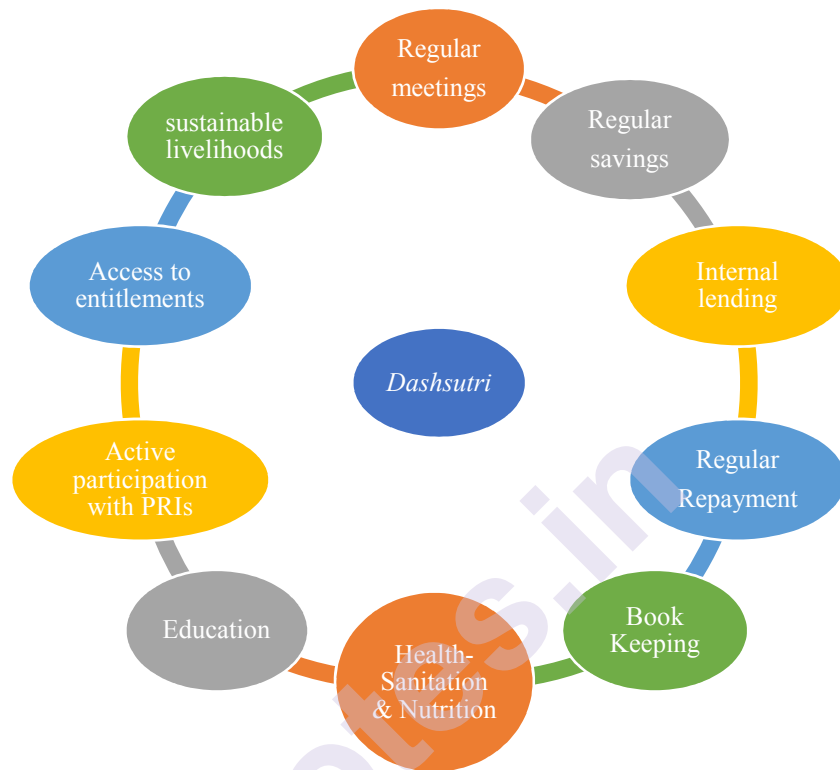
- Providing access to insurance and pension schemes, NSAP, Crop loan, MGNREGA, toilets
- Demand generation by BCs and CRPs through SHG meetings
- Coordination by block and district staff with concerned departments

10. Sustainable Livelihoods

- Strengthening of existing livelihoods sources
- Generate at least one new source
- Animal Husbandry Dept keen to partner under National Livestock Mission for Backyard Poultry

## Check your progress

Q1- Write a note on concept of *Dashasutri*.



[rural.nic.in/sites/default/files/MAHARASHTRA.pdf](http://rural.nic.in/sites/default/files/MAHARASHTRA.pdf)

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## 5.9 SELF HELP GROUP AND *DASHSUTRI*

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**Strategy for Promoting Water, Sanitation and Hygiene (WASH) in MSRLM:**

- Awareness among communities under *Dashasutri*
- Mobilization of WASH in Village Organization (VO) and SHG

**Meetings:**

- Focusing on getting SHG ODF first and then moving to VO
- Development of Master trainer for promoting WASH
- Dedicated Community Cadre at Village level under Special Convergence Project



- Community Resource Person (CRP) drives on WASH for making VO Open Defecation Free (ODF)
- Convergence with Water and Sanitation Support Organization (WSSO) for Information, Education and Communication (IEC)
- Gap Funding to promote WASH at the VO level

### **Financing the Community Efforts:**

Gap funding is provided to member of SHG network through the village organization in forms of

- Vulnerability Reduction Fund (VRF) This Fund is available across intensive district (14) and can be available at easy rates of interests defined by the Village Organization.
- Community Investment Fund (CIF) CIF is being used as gap funding for Individual Household Latrine Application (IHHL) construction support.
- Stimulus Fund Stimulus Fund is available in Special Convergence District (7) and available at zero percent interest to SHG member. Up to Rs.8000 is given to an individual member at zero percent interest for construction of IHHL.

### **Check your progress**

**Q- Write short note on SHG and *Dashasutri*.**

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### **5.10 SUMMARY:**

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Self-Help Groups (SHGs) are the informal associations of people who choose to come together to find ways to improve their living conditions. SHG is defined as “Self-governed, peer-controlled information group of people with similar socio-economic background having a desire to collectively perform common purpose.” Various problems related to poverty, illiteracy, lack of skills, lack of formal credit, etc. are faced by the people in rural areas and these problems can’t be handled at individual level. It needs collective level. Self Help Group can become a medium of change for the poor and marginalized people as SHG rely on the concept of “Self Help” to encourage self-employment and poverty alleviation.

Today, the self-help group movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor considered a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail of credit facility from the bank.

In spite of rapid growth of Gross Domestic Product (GDP) in India, a large rural population of the country still lives below poverty line (BPL).

Different studies estimated the rate of rural poverty at different levels. To address the challenge of rural poverty, the Ministry of Rural Development (MoRD), Government of India launched the National Rural Livelihood Mission (NRLM) by restructuring *Swarnajayanti Gram Swarajgar Yojana* (SGSY) with effect from 1<sup>st</sup> April 2013. The Department of Rural Development in the Ministry of Rural Development, Government of India (GOI) has the overall responsibility of policy formulation, monitoring and evaluation of the programme and for release of funds.

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## 5.11 SELF STUDY

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**Q-01** Discuss Self-Help group.

**Q-02** Give the concept of Self-Help group.

**Q-03** What are the features of Self-help group?

**Q-04** Give the important characteristics of Self-help groups.

**Q-05** What is the importance of Self-help groups.

**Q-06** What are the benefits of SHGs?

**Q-07** Give the features of MSRLM.

**Q-08** Write a note on

i) Concept of *Dashasutri*.

ii) MSRLM.

**Q-09** Write short note on

i) SHG and *Dashasutri*.

ii) The working of Self-Help groups

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## AGRO -BASED INDUSTRIES

Prof. Vivek Chavan

### Unit Structure:

- 6.0 Objectives
- 6.1 Introduction
- 6.2 Concept
- 6.3 Types of Agro based industries
- 6.4 Functions of Agro based industries
- 6.5 Importance of Agro based industries in employment generation
- 6.6 Problems of Agro based industries
- 6.7 Summary
- 6.8 Self study

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### 6.0 OBJECTIVES

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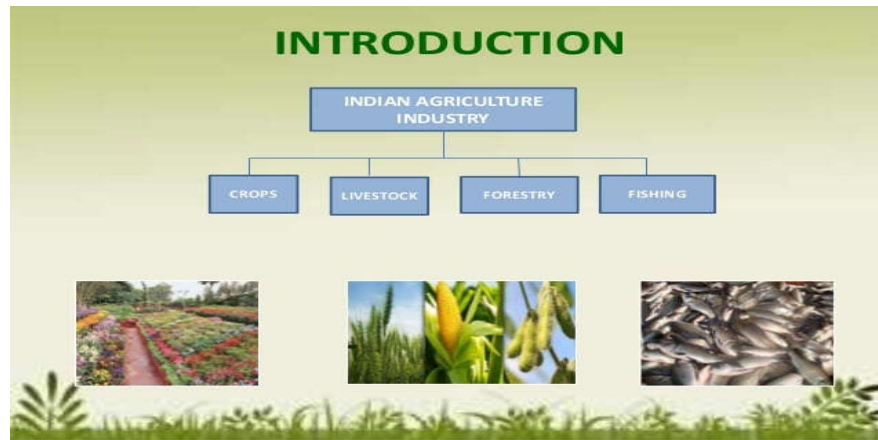
1. To know the concept and types of Agro based industries.
2. To know the functions of Agro based industries.
3. To understand the importance of Agro based industries.
4. To understand the problems of Agro based industries.

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### 6.1 INTRODUCTION

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India being an agricultural country has a rural based economy, as majority of Indian population resides in rural areas. Agriculture and allied activities have a great potential in the contribution of national development. Agriculture plays a decisive role in India's rural economy as India's 2/3<sup>rd</sup> rural economies are dependent on agricultural sector. India's rural economy comprises of two main sectors a) Agricultural subsector; b) Non-agricultural subsector. The agricultural subsector comprises of agricultural and allied economic activities like Crop Cultivation, Dairying, Poultry, Animal Husbandry, Fisheries, Forestry, Floriculture, etc. The non-agricultural subsector comprises of economic activities relating to Industries, Khadi, Handloom, Handicraft, etc. It is seen that the output in the agricultural sector has decreased over decades but it has not led the decrease in workforce dependent on agriculture.



[Agro based industries scenario and ...slideshare.net](https://www.slideshare.net)

Low productivity in agricultural sector has led the rural workforce look forward to diversify their occupation from their low productive agricultural sector to service sector. As the people in the rural areas are unskilled, illiterate it becomes difficult to engage in formal organization. Most of the self-employed workers are those who migrate to urban area in order to supplement incomes from agriculture. Though there is an increase in adapting the modern farming techniques with high yielding variety seeds, new methods of irrigation, use of fertilizers, a large number of farmers still depend on the conventional farming methods. The country has achieved the status of self-sufficiency in food production, but the farmers are yet to gather benefits from it. It is seen that the output in the agricultural sector has decreased over decades but it has not led the decrease in workforce dependent on agriculture. As the people in the rural areas are unskilled, illiterate it becomes difficult to engage in formal organization.

Most of the self-employed workers are those who migrate to urban area in order to supplement incomes from agriculture. Low productivity in agricultural sector has led the rural workforce look forward to diversify their occupation from their low productive agricultural sector to service sector. Diversification from agricultural to service sector can improve the human capital by improving their skills. Agro based industries need both agricultural development and industries as they can make the agricultural output more profitable that can be a pathway for poverty alleviation of rural farmers. Development of Agro-industry can affect the local agricultural sector as well as the livelihoods of small holder farmers, provided their basic requirements are taken care of by the government and facilitate the environment in which the rural people in general and poor in particular would find a sustainable livelihood.

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## 6.2 CONCEPT:

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Agro based industry is a combination of agriculture and industry. Agricultural output can be more profitable with the help of Agro based industries as it needs both agricultural development and industries. Agro based industries may be defined as “Those industries which are engaged in either processing of products of raw materials or

manufacturing them to finished products on the basis of primary and secondary products of agriculture and forest”. Agro based industry has more potential to determine positive economic development by contributing to the enhancement of the economy of the farmers. Agro based industry processes raw materials and intermediate products that are derived from the agricultural sector. It means they transform products that originate from agriculture, fishery and forestry.

Agro based industry is primarily based on the availability of raw materials that determine the proliferation of the Agro-based industry and in turn improve the economic condition of the rural people. These industries provide employment opportunities to rural people thus solving the problem of under-employment and disguised unemployment. Exploitation of the middle men can be stopped to an extent with the starting of rural Agro based industry. These industries lead to an increase in the total production of agricultural goods, as it provides better price of raw material by increasing the demand of it. If the agricultural produce is processed at the place of production its transportation cost is reduced. These industries help to improve the employment status of community members, also improve the infrastructural facilities in rural areas and help in creating potential for the establishment of other industries in rural areas which can resist the rural to urban migration. This in turn helps to improve the purchasing power of rural people through income generation. Agro-based industry provides an equal distribution of industries by creating scope for equal development in rural and urban area.

Agro-industrial integration is significant to promote Agro-based industry. Agro-based industry sector offers vast opportunities for income and employment generation by value addition of the available raw material. It can be rationalized by change in food habits of a growing middle class in India has a greater demand of packed and ready to eat foods. Agro-industrial integration is significant to promote Agro-based industry. The presence of input factors like raw material, labour, technology, huge consumer base, etc., makes the Agro-based industry growth foreseeable. An establishment of an organic link between agriculture and industries which use agricultural raw material on one hand, and manufactures agricultural inputs on the other hand.

#### **Difference between Agro Industry and Agro-based Industry:**

According to RBI the agencies supporting agriculture by way of designing and manufacturing of inputs generally termed as Agro-industries. Agro-industries are somewhat different from those supported by agricultural products which are known as Agro-based industries. it has further classified Agro-based industries into food processing, tobacco, textiles and textile products, leather and leather products and paper and paper products industries.

(Reserve Bank of India, “Agro-Industries in Maharashtra”, Reserve Bank of India Bulletin, Vol.22, No.10, October 1969, P.1640)

Agro Industries	Agro-based Industries
Agricultural Implements	Food Products & Beverages
Seed Industries	Tobacco Products
Pump-sets	Textiles
Fertilizer & Pesticide Units	Leather Products
	Paper & Paper Products

### Check your progress

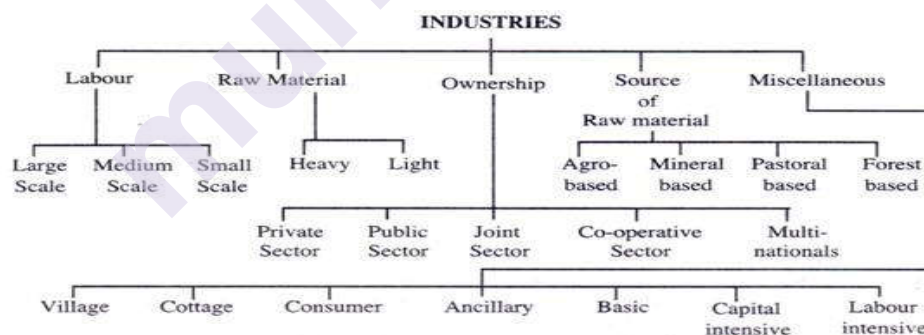
**Q1- What is the concept of Agro-based industry?**

**Q2- What is the difference between Agro Industry and Agro-based Industry?**

### 6.3 TYPES OF AGRO-BASED INDUSTRY:

According to the International Standard Industrial Classification (ISIC) Agro-industry consists of food and beverages, paper and wood products, textiles, tobacco products, rubber products, footwear and apparel and leather products.

Agro based industry is classified into four types. They are Agro-Produce Processing Units, Agro -Produce Manufacturing Units, Agro-inputs manufacturing Units and Agro Service Centres.



[Agro - based industries are ...toppr.com](http://toppr.com)

#### 1. Agro-Produce Processing Units:

Agro-Produce Processing Units do not manufacture any new product they simply process the agricultural produce and reduce the bulkiness of the produce. The raw material is simply processed so that it can be preserved or transported. For e.g. Dal mills, Rice mills. Agro-processing industry can be classified based on the raw material or final product.



Here industries can be Cereals Based Industry, Oilseed Based Industry, Pulses Based Industry, Vegetable and Fruit Based Industry, Dairy Based Industry, Spices Based Industry, Fisheries Industry, Livestock and Poultry Industry, Floriculture Based Industry, Cotton and Jute Based Industry, Medical Herbs based Industry, Plantation Crops based Industry, etc.



[Food Processing and Related Industries ...clearias.com](http://clearias.com)

## 2. Agro-Produce Manufacturing Units:

Agro-Produce Manufacturing Units use agricultural produce as main raw material and manufacture entirely new products. The finished goods are entirely different compared to its original raw material. For ex. Sugar factories, Paper mills, Textile mills, solvent extraction units, etc.



[Types of Agro-based Industries in India...tractorjunction.com](http://tractorjunction.com)

## 3. Agro-inputs manufacturing units:

These industrial units are engaged in the manufacturing of products either for the mechanization of agriculture or for increasing agricultural productivity. For ex. Agricultural implements, seed industries, pump-set, fertilizer and pesticide manufacturing units, etc.

## 4. Agro Service Centres:

Agro service centres are workshops and service centres, that are engaged in the repairing in the repairing and servicing of pump-sets, diesel engines, tractors and all types of farm equipment.

### **Check your progress**

**Q1- Name the different types of industries?**

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## **6.4 FUNCTIONS OF AGRO BASED INDUSTRIES**

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1. Agro industry can help stabilize and make agriculture more beneficial.
2. Create employment opportunities both at the production and marketing stages.
3. Helps in processing agricultural products such as field crops, tree crops, livestock and fisheries and converting them to edible and other usable forms.
4. Strengthening industrial and agricultural linkages.
5. Increase the value of crops of poor farmers and thus yield higher returns.
6. Expand marketing opportunities.
7. Improve livelihoods of people.
8. Extend shelf-life of commodities
9. Improve palatability of commodities
10. Enhance food security.
11. Overcome seasonality and perishability constraints.

### **Check your progress**

**Q1- Give the functions of Agro-based industries.**

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## **6.5 IMPORTANCE OF AGRO BASED INDUSTRIES IN EMPLOYMENT GENERATION:**

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Agro based industry is to influence the traditional production and distribution methods which are being replaced by more closely coordinated and better planned linkages between agribusiness firms, farmers, retailers and others in the supply chains. Agro based industry can pave a way for poverty alleviation of rural farmers. As mentioned that agriculture cannot provide sufficient and secure income due to its low productivity.



[Agro-Based Industries in India jagranjosh.com](http://jagranjosh.com)

Hence, Agro based industry can complement the agricultural wages and can serve as a household risk reduction strategy by diversifying. The development of Agro-industry can also have an important impact on the local agricultural sector as well as the livelihoods of small holder farmers, provided they can produce on a stable basis, supplying regular in quantity and quality. Moreover, Agro based industry is indirectly associated with providing employment as it encourages other economic activities like commerce and retailing, construction, equipment manufacture, transport, logistics and trade. Moreover the importance of Agro industry for employment is further emphasized by high and increasing levels of female involvement, especially in the non-traditional, high-value Agro-chains (i.e. horticulture, fruits and fish products).

**Need for Agro-based industries:**

- a. Suitable to rural areas as they are raw material oriented.
- b. For upliftment of rural economy.
- c. To solve the problem of unemployment.
- d. To generate income and increase standard of living in rural areas which in turn creates potential for demand based industries .
- e. For decentralization & dispersal of industries instead of concentrating at a particular place.
- f. To reduce disparity between rural and urban areas.
- g. To encourage balanced growth between agriculture and industry.
- h. To solve the problem of exploitation of farming community by traders and middlemen.
- i. To reduce transportation costs of agricultural products – thereby helping to minimize the cost of finished goods .
- j. To give big push to agriculture and act as a source of demand and supply.
- k. To avoid wastage of perishable agricultural products.
- l. To prevent migration of rural people to urban areas.
- m. To develop backward areas based on their suitability for setting up Agro-based industries.
- n. To improve infrastructural facilities.
- o. Farmers could be assured of better price for their produce.
- p. Encourage to bring more and more areas under various crops to increase agricultural production and improve nation's economy.

**Check your progress**

**Q1- Give the importance and need for Agro-based industries.**

### Agro-based industry and Women:

Half of the population in India is comprised of women, but their participation in economic development is perceived much lower as compared to male counterparts. When a family suffers economically, women step out to work. But at the same time woman working outside the home is viewed as slightly inappropriate, casually wrong and definitely dangerous to their chastity and womanly virtue. Women are asked to leave the job after the family recovers from economic crisis and are asked to stay at home as a demonstration of the family's morality and as a symbol of the family's financial security. Women are also deprived of equal wage and cannot participate in labour intensive work. Thus agro-based industry can utilize this segment of women to secure their livelihood.



[deccanherald.comilo.org](http://deccanherald.comilo.org)

Women can play an important role in Agro-based industry as they are comparatively easy to establish and provide income to the rural women with less investment by effective and efficient utilization of locally available agricultural raw material. Mechanization in Agro-based industries can generate employment avenues for the farmers in general and women in particular.



[Modern Age Women Are Leading The World With A Balancing Actmirrorreview.com](http://Actmirrorreview.com)

Women play crucial role in Agro-based industry especially in Food Processing Industry. Male members in the family work in farm and non-farm activities, while women in the family spend her majority of the time by engaging herself in food processing industry. Women are the part of patriarchal society and find food processing industry as one of the very limited options to earn a livelihood for their family. Over the recent decades, securing formal employment has become a challenge partly because of the macroeconomic policies and partly due



to lack of skills and education, as a result women have diverted themselves to informal survival strategies.



[Women have major responsibilities in society nigahban.com](http://nigahban.com)

Women are trapped in socially encoded build up within the domestic sphere which results in the very limited options for them to engage in economic activities. The diversification of family members at the household level can be considered as an important strategy for the rural resource constrained members to secure their livelihood. It should be pointed out that diversification can provide supplementary income without affecting the primary occupation. Women can earn extra income by engaging themselves in Agro-based industries if male members are engaged in other economic activities.



[Home-Based Workers | WIEGOwiego.org](http://WIEGOwiego.org) [Home-Based Workers | WIEGOwiego.org](http://WIEGOwiego.org)

Women don't need formal education, training and skills to participate in economic activities for home based industries; but to meet demands of the present world the women need to enhance their existing skills, education of home based women workers engaged in Agro-based industries. People with good human and social capital can diversify the views of family members by increasing the options available to them and this diversification can lead to better human and social capital. Diversification of activities can intensify their network by meeting new people, spend their money and time in health and education, can improve the human capital by improving their skills and also helps to generate cash resources which in turn improve other assets needed for livelihood.

Women's engagement in Agro-based industry need various assets like finance, social acceptance etc. Home Based Industries offer earnings to women as they don't have to work outside. Women participation in Agro-based industries can be an important diversification strategy to secure the family livelihood.

## Check your progress

Q1- Explain the participation of women in Agro-based industries.

### 6.6 PROBLEMS OF AGRO BASED INDUSTRIES



Problems faced by Agro-based Industries in India ...[tractorjunction.com](http://tractorjunction.com)

1. Proper guidance is not available to entrepreneurs.
2. It involves some element of risk taking.
3. Change in crops / cropping pattern.
4. Change in variety of crop due to technological improvement.
5. Failure of monsoon may hit the raw material supply.
6. Proper guidance, training for modern and sophisticated Agro-industries are not available.
7. As modern small industries are capital intensive, supply of finance will be a considerable problem.
8. Promotional activities such as conducting, intensive campaigns, identifying candidate industries and explaining to entrepreneurs about prospects are inadequate.
9. Uncertainty about future market demands.
10. Absence of information about quantity and quality of market.
11. Multiplicity of agricultural produce and absence of suitable methodology to select best suited industries to a given region.
12. Seasonal supply of agricultural produce may result in under-utilization of capacity of the units as the unit will not be working throughout the year. For ex. Sugarcane
13. Industries based on fruits and vegetables may not get the same variety throughout the year, but they may get some other variety.



14. Absence of proper integration among the various agencies of development in the district.

Different problems that hinder the growth and development of Agro-based industry in India are as follows:

#### **A) Shortage in Crop Production:**

Shortage in the production of crops is one of the major problems of Agro-based industry as they are much dependent on the agricultural production. Absence of agricultural production directly influences the overall development of Agro-based industries. Absence of crops influence those industries which are dependent on the agricultural products as the Agro-processing sector's future is inextricably linked to the overall health of the agricultural sector.

The reasons for low production of crops in India like land holding is reduced continuously; non-availability of manures, fertilizers and bio-codes; farmers in India are neglected to use high yielding variety of seeds; absence of irrigation facilities; absence of adequate marketing; lack of technology and machinery use and scarcity of capital which ultimately hamper the Agro-based industry in India.

#### **B) Lack of Infrastructural Facilities:**

Infrastructure plays an important role in promoting the livelihood options of people. Lack of proper road connectivity, electricity, transport, cold storage, capital and warehouses are the problems which hinder the development of Agro-based industry. Financial assistance is an essential thing needed to develop Agro-based industry. But the rural masses are financially constrained as they neither have financial capital for developing any Agro-based industry nor have access to formal financial institution.

Another crucial infrastructural barrier is the unavailability of regular electricity generation in rural based Agro processing industry. Absence of cheap and easy transport services increases the cost of production of industrial products in turn reducing the competitiveness of the product in the international market.

#### **C) Lack of Requisite Skills:**

Agro-based industries face many problems due to lack of professional management and lack of skills is a significant problem here. Absence of training is an important bottleneck for the development of Agro-based industries. The present rural India is not equipped with proper infrastructure to provide training to large rural masses. Community employment assessment is important for the community to realize the kind of training it requires for livelihood. Agro-industries development needs the perpetual role of different organizations by providing inputs and agricultural advise to farmers and undertake the activities promoting skill development of the rural people in general and farmers in particular in the areas such as processing of food products, food and fruit preservation, beverages, pesticide formulation, agricultural implements, etc.

#### **D) Lack of Proper Rural Marketing of Agro Based Industries:**

Efficient marketing and rural credit system is of paramount importance. Availability of market helps in distributing the finished Agro processed products and to avail the raw material for the production of such Agro based products. Agro-based industries don't have good market facility to sell their products in the nearby areas and have to depend up on supply to government agencies like Supply Corporation of India and other such agencies.

Value Chain Analysis is important as it portrays the status of artisans in the entire value chain system.

Value Chain has been described by Kaplinsky and Morris, 2001 as "The full range of activities required to bring a product or service from conception to final delivery to its customers, passing through intermediary phases of production which involves physical transformation of the product and input by many producer services, and its final disposal after use" (Raphael Kaplinsky and Mike Morris, 2001). This definition implies that agricultural development strategy should address not only the farmers but also to those in marketing, trade, processing and agri-business.

#### **E) Lack of Financial Inclusion:**

The main problem of financial inclusion of rural India is the absence of formal financial institutions in rural India. It is seen that in rural India, a major portion of population still doesn't have access or they avoid to go to any formal financial institutions. The only option for the rural population is to take credit from traders or other informal source with high rate of interest. Certain agro-based industries are capital intensive but access to the financial support is a major challenge to them.

Local money lenders continue to provide credit to rural families as the institutional agencies do not reach the weaker sections i.e. the rural families. The unavailability of any formal financial institution forces the rural masses to take credit at higher rate of interest from the informal financial institutions. Delay in processing the loan is also a major problem. As the rural poor need the help of informal institutions to deal with credit institutions, NGOs, PRIs, and voluntary groups are actively involved in the institutional credit delivery mechanism.

**F)** Agro-Processing industry has been concentrated in the un-organized sector with low science and technology and little or no standardization and grading.

**G)** Inadequacy and suitability of required raw material on one hand and the seasonal nature of the operations of this sector.

**H)** Wastage in the handling during post-harvest and in marketing.

**I)** Short period of raw material availability and excessive costs of raw material.

**J)** Non-availability of processing varieties of fruits and vegetables.

- K)** Processed / packed food products have been considered luxury items (subjected to high tax).
- L)** A very low level of investment in agriculture sector.
- M)** Lacking vertical and horizontal, backward and forward linkages among the farmers, processors and R&D organizations.

#### **Check your progress**

#### **Q1- What are the problems faced by agro-based industries?**

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### **6.7 SUMMARY**

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Agriculture plays a decisive role in India's rural economy as India's 2/3<sup>rd</sup> rural economies are dependent on agricultural sector. India's rural economy comprises of two main sectors a) Agricultural subsector; b) Non-agricultural subsector. Agro based industries need both agricultural development and industries as they can make the agricultural output more profitable that can be a pathway for poverty alleviation of rural farmers. Development of Agro-industry can affect the local agricultural sector as well as the livelihoods of small holder farmers. Agro based industry is a combination of agriculture and industry. Agricultural output can be more profitable with the help of Agro based industries as it needs both agricultural development and industries. Agro based industry is primarily based on the availability of raw materials that determine the proliferation of the Agro-based industry and in turn improve the economic condition of the rural people.

Agro based industry can pave a way for poverty alleviation of rural farmers. Agro based industry is indirectly associated with providing employment as it encourages other economic activities like commerce and retailing, construction, equipment manufacture, transport, logistics and trade. Women can play an important role in Agro-based industry as they are comparatively easy to establish and provide income to the rural women with less investment by effective and efficient utilization of locally available agricultural raw material. Women participation in Agro-based industries can be an important diversification strategy to secure the family livelihood.

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### **6.8 SELF STUDY**

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- Q- 01 What is the concept of Agro-based industry?
- Q- 02 Name the different types of industries?
- Q- 03 Give the functions of Agro-based industries.
- Q- 04 Give the importance and need for Agro-based industries.
- Q- 05 Explain the participation of women in Agro-based industries.
- Q- 06 What are the problems faced by Agro-based industries?

Q- 07 What is the difference between Agro Industry and Agro-based Industry?

Q- 08 Write short note on:

1. Agro-based industry and women.
2. Need for agro-based industries.
3. Agro-based industries and employment generation.

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## **TOURISM DEVELOPMENT (RURAL TOURISM)**

Dr. Anjali Patil

### **Unit Structure:**

- 7.0 Objectives
- 7.1 Tourism Development - Introduction
- 7.2 Concept
- 7.3 Factors
- 7.4 Merits and Demerits in Tourism
- 7.5 Rural Tourism - Introduction
- 7.6 Concept
- 7.7 Nature
- 7.8 Importance
- 7.9 Limitation
- 7.10 Summary
- 7.11 Self Study

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### **7.0 OBJECTIVES:**

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- To study the concept and factors of tourism development
- To study the merits and demerits of tourism development
- To study rural tourism and its concept & nature
- To know the importance and limitations of rural tourism

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### **7.1 TOURISM DEVELOPMENT – INTRODUCTION:**

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Travel and tourism are as old as mankind on earth. At the beginning of the existence of man, he roamed about the surface of the earth in search of food, shelter, security and better habitat.

Tourism, is a world-wide phenomenon, that touches the highest and deepest aspirations of all people. It is also a very important element of socio-economic and political development of a country. Government, other public authorities, public and private decision makers whose activities are related to tourism and tourists, consider it a priority to protect and reinforce the human dignity of both local community and tourists. Tourism industry is one of the largest and fastest growing economic sectors.



As tourism stimulates lot of new activities many countries see tourism as the main instrument of regional development. Tourism development refers to the growth and maintenance of the tourism industry in a given area. It can be defined as creating strategies and plans to encourage, increase and develop tourism for a destination. Tourism boosts the revenue of the economy, it creates number of jobs, develops the infrastructure of the country and helps in the cultural exchange between foreigners and the citizens of the country.

Tourism has a positive economic impact on the balance of payments, on employment, on gross income and production. It may have negative impact on the environment. Unplanned and uncontrolled tourism results in deterioration of the environment. The natural environment and historical-cultural heritage should be protected for further growth of tourism and economic development as it is a major source of tourist product. Environmental, Socio-cultural and economic aspects are the three interconnected aspects of sustainable tourism. Sustainable tourism includes maximum use of resources, biological diversity, benefits of conservation and local communities and minimization of ecological , cultural and social impacts.

Travel and tourism is the largest service industry in India which provides heritage, cultural, medical, business and sports tourism. Main objective is to develop and promote tourism, maintain competitiveness and expand existing tourism products to ensure employment generation & economic growth.



## Q1 - What is tourism development?

[illegible]

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means a round shaped tool. Tourism means different things to different people as it is an abstraction of a wide range of consumption activities which demand products and services from a wide range of industries in the economy.

Tourism comprises of the activities of people travelling to different places and staying in places that is outside their usual environment for not more than a year for business, leisure or some other purposes. Tourism doesn't include international transport of tourists, it is included in passenger transports of transport services. It includes goods and services the tourists pays for personally or somebody pays for him / her or on his / her behalf, or which the tourists receives without compensation for his / her own use or to be given to someone else, also includes the expenses paid before or after the trip.

### **Characteristics of Tourism:**

- Movement of people to different destinations have two key elements. First is the journey and second is the stay. Both the elements come not within but outside the normal area or place of domicile and work.
- The movement is primarily of temporary nature and for a relatively short duration making it different from migration.
- It brings activities not similar to those of the host population of the place visited.
- The main purpose of participation in tourism is by and large recreation and certainly not the purpose of seeking permanent residence or employment remunerated from within the place visited.
- Tourism in an abstract sense is basically a pleasure activity implying a use of readily disposable incomes and of free time and one's own free will.



[zizuhotel.ru](http://zizuhotel.ru)

## Check your progress

### Q1 - Explain the concept of tourism

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## 7.3 FACTORS

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In the last few years, India has gained notable growth in the tourism industry. India is one of the most preferred destinations for domestic and overseas travellers today. Apart from being a great source of revenue, travel and tourism industry also aims to provide the tourists with an opportunity to understand and experience the cultural diversity of the country through tourism. Indian tourism has outperformed global tourism in terms of its growth, development, the volume of tourists and revenue.

Factors responsible for the tourism development in India:

#### 1) Weather and Climate factors:

India being a vast country experiences different types of climate and has led to the promotion of tourism in the country and attracts more tourists. Five main factors are responsible for the variations in the climate of India:

- a) Large size of the country
- b) Tapering shape of the peninsular India dividing the tip of India into two oceans
- c) Tropic of Cancer divides the latitudinal extent of the country on the two sides
- d) Situation in the Indian Ocean
- e) Himalayas act as a climatic barrier between India and Central Asia and protect India from extreme cold and dry winds from Central Asia.

The tourist experience different types of climate in India from the Great Plains of North India to the snow-covered Himalayas and the Peninsular plateau area to the coastal regions. There are climatic variations from one state to another and from one district to another. The monsoons provide underlying unity to the climatic diversity of India. variations in the climate of India serve as a great asset to engage tourists in a variety of activities during their stay in India.

#### 2) Landscape factors:



bwhotelier.business world. i ftd. travel age fotostock.com

Two main bases of landscape factors are geology and physiography and they influence the landscape of a place and also determine the rocky peaks for climbing, snowy slopes for skiing, caves for sightseeing and much more. The Deccan Plateau and Ladakh attract tourist interested in trekking. there is vast scope for rural tourism in India. water bodies like riversides, springs, waterfalls, etc. provide spectacular views to the tourists. Forest landscapes like national parks, wildlife sanctuaries and biosphere reserves are used as tourists spots.

### **3) Seascape factors:**

Coastal regions of the mainland, Andaman & Nicobar Islands in the Bay of Bengal and Lakshadweep in the Arabian Sea is also a major cause of tourist attraction in India. sandy beaches, caves, reefs, seaside cliffs, lagoons, etc. are all hotspots of tourism.



[India Tourism: Travel Guide to Explore ...yatra.com](http://India Tourism: Travel Guide to Explore ...yatra.com)

Swimming, Sunbathes, boating and surfing are some of the fun activities enjoyed by tourists in these regions.

### **4) Historical and Cultural factors:**



theqna.org

A large number of tourist visit India, especially to learn about its historical or cultural associations with the ancient past by visiting places where art festivals, music festivals, theatre and other cultural events of



importance took place. One of the major factors responsible for tourism development in India is the curiosity of history and culture of India. Tourist show interest to seek more knowledge in the field of architecture, art, music and drama, act, literature, paintings, folklore, culture of India and its diversity in different regions, archaeological and historical remains. National celebrations, Exhibitions, International events, Special festivals attract thousands of tourists to India.

#### **5) Ethnic and Family factors:**

Desire to visit relatives and friends or to meet new people to make friendship is also a factor of tourism development. Many people travel to India for interpersonal reasons. A large number of NRIs visit India to meet their families or when they feel like visiting their homeland. Thousands of people visit for ethnic reasons also.

#### **6) Spiritual and Religious factors:**



theqna.org

A large number of people go to pilgrimage to religious and holy places every year. Visiting religious places always has been one of the motivators for people to travel. India being culturally diverse country there are many religious places to visit. Tourist from all over the world come to visit the pilgrimage centres and holy places of different religions in different parts India.

#### **Check your progress**

**Q1 - What are the factors responsible for the tourism development in India?**

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### **7.4 MERITS AND DEMERITS IN TOURISM**

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#### **Merits of Tourism:**

- **Economic:** Income generated through tourism can make up a significant proportion of both private, local and national income.

Tourism-generated income can be hugely beneficial to both private and public concerns.

- **Infrastructural:** Tourism provides means and incentive for investment in infrastructure such as roads, rail networks and local medical and education facilities.
- **Opportunities:** Employment is generated because of tourism development. People get jobs in hotels, bars, transport, shops, restaurants and transport. It increases income and job from tourist spending. Tourism promotes international connections which can increase business opportunities.
- **Cross-Cultural:** Tourism promotes cross-cultural awareness for both locals and tourists. It builds bridges of understanding between cultures and promotes international connections that can bring more business and cultural collaborations in the long term. It helps preserve cultural and natural heritage for tourists. It increases understanding of other cultures.
- **Environmental:** Economic incentives can be provided for a place to preserve, to maintain and to regenerate the environment, local history and infrastructure in both urban and rural settings. It builds new facilities such as sewage for whole communities or new roads.
- **Promotional:** Tourism helps the locality to present itself to the tourists and also to raise the country's profile in the world.

#### **Demerits of Tourism:**

- **Economic:** Tourism creates jobs, but most of them are of relatively low-level work like hotel service, restaurant service, bar work and such other work.
- **Imbalanced Funding:** Money collected from the tourist during their visit can be diverted to the tourist areas instead of using it in the most needed areas. As a result the locals who live outside the tourist areas miss the necessary funds and suffer relative decline. Money can end up being spent only on touristed areas while other places and industries suffer.
- **Seasonal Fluctuations:** Tourism business is seasonal and insecure having no extra benefits like sick pay, healthcare or pension. Some areas are flooded with tourists during the season and deserted for many months which is called slack season.
- **Culture:** Commercialization of culture leads to weakening of the soul of a tourist destination. Local traditions having rich cultural heritage lose the grace or importance if they wear costumes and put on acts for the tourists in return of money.



- **Cultural Clashes:** In some places it is seen that tourist don't respect the local traditions and culture, they refuse to follow local dress standards, get drunk in public, behave rudely or inappropriately towards locals.
- **Environmental:** Tourism often cause environmental damage to both the local infrastructure and the flora & fauna and historical sites in a location with risks like pollution, loss of natural habitats, forest fires, or erosion. Tourism depletes natural resources, which can be dangerous in areas where resources are scarce. Damage can be caused by only sheer number of tourists among the large number who behave responsibly. Monuments, Temples and ancient buildings often struggle to cope with increased traffic suffering inevitable wear-and-tear. Permanent damage can be done to reefs and other natural tourist attractions.
- **Foreign Poaching:** attracted by opportunity, foreign companies begin poaching business away from local businesses. Tourism industry in developing country's is owned by big company's resulting in taking big profit and leaving the local businesses with relatively little benefit.
- **Tourism Dependence:** Sometimes it so happens that complete focus is given on tourism industry and other forms of income generation are neglected. Economic dependence on tourism is formed. Depending only on tourism is fine in good times but it can ruin the country's economy in the long run and also can contribute to political disturbance or natural disasters.

### Check your progress

**Q - What are the merits and demerits of tourism?**

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## 7.5 RURAL TOURISM – INTRODUCTION

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Last few decades trend of increased urbanization is witnessed across the world and India is no exception to it. 70 percent of India's population lives in rural areas and is dependent solely on agriculture or small and cottage industry. There is a need to create new opportunities that can be fulfilled through rural tourism. India has huge potential of tourism in rural India. rural tourism recognizes the inherent relationship between tourism and its cultural assets. Rural tourism focuses on the tourists actively participating in a rural lifestyle. Government of India has an independent ministry for rural development that aims to social transformation of rural societies through economic empowerment. Tourism is a potent tool to transform agrarian societies by involving rural communities in the development process.



jagranjosh.com

Rural tourism is the form of tourism that showcases the life, art, culture and heritage at rural location. It is also known as community-based tourism where local people are actively involved in the process. Rural tourism makes valuable contribution in rural economics and can be expressed in terms of jobs creation, nature conservation and many other factors. It will add more dimensions to the countries tourism industry also develop the village economy. Rural tourism has become new limelight because of the increasing connectivity with urban areas and decreasing rural-urban distance.

Indian villages have a unique diversity and culture rituals playing an essential role in the tourism industry. According to the ministry of tourism government of India, rural tourism has the potential to transform rural India as it is known that several international tourist and urban people want to experience village setting and the life of rural people.

Rural tourism contributes to a great extent to rural development.

- 1) It leads to sustainable development
- 2) Rural tourism can be utilized as a catalyst for socio-economic development and regeneration of the regions.
- 3) Interacting with the tourist & signifying their culture would bring a sense of pride in them.
- 4) The lost folk arts and handicrafts are revitalised because of the reverse cash flow from cities to rural areas.
- 5) It's an ideal place for rural and urban economic exchange.
- 6) Rural tourism supports for the conservation of national heritage.

## Check your progress

### Q1 - What is rural tourism?

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## 7.6 CONCEPT

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With the passage of time the concept of rural tourism has acquired new dimensions. It has always existed in India in some or the other forms as every Indian has roots in some or the other village and they return each and every time to their roots. Suppressed by the chaos and fast life in the urban areas, people desire to take a break and want to relax in a pristine surrounding of a village. People frequently visit rural areas as they are full of colour, fragrance and vibrant life.

Travellers who visit India no longer wish to go to tour the established tourist destinations. As the indigenous or foreign tourist crave to know real India enormous changes are done in travel itineraries of the tourists. Stunning landscapes, the virgin beauty of mother nature, the culture of rural India compel the tourists to switch to Indian villages that have real essence of India. So the tourism industry has taken strong steps to promote rural tourism in India. The idea to give the tourists the experience of a soulful journey to the 'Heart of India' has motivated many travel and tourism companies to offer rural tourism packages.

Rural tourism offers an opportunity to get first-hand experience of farmland activities like cultivation, sowing, harvesting, etc. to the tourists. By visiting the villages the tourists get a chance to meet the artisans and also can purchase the locally manufactured handicrafts. The visit also helps to gain an insight into the different ethnic and indigenous practices in rural areas.

Rural tourism provides lots of opportunities to the tourists to assimilate in the astonishing marvels of nature and add new perspectives of understanding the ideology of rural India. Rural tourism benefits the rural community by generating employment for the local inhabitants, developing infrastructural facilities and opening new avenues of entrepreneurial activities which strengthens rural economy and helps in alleviating poverty to an extent.

Rural tourism promotes preservation of regional heritage and culture in terms of art & crafts and also preserves biodiversity conservation. It prevents migration of rural people to urban areas to seek employment. It also helps the farmer and rural artisans to develop direct contact with the customers.

Rural tourism is not only farm-based tourism but also provides a single package with rural touch in non-urban setting. Rural tourism leads to ethnic tourism in some areas, it includes farm based holidays, ecotourism and nature holidays for people having special interests, educational travel, fishing, art & culture and heritage tourism. All this accounts to the

participation of tourist in the creation of employment for the locals, sales of goods from rural artisans, income, profit and returns. This economic impact of tourism is very important factor in the regional, national, public planning and regional development.

Unity in Diversity of India has a lot of things to offer to the tourists. Rural tourism in India once reaches to its full potential, will open doors of mutual benefit for both the tourists as well as the rural people. Every village, region and state of India has its own culture, tradition, customs, language, cuisines and costumes and can offer a unique non-urban or rural experience of a lifetime which can be unforgettable. Rural tourism offers a journey back to our roots encompassing a wide range of activities and lots of attractions in rural environment which is pure and natural. From the perspective of rural development it is an important activity due to its contribution to the economic and social development of rural people.

### **Check your progress**

**Q1 - Explain the concept of rural tourism.**

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## **7.7 NATURE OF RURAL TOURISM:**

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Rural tourism is defined as “The movement of people from their normal place of residence to rural areas for a minimum period of twenty-four hours to the maximum of six months for the sole purpose of leisure and pleasure.” Rural tourism refers to all tourism activities in a rural area. Rural tourism is essentially an activity that takes place in the countryside and is multi-faceted. Different forms of rural tourism are farm or agricultural tourism, cultural tourism, nature tourism, adventure tourism and eco-tourism. Rural tourism has certain typical characteristics like – the locations are sparsely populated, it is experience oriented, it meshes with seasonality, it is predominantly in natural environment and is based on preservation of culture, heritage and traditions.

Rural tourism is one of the few activities which can provide a solution to the trend of urbanization that has led to the falling income levels, lesser job opportunities in the total areas leading to an urbanization syndrome in the rural areas. The other factors for the shifting trend towards rural tourism are increasing levels of awareness, improved accessibility, growing interest in heritage & culture and environmental consciousness. A new style of rural tourism has emerged wherein people visit villages to experience and live a relaxed and healthy lifestyle which has now become a formal type of rural tourism. Main aim is to promote village tourism as the primary tourism product to spread tourism and its socio-economic benefits to the rural areas and the rural people. The regions generated for tourism are highly developed and urbanized.

A desire to escape from the monoculture of city living is due to stress of urban living and the remoteness from the natural environment. Idealized release from stress and the opportunity to re-engage with a simpler, quieter way of life offering rest and relaxation is offered by rural

areas. Increasing awareness about the environment and the interest in the relationship between humans and the environment is on the increase.

Green issues have raised the attractiveness of rural experiences as ecologically sustainable tourism. Accessibility of rural areas have become possible with the development of transport & communication and the removal of political and economic barrier. Changing working patterns have increased the popularity of shorter breaks. Income and leisure time have changed the outlook towards short vacation with greater choice of leisure activities are opted for. Changed working patterns minimize the absence from work and the effect of absences on work flow and involvement.



sameerkumar94.medium.com

Fragmented nature and diversity of offerings satisfy the needs for unique experiences and rural tourism of Free Independent Travellers (FIT) and educated travellers who have interest in outdoor recreation, eco-tourism and special interest tourism. Rural tourism satisfies the need to know more about our culture and heritage. Rural areas are chosen as they have healthy environment, fresh air, clean water and give an opportunity for outdoor recreation and also offers fresh and ethnic food. Rural tourism is REAL (Rewarding, enriches the spirit, provides Adventure and Learning). An increasing desire for authentic experiences including interaction with local people is believed to be found in genuine country experiences and lifestyles.

### **Check your progress**

#### **Q 1- What is the nature of rural tourism?**

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## **7.8 IMPORTANCE OF RURAL TOURISM**

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Tourism is one of the important part of rural economy and rural tourism provides valuable commercial and employment opportunities for the local population. Rural tourism can help to disperse tourism in highly populated country like India. Rural tourism is still on a minority basis it is making a valuable contribution to rural economies. Its contribution can be indicated in financial terms as well as in terms of jobs, encouraging to adopt new working practices, contributing funds for conservation, and injecting new vitality in the economy that has weakened.





[pscnotes.in/rural-tourism](http://pscnotes.in/rural-tourism)

**Benefits of Rural Tourism: Employment generation** – The main advantage of promoting rural tourism is to create employment opportunities for the local rural people, especially for those who do not have agricultural land to meet their economic needs. Tourism requires a multitude of services in which local community members can engage themselves in a variety of economic activities like accommodation, food and beverages, local guides, artisan's etc. Rural tourism income flow can assist job retention services like retailing, transport, hospitality and medical care. It can also provide additional income to the farmers, foresters and fishermen. Job creation occurs in hotel and catering trades and in information / heritage interpretation.

**Preservation of local tradition** – Rural tourism provides economic incentives to preserve the culture and tradition of a region, when the tourists visit the rural areas to get a feel of authentic and ethnic rural areas. People have started to adopt global products with increased urbanization and globalization.





thebetterindia.com

Rural tourism encourages local communities to revive and preserve their traditions, art & crafts, traditional festivals, architecture and other unique practices. In rural tourism the sense of place is the fundamental element which makes the area attractive to visit and live in for both the tourists and host community. This sense of place is maintained partly through rural museums that play a vital role in preserving heritage.

**Developing new skills** – The tourism and hospitality industry requires specific skills to satisfy the tourist. The local community members learn new skill sets once the tourist begins visiting the local areas. the tourism industry often promotes an exciting and growing industry which suits to the energies and enthusiasm of younger generation. Career options especially within the small communities can be enhanced with the opportunities for training and direct involvement in running tourism business.

**Cultural exchange** – Rural tourism promotes cultural exchange as local communities share their culture and traditions with the tourists and in the process also learn about their culture and tradition.



swaniti.com

Arts and crafts have a special place in the cultural heritage of regions and nations. It is seen that tourism facilitates arts and crafts, both by perceiving their importance and by purchasing craft products. Supporting arts and tourism is a two-way process. In many regions and communities arts and crafts festivals are used as a marketing tool to encourage the visitors to come to their areas.

**Reduces Urban drift** – One of the challenges, most of the countries are facing is the migration of rural people to urban areas. With the promotion of rural tourism, migration to the urban areas is reduced as people get employment opportunities in their region only. Infrastructural development due to tourism encourages people to stay where they are rather than migrating to the urban areas.

**Improves Quality of life** – Rural tourism has an enormous potential to enhance the quality of life of the local residents and they have access to global information, products and services due to the social interaction between the tourists and local people. Local government also takes initiative in building up infrastructural facilities like roads, electricity, hospitals, etc. when tourists pour in large numbers.

**Entrepreneurship opportunities** – There are tremendous entrepreneurial opportunities generated on account of rural tourism and this industry has huge potential to create new business opportunities as interested people can undertake a variety of support services. Tourism generates new opportunities for industry and for those rural businesses also that are not directly involved in tourism can be benefited from tourist activity through developing close relationships with tourists facilities where local foods can be used as part of the tourism offering in a locality. Rural tourism facilitates expansion of complementary business. It can be service stations and new businesses created to cater to tourists needs for hospitality services, recreational activities and handicrafts and arts.

**Builds Community pride** – Rural tourism promotes community diversification as local people start taking advantage of their existing resources for economic and social benefit. Communities having unique resources can earn their livelihood by strengthening their skills thereby enhancing community pride. Tourism encourages conformity to an ideal image of community resulting in growth of personal ties and community solidarity. Amenities play a fundamental role in shaping a community's identity and pride which results in the potential of tourism for



thebetterindia.com

improvements in giving facilities and amenities which has positive implications for community pride, particularly the rural museums which are an important repository of rural culture.

**Environmental Benefits** – There is risk of ecological degradation if there is an increase in the number of tourists. To preserve authenticity, landscape conservation can be promoted and can encourage local communities to adopt environmentally friendly practices. Landscape conservation is an important form of heritage protection.



drishtiiias.com

Landscape is of pivotal importance to rural tourism and vice-versa even visitor use is vital to the landscape conservation industry. Visitor use can provide political benefits, economic gains and provide jobs in maintaining and repairing traditional landscapes worn by recreational activities. Improvements like village paving and traffic regulation schemes, sewage system and litter disposal can be assisted by tourism revenues and political pressures from authorities. All the above develop a pride of place, and is important in retaining existing population and business, and also attract new enterprises and families.

**Sustainable livelihood** – Rural tourism provides sustainable livelihood to rural communities as a source of income irrespective of the seasonality factor. There is always a risk of seasonality as rural economies are predominantly agriculture-based, which affects the income-generating opportunities for rural people. In such a situation the rural tourism can be a sustainable livelihood mechanism for rural people. Visitor information services can be provided by existing outlets like shops which increase income flow if payment is made for acting as information outlets.

**Women empowerment** – There are higher chances for women category to be a part of the growing village economy due to the increase in tourists activities in rural communities. Women can be engaged in various tourism service processes like canteen services, housekeeping, food and beverages, etc.

**Check your progress**

**Q - Give the importance or benefits of rural tourism.**

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## 7.9 LIMITATIONS OF RURAL TOURISM

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Problems of the rural-tourism in Maharashtra:

Even though there is great potential for tourism development due to good natural and climatic conditions there are some problems in the process of tourism development. Major challenges and problems are as follows:

- 1) Lack of perfect knowledge about tourism
- 2) Weak communication skill and lack of commercial approach of the small farmers
- 3) Lack of capital to develop basic infrastructure for tourism
- 4) Lack of training in rural tourism
- 5) Dependence on stake holders involved in tourism development on local and regional level
- 6) Ignorance of the farmers regarding this activity
- 7) Lack of co-ordination between agriculture and tourism department
- 8) Presence of unorganized sector in tourism industry
- 9) Lack of co-operation in rural people
- 10) Quality and complexity of services
- 11) Ensuring hygiene and basic requirements considering urban visitors
- 12) Lakhs of farmers have small size land holding, low quality land and very little or no access to credit.
- 13) Low level of entrepreneurial environment
- 14) Non availability of insurance policy of tourists
- 15) High rate of interest on bank loan
- 17) Have to negotiate with consistent floods and droughts
- 18) Government support to tourism
- 19) High rate of electricity unit bill

**Check your progress**

**Q - What are the limitations of rural tourism?**

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## 7.10 SUMMARY

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Travel and tourism are as old as mankind on earth. At the beginning of the existence of man, he roamed about the surface of the earth in search of food, shelter, security and better habitat. Tourism, is a world-wide phenomenon, that touches the highest and deepest aspirations of all people. It is also a very important element of socio-economic and political development of a country. Tourism has a positive economic impact on the balance of payments, on employment, on gross income and production. Travel and tourism is the largest service industry in India which provides heritage, cultural, medical, business and sports tourism. Main objective is to develop and promote tourism, maintain competitiveness and expand existing tourism products to ensure employment generation & economic growth.

Indian tourism has outperformed global tourism in terms of its growth, development, the volume of tourists and revenue. Tourism is a potent tool to transform agrarian societies by involving rural communities in the development process. Tourism is one of the important part of rural economy and rural tourism provides valuable commercial and employment opportunities for the local population. Rural tourism can help to disperse tourism in highly populated country like India. Even though there is great potential for tourism development due to good natural and climatic conditions there are some problems in the process of tourism development.

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## 7.11 SELF STUDY

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- Q - 01** What is tourism development?
- Q - 02** Explain the concept of tourism
- Q - 03** What are the factors responsible for the tourism development in India?
- Q - 04** What are the merits and demerits of tourism?
- Q - 05** What is rural tourism?
- Q - 06** Explain the concept of rural tourism.
- Q - 07** What is the nature of rural tourism?
- Q - 08** Give the importance or benefits of rural tourism.
- Q - 09** What are the limitations of rural tourism?
- Q - 10** Write short notes on:
- a) Characteristics of Tourism
  - b) Weather and Climate factors of tourism



- c) Rural tourism contributes to a great extent to rural development d) Rural tourism and employment generation

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## AGRO TOURISM & ENVIRONMENTAL TOURISM

Dr. Anjali Patil

### Unit Structure:

- 8.1 Introduction - Agro Tourism
- 8.2 Concept
- 8.3 Nature& Scope
- 8.4 Importance
- 8.5 Merits and Demerits
- 8.6 Introduction - Environmental Tourism
- 8.7 Concept
- 8.8 Nature
- 8.9 Need and Importance
- 8.10 Summary
- 8.11 Self Study

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### 8.1 INTRODUCTION- AGRO TOURISM:

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India being an agricultural country, it is expected from us to be well informed about agricultural practices and operations. We have to observe mother earth – nature as it is an open door school without walls, explore the hidden treasures and learn something or the other from her. Agrotourism is a concept of holidays wherein a visit to working farm or any agricultural, horticultural or agribusiness operations is organized for the purpose of enjoyment, education or active participation in the activities of the farm or operation. Agro-tourism in general is the practice of attracting visitors or travellers to an area used primarily for agricultural purposes. Agro-tourism is an innovative agricultural activity related to tourism and agriculture both and Maharashtra is one of the major tourist centres. There is large scope and great potential to encourage farmers to establish small and viable businesses like agro-tourism in rural India. Agro-tourism gives people a chance to learn about rural environment, breath fresh air, pick fruits, feed animals, milk the cows, ride horses and

moreover can participate in actually working in the farms and can buy the agricultural products directly from a farm. Agritourism is a form of tourism in which farms are used as tour destinations for educational and/or recreational purposes.

Agrotourism word cloud concept. vector ...canstockphoto.com

Initially Agro-tourism is a style of travelling to a farm usually offering an opportunity to help with on-site farming during the visit. Agro-tourism is becoming an increasingly popular industry globally and even in almost every state of India. Agro-tourism offers a unique experience from picking

our own fresh fruit at an orchard, calf roping, milking the cow etc. there are lots of unique activities to be explored.

### **Check your progress**

#### **Q1- What is Agro-tourism?**

##### **Agri tourism Definitions:**

The dictionary meaning of Agritourism is “Tourism in which tourist’s board at farms or in rural villages and experience farming at close hand.” (Dictionary of the English Language, 2000).

Barbieri and Mshenga (2008) define Agritourism as “any practice developed on a working farm with the purpose of attracting visitors.”



[Rajrohi Agri Tourism Center - Agri Tourismagritourism.in](http://RajrohiAgriTourismCenter-AgriTourismagritourism.in)

*McGehee, Kim, and Jennings (2007)* explain Agritourism as “Rural enterprises which incorporate both a working farm environment and a commercial tourism component.”

*Marques (2006)*: “A specific type of rural tourism in which the hosting house must be integrated into an agricultural estate, inhabited by the proprietor, allowing visitors to takepart in agricultural or complementary activities on the property.”

World Tourism Organization (1998) defines Agro tourism as “ Involves accommodation being offered in the farm house or in a separate guesthouse, providing meals and organizing guests’ activities in the observation and participation in the farming operations.”

Agrotourism for farmers is considered as “A range of activities, services and amenities provided by farmers and rural people to attract tourist to their area in order to generate extra income for their businesses”.

Agrotourism for tourists is considered as “anything that connects tourists with theheritage, natural resource or culinary experiences unique to the agricultural industry or a specific region of the country’s rural areas.”

*Rich et al (2012)* defines Agro-tourism “To comprise of activities offered on working farms and other agricultural settings for entertainment or educational purposes.”

### **Check your progress**

#### **Q1- Define Agro-tourism**

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## **8.2 CONCEPT OF AGRO-TOURISM:**

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The Agro-tourism concept was formally launched on 1<sup>st</sup> May 2004. The concept of Agro-tourism consists involvement of private sector, the farmers / Agri-tourism service providers based on public private partnership. Agro-tourism service providers act as both hosts and guides to the visiting tourist. Agro-tourism centres have clean, hygienic environment with modern facilities for comfort of visitors. Preference is given to farms which have agricultural land attached. Agro-tourism service provider is supposed to provide home cooked food, stay facilities and show the visitors the agricultural practices such as floriculture, harvesting, bee keeping, dairying etc. and introduce to him the village way of life through various participatory activities. Agro tourism is a leisurely activity in the rural areas that help a person understand and appreciate the land and the people who live on it. The visitors can enjoy the natural surroundings in fresh air. Travel now has become much more than just tacking down the obligatory list of local museums and sites and the tourists want to slow down whenever they discover a new destination.



### [AGRO TOURISM: EXPLORING NEW AVENUES IN ...agrialis.com](http://...agrialis.com)

The tourists meet local people in their natural environment and get an exposure of local community life which means attending a Panchayat meeting, exposure of local songs, food, dances, art and craft etc.

The tour of village includes visiting the local artisans like the carpenter, blacksmith etc. The visitors have experience of festival occasion such as marriage and local melas. They can also participate or witness village games such as wresting, *gulidanda*, kite flying and have ride on bullock cart, tractor etc. Experiences such as jumping on the hay and taking bath in the tube well could be unique feature for the people and children from urban areas. They can also see the important fairs and festivals being

organized in these areas along with important monuments, *havelies*, historical sites etc. Each farm can aim at developing a unique selling point, some are specializing in organic farming, others is in floriculture, natural health management etc. Agro-tourism provides people the welcome escape from the daily routine hectic life in the peaceful rural environment by giving the tourists the chance to relax and revitalize in the pure natural environment, surrounded by magnificent setting.

### Check your progress

**Q1- Give the concept of Agro-tourism.**

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## 8.3 NATURE& SCOPE:

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Agro-tourism facilitates the tourists to live life like a villager, milking the cow, ploughing the field, swimming in a well, climbing a tree or plucking fruits from trees, etc. It is a new concept in Indian tourism sector that normally occurs on farms giving an opportunity to experience the real enchanting rural life with authentic taste of local food including the different farming tasks during the visit on a farm. Agro-Tourism Development Corporation in India is pioneer in the development and marketing of Agro-tourism concept in India.

Agriculture is the backbone of Indian economy and around 75% of the rural population directly or indirectly depend on agriculture. Agriculture is India's culture more than a profession or a business and adding additional income generating activities to the existing agriculture would certainly increase agricultural contribution in the national GDP and Agro-tourism is one such activity.



[Agro tourism in maharashtraslideshare.net](http://Agro tourism in maharashtraslideshare.net)

Agro-tourism is an instrument for sustainable human development, to generate employment and alleviate poverty. In-order to promote domestic tourism, core areas are identified by the Indian government like development of infrastructures, development of eco-adventure sports,



product development and diversification, providing inexpensive accommodation, human resource development, cultural presentations, creating awareness and public participation and facilitation of private sector participation and streamlining facilitation procedures at airports.

#### **Scope of Agri-Tourism:**

- a) **Health consciousness of urban population and finding solace with nature-friendly means** – People are in constant search of peaceful life as due to modern lifestyle life has become stressful and average life span has come down. Endemic medical knowledge of the village people is respected and Ayurveda has its roots in villages as it has a pro-nature medical approach.
- b) **The desire for peace and tranquillity** –As modern life is a product of diversified thinking and activities, every individual work in different directions to earn more money to enjoy modern comforts. Due to this peace has disappeared from their life. Tourism is a way to search for a peaceful location and Agri-tourism is a small solution as it is away from urban areas, close to the nature and peace and tranquillity are inbuilt in Agri-tourism.
- c) **An inexpensive gateway for a large number of people** –The concept of Agri-tourism takes a larger number of population to travel and tourism. It widens the scope of tourism due to its cost-effectiveness as the cost of food, accommodation, recreation and travel is less in Agri-tourism.
- d) **Curiosity about the farming industry and lifestyle**–The urban population has its roots in villages are always curious to learn about sources of food, plants, animals, raw materials like wood, handicrafts, languages, culture, tradition, dresses and rural lifestyle. Villages and agriculture have the capacity to satisfy this curiosity of urban population and Agri-tourism revolves around the farmers and villages.
- e) **Strong demand for wholesome family-oriented recreational activities** –Rural areas provide recreational opportunities and activities to all age groups in the family at a cheaper rate. A variety of entertainment is provided to the entire family in the form of rural games, food, festivals, dress and natural scenery of the villages.
- f) **Closeness to nature** – The urban population always try to be close to nature in their free time due to their busy lifestyle in cities. Mountains, rivers, lakes, crops, birds in the rural areas make them forget about their busy life and be close to the nature.
- g) **To maintain each other's space** - As the urban areas are overcrowded the people go beyond the cities to the resorts or farmhouses as they don't want to disturb each other's space. In Agri-tourism good efforts are made to create the village atmosphere in the name of resorts in which farmhouses are built same as the farms.



- h) Agri-tourism and future** -Agro-tourism brings urban population close to villages in turn to farming which will technically improve the farming operations. It will not only help the people financially but also the agricultural operations will be on the increase.

**Check your progress**

**Q1- Answer in detail the nature and scope of Agro-tourism.**

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### **8.4 IMPORTANCE:**

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Agriculture is a most important occupation in the India including in the Maharashtra. But, today it has becomes unprofitable due the irregular monsoon, prices fluctuations of agro-products and some internal weakness of the agriculture sector. Hence, there is need to do some innovative activities in the agriculture, which will help to farmers and rural peoples. Urban population is increasing day by day in the Maharashtra. Today the urban people's world is restricted in the closed door flats, offices, clubs, television, video games, spicy fast food, computer, internet and so on. They can see nature only on television or screen of the computers. Moreover, some people living in the cities do not have relatives in villages and they never visit or stay in villages. These peoples want enjoy rural life but there is problem of such type of facilities. Hence, it is opportunity to the farmers for development of the agro-tourism centres and serve them and create additional income sources.

**Check your progress**

**Q1- Write short note on importance of agro-tourism.**

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### **8.5 MERITS AND DEMERITS OF AGRI-TOURISM:**

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**Merits of agriculture tourism for the farmers, communities in villages and for the people leaving away from farms:**

Farming operations can be expanded. Revenues of the farm can be increased. There is an increase in employment due to development in the consumer markets. Awareness about the locally produced agricultural goods will increase. Urban people will understand the importance of agricultural land. Increase in the living conditions of the farm will lead to an increase in the opportunities for farm recreation. Agro-tourism will have an opportunity to sustain for a long time with the improvement in the management skills and entrepreneurship spirit. Supplementary income for the local businesses is generated with the help of which they can upgrade the services they have to provide services for the tourists. If tourism is developed, traditions of local art and craft, will be preserved and markets for local products and services which are a part of agriculture can be created thus promoting inter-regional and inter-cultural communication. Awareness can be increased about the issues related to agriculture and the values followed. Strengthening of rural economy can create income

through jobs. There would be an improvement in the protection of the landscapes in the rural areas.



[farm to fork' dream into reality ...timesofindia.indiatimes.com](http://timesofindia.indiatimes.com)

Tourism markets will have a unique place in rural areas. The currency which is non local will be flowing into the businesses which are set up in the rural regions. Agri-tourism provides an interaction of urban people with the nature, they can enjoy scenic beauty of nature and farming. It will also create an opportunity for the tourists to learn about the farming operations and educate the tourists about how to combine tourism and the preservation of the environment.

Agro-tourism overall serves to capture new farm customers, educate the public about agriculture and enhance the quality of life for the farmer family, which represents both, economic and non-economic benefits. It brings major primary sector agriculture closer to major service sector tourism. Tourism sector has potential to enlarge. Agriculture sector has the capacity to absorb expansion in tourism Sector. It also causes less pollution.

### **Check your progress**

**Q1- Write short note on merits of Agro-tourism.**

### **Demerits of Agro-tourism:**

Agro-tourism development would not be met unless being considered some expenses for it and it causes negative effects by risking the rural environment. In addition causes negative effects on economic, socialcultural environment and environment.



### [About Agri Tourism Development ...agritourism.in](http://agritourism.in)

Although Agro-tourism causes income production and plays an effective role for creating job opportunities, the yields should balance economic losses. Agro-tourism increases the expenses of public services e.g. waste disposal, medicinal services and providing police costs. It also interferes developing costs e.g. creating tourism attraction, facilities and generally, basic reformatations.it causes to raise the price of land, goods and services, particularly ownership of the country houses in rural areas. Long period of unpleasant climate condition or competition of other areas will decrease the number of visitors.



### [Growth of agricultural tourism in India ...businesseconomics.in](http://businesseconomics.in)

Overcrowding of tourists may have long-term and short-term influence on social and cultural stability of villages. It may have negative impact on the villages like increase in crimes, and other anti-social behaviours, decrease local services like local shops may be replaced by restaurants, increasing number of tourists may violate villages boundaries. New thoughts, clothing pattern and wrong behaviour may confront with the traditional and cultural values.

Village environment is flexible and capable being developed for tourism. Increasing number of tourists and facilities to be provided for them to meet their needs if not controlled and managed, may decrease environmental features that attract tourists or even destroy it. Increase pollution in rural areas. e.g. increased wastes and residue which are resulted from too much passengers' traffic, sound or visual pollution

caused by traffic jam on roads of villages, littering or inappropriate development or interfering in common appearance of the village and conflicts with non-farm neighbours. Agro-tourism may require hiring and training more people in an already tight job market.

### Check your progress

#### Q1- What are the demerits of Agro-tourism?

## 8.6 INTRODUCTION - ENVIRONMENTAL TOURISM:

Natural attractions are geographical features that have a specific appeal to the tourism market. Globally there are many varieties of natural attractions and they have been shaped by the unique natural forces of the surrounding environment. Natural attractions include deserts, rainforest, polar regions, woodlands, mountains, beaches, swamps, grasslands, alpine areas, caves, cliffs, oceans, rivers and the unique life forms that inhabit those environments (animals, birds, insects and plants). We visit natural habitats to enjoy the grandeur of nature, to escape from the pressures of urban life, to escape from humanity, to explore the different landscapes, to experience outdoor adventures in a natural setting, to learn about the environment, to experience outdoor adventures in a natural setting, to learn about the environment, to participate in conserving the environment.



[Sustainable Tourism, Green Tourism ...yonature.com](http://yonature.com)

Some natural attractions are close to cities and transport systems and our highly publicised and attract thousands of tourists across the globe each year. While some other natural attractions our hidden treasures and are known only to a few people and it requires considerable effort to get there. Some of the natural attractions have many tourist facilities like accommodation, cafes, shops and guided tours while others have very little facilities or no development has taken place. Management of the tourists attraction location, its popularity or associated development has to be done to stop degradation of natural ecosystem that includes plants, animals, rivers, geology, etc. which are an intrinsic element of the attraction and have taken millions of years to evolve.





[Eco Tourism in India | Eco Tourism ...anshexplorer.com](http://Eco Tourism in India | Eco Tourism ...anshexplorer.com)

Tourism that involves visiting scenic or remote natural areas while attempting to minimise negative impacts on the environment and on the local inhabitants. Environmental tourism is designed to contribute to the protection of the environment or at least minimise damage to it, often involving travel to areas of natural interest in developing countries or participation in environmental projects. Environmental tourism typically is defined as travel to destinations where the flora fauna and cultural heritage are the primary attractions. Responsible ecotourism includes programs that minimise the adverse effects of traditional tourism on the natural environment and enhance the cultural integrity of local people.

### **Check your progress**

**Q1- What is environmental tourism?**

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### **8.7 CONCEPT:**

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The concept of environmental tourism is that people get more acquainted with the ecological and sociocultural concerns of the world through first-hand experience, and be more active in conservation and making change to save the planet. Environmental tourism is not only an adventure into the wilderness which aims to save the planet, but also expands the profit giving travel industry to the developing countries where there is scarcity of jobs and economies are struggling to sustain.



[Trends in Ecotourism Research in India ...cwsindia.org](http://Trends in Ecotourism Research in India ...cwsindia.org)

Travelling to unique and remarkable environments around the world is on the increase due to the awareness of the fragile nature of our planet and its beauty and is known as environmental tourism. It focuses on the ecological surroundings of the destination, that have natural beauty and wonder. The increasing number of tourists impacts the environment and the culture of the location. New construction (lodging) often destroys the natural ecosystem and improper disposal of the increased amounts of waste.

Environmental tourism in socio-cultural sense may create a problem with the displacement of people and their resources. It may block and endanger the daily customs by introducing new difficulties and cultures of the local people. A focus on responsible and sustainable tourism has been added to the concept of environmental tourism to achieve the goals more effectively. More regulation for developers is implemented, growth management is employed and the travellers are encouraged to take education regarding the environmental tourism. With these measures, the local communities have more control over the conservation of their surroundings and culture to reap the benefits of environmental tourism.

### **Check your progress**

#### **Q1- Give the concept of environmental tourism.**

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### **8.8 NATURE:**

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As a relatively new phenomenon in global tourism activities, ecotourism is an environmental tourism oriented to nature preservation. Environmental tourism has become the fastest growing sector of the tourism industry growing three times faster than the industry as a whole. There is an increasing trend in environmental concern allied with the historically prevalent trend of travel, escape to nature to seek solitude due to the pressures of urban living resulting in the increase in the visits to national parks and protected areas.

Tourists are attracted to natural sites by the images they see.

They should never be disappointed and they should always be provided with an experience that is both aesthetically and intellectually pleasing. Besides natural beauty of the place the site should be managed to meet the minimum expectations of a clean, healthy, flourishing environment by the tourists. it is essential to protect and preserve the environment in its natural state as far as possible along with the development of sensitively designed facilities, including pathways, picnic areas, accommodation and service areas. tourism success at natural sites depends on the quality of environment as good tourism development involves protecting that environment and allowing for safe and sensitive access to its attractions.





### [Sustainable Travel Experiences in Indiasita.in](http://Indiasita.in)

Sustainable tourism aims to achieve a balance between preserving natural environments with the needs of the tourists. Ecotourism is the best known form of sustainable tourism having strong focus on visitor participation and education.

Main characteristics of ecotourism are:

- ◆ It promotes positive environmental ethics
- ◆ It emphasises on natural ecosystems
- ◆ It does not degrade the natural resources or attraction towards it
- ◆ It is beneficial for the wildlife and the environment
- ◆ It provides the visitors with first-hand experience of the environment
- ◆ It provides education to the visitors about the environment.

**Q1- What is the nature of environmental tourism and give its characteristics?**

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### **8.9 NEED AND IMPORTANCE:**

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Ecotourism is an important opening in the tourism industry. It is one of the fastest growing sectors in the tourism industry all over the world. It is very important to the economies of the developing countries having lots of natural attractions but have limited resources to develop tourism. Ecotourism attracts tourists who wish to visit undisturbed environments so that they can enjoy and appreciate nature. It has a strong emphasis to provide their guest with an understanding of the environment for ex.guided walks and wildlife safari.Ecotourists are also encouraged to participate in conservation programs like assisting the scientists to collect field data and samples so that it helps the tourists to understand the importance and benefit of the environment.



### [Environmental Sustainability: India vs ...iamrenew.com](http://iamrenew.com)

As defined by the International Ecotourism Society, ecotourism refers to “Responsible travel that conserves the environment and improves the well-being of local people”. Ecotourism is also called as “Nature Tourism”. Ecotourism’s main objective is to minimize the impact brought by the tourism on environment. The idea of ecotourism is to focus on uniting conservation, communities and sustainable development through the means of travel.

#### **Importance of Ecotourism:**

Certain rules and guidelines are to be followed by the people who are engaged in ecotourism.

- Ecotourism builds cultural and environmental awareness
- It encourages positive experience for visitors as well as hosts
- It boosts employment and financial opportunities for the local people
- Ecotourism encourages conservation by providing financial benefits in its favour
- It focuses on adulterated, pristine natural environments
- Ecotourism minimizes the impact of tourism on the environment
- It minimizes the impact of tourism on the environment

#### **Check your progress**

#### **Q- What is the need and importance of environmental tourism?**

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#### **8.10 SUMMARY:**

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Agro tourism is a concept of holidays wherein a visit to working farm or any agricultural, horticultural or agribusiness operations is organized for the purpose of enjoyment, education or active participation in the activities of the farm or operation. Increasing urban population has compelled the urban children restricted to closed door schools, classes, cartoon programs on television, video games, computer, internet, chocolates, soft drinks, spicy fast food and so on the list bad habits. There are people living in

cities who don't have a house in the village or a village itself. This is where Agro-tourism play an important part. Agro-tourism facilitates the tourists to live life like a villager, milking the cow, ploughing the field, swimming in a well, climbing a tree or plucking fruits from trees, etc.

If tourism is developed, traditions of local art and craft, will be preserved and markets for local products and services which are a part of agriculture can be created thus promoting inter-regional and inter-cultural communication. Overcrowding of tourists may have long-term and short-term influence on social and cultural stability of villages. It may have negative impact on the villages like increase in crimes, and other anti-social behaviours, decrease local services like local shops may be replaced by restaurants, increasing number of tourists may violate villages boundaries.

Environmental tourism is designed to contribute to the protection of the environment or at least minimised damage to it, often involving travel to areas of natural interest in developing countries or participation in environmental projects. Environmental tourism typically is defined as travel to destinations where the flora fauna and cultural heritage are the primary attractions. Responsible ecotourism includes programs that minimised the adverse effects of traditional tourism on the natural environment and enhance the cultural integrity of local people.

The concept of environmental tourism is that people get more acquainted with the ecological and sociocultural concerns of the world through first-hand experience, and be more active in conservation and making change to save the planet. Environmental tourism is not only an adventure into the wilderness which aims to save the planet, but also expands the profit giving travel industry to the developing countries where there is scarcity of jobs and economies are struggling to sustain. There is an increasing trend in environmental concern allied with the historically prevalent trend of travel, escape to nature to seek solitude due to the pressures of urban living resulting in the increase in the visits to national parks and protected areas.

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## **8.11 SELF STUDY**

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Q- 01 What is Agro-tourism?

Q- 02 Define Agro-tourism

Q- 03 Give the concept of Agro-tourism.

Q- 04 Answer in detail the nature and scope of Agro-tourism.

Q- 05 What are the demerits of Agro-tourism?

Q- 06 What is environmental tourism?

Q- 07 Give the concept of environmental tourism.

Q-08 What is the nature of environmental tourism and give its characteristics?

Q-09 What is the need and importance of environmental tourism?

Q-10 Write short note on

a) Importance of Agro-tourism.

b) Merits of Agro-tourism.

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