

PERSPECTIVES ON ENVIRONMENT DEGRADATION AND AGRARIAN CRISIS IN INDIA

Edited By

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Proceedings of Seminar on
**PERSPECTIVES ON ENVIRONMENT DEGRADATION AND
AGRARIAN CRISIS IN INDIA**

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PREFACE

Economic development during post reforms period have drastically change an environment of the country. According to the models of economic growth and development; development at the cost of environment will never helps to achieve the goal of inclusive and sustainable development. Mere negligence of the agrarian and environmental issues in the policy domain will further worsen the situation. Day by day declining quality of the environment will leads to the multiplier effects on the factor productivity. This has further increase in the cost of production as well as declining production. And lastly it has resorted at the grave issues like unemployment and inflation. In this situation the agrarian community suffers badly.

Agrarian relations in India had undergone a sea-change during the period of green revolution in general and to that of last two decades of economic reforms in particular. One of the serious outcomes of these changes is the incidence of suicides of farmers in different states of the country. Changes in agrarian relations occurred due to the changing policies and change in ecology. Changing macroeconomic policies and other changes led to the gross neglect of agriculture consisting of 60 per cent of the population and one fifth of the electorate. This took agriculture and rural economy towards distress. The number of suicide cases in rural parts has been mounting in last fifteen years. During the period of 1995 to 2012 (2, 87, 967) farmers has been committed suicide in the country. Since the mid 1990s, large section of farm households have been facing a distress as a consequence of decline in agricultural income and loan repaying capacity and increased debt burden. Rain-fed areas are particularly prone to year to year fluctuations in production and degradation in environmental resources. In the present book we tried to analyze and criticize the reciprocal relationship between the agrarian reforms and environmental degradation. As well as it also focuses on the functional relationship between climate changes, declined agricultural productivity, unremmunarative profession and thereby agrarian crisis and farmers suicides in India.

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CONTENTS

Sr. No.	Title of the Paper	Name of the Author/s	Page No.
1	Agrarian Crisis and Farmers Suicides: A Ground Reality of Maharashtra	Dr. Onkar Rasal	01
2	Institutional Credit Apathy, Indebtedness and Farmers Suicides in India	Dr. Yuvraj Narawade J. R. Singar	19
3	Farmers Suicides Reality In Maharashtra	Dr. Sambhaji Kale	34
4	Causes & Responses to Farmers Suicides in India	Dr. Deshmukh Subhash Ghodke Amruta	39
5	Changes In Biochemical Properties Of Cow Manures During Processing By Earthworm (Eudrilus eugeniae) And The Effect Of Crop Growth.	R.S. Tambe	46
6	Spatial and Temporal Changes of Mangrove Forests in Mumbai and Suburban Region	Amit B. Shinde D.D. Dabhade	52
7	Causes of Farmers Suicides in Maharashtra	Dr. D.B. Salve	57
8	Caste, Land and Income in Rural India: Implication for Inclusive Development	Narayan Gore Rajesh Raushan Subhash Jagdambe	62
9	Nesting & Foraging behaviour of <i>Apis dorsata</i> in Shevgaon	Makasare Sachin Petras	71
10	Sugar Industry Effects on O₃ Air Pollution on Crop Yield in Pathardi Tehashil	Ravindra R. Shirsat	78
11	<i>Conyza Bonariens(L.) Less.Var.Cronq.</i> (=Erigeron linifolius willd.) an Antifungal Weed Species of Asteraceae Family	Dahatonde P.A. Belhekar.S.T. Kadlag.S.D	82

12	Description Of Cestode Parasite Circumoncobothrium Dnyaneshwarinae In Fresh Water Fish Clarius Batrachus From Pravara River.	Naik V.P. Tambe D. S	90
13	Soil Analysis From Near The Lake Of Kapurwadi	Waghmare Rupali Sahebrao	95
14	Agriculture and Indebtedness	Shelke D. S. Pankar Anita Namedo	100
15	Smart City Infrastructure Planning and Environment	Sonu R. Funde	103
16	Changes in Land Holding and Cropping Pattern in Maharashtra	Madhav H. Shinde	107

Agriculture and Indebtedness

Shelke Digambar Sakharam*, Pankar Anita Namedo**

Introduction:-

In Indian economy agriculture is very important. On agriculture sector 2/3 population dependent and 19% GDP. The important of farm credit as a critical input to agriculture is reinforced by the unique role of Indian agriculture in the macroeconomics framework. India's development, the Government and the Reserve Bank of India have played a vital role. Agriculture policies have changed to maintain the requirements of the agriculture sectors. For Agriculture sector commercial banks have credit 18 per cent of net bank. In 11th Five year plan has set a target for the Agriculture sector within the overall GDP growth of 9 percent. So that for Agriculture sector affordable sufficient and timely supply credit to agriculture has critical importance.

From green revolution of the 1960 agriculture sector has made rapid strides and increase in farm production. For 1 billion people the Indian agriculture was provided food for that population. In future Indian agriculture has a lot of serious problems affecting Indian agriculture. The Green Revolution has not necessarily translated into benefits for the lower in the economic in terms of greater food security. Micro finance is a very vital role in Indian agriculture against poverty in rural areas. Dr. Yunus, a Nobel Prize winner and founder of Grameen Bank lent small amounts of his private money to the rural poor in Bangladesh in three decades ago.

Farmers need to production has provide short and long term credit to agriculture at suitable rate. The development in independent India the development process for production seasonal credit was perceived. For agriculture production of policy towards rural credit to provision sufficient rate of interest.

1) Rural banking :-

In agriculture sector the rural credit was born more than 100 years ago for crop loan and other supporting farmer level capital investment in agriculture.

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Form Primary agriculture credit cooperative societies to meet the crop loan requirements with farmer and their members. In intermediate state cooperative banks and central cooperative banks as a prime Banks.

Primary agriculture credit bank has collect the deposits from its members and use the same for crop loans and to the needy members. Central cooperative bank has formed as small bank working in small towns to deposits from public and provide the same the same for needs. Central cooperative bank has also provide guidance and handling support to Primary agriculture credit bank. Capital adequacy and income recognition and asset have make them stronger by capitalization of public sector.

2) Rural Indebtedness in India :-

Indebtedness has been acknowledged as one of the most infamous stumbling block in the way of rural property. A prudent strategy to break the circle would attack these weaker links. The task of the identification of the weaker links necessitates social research to be carried out. We must note that the problem of rural indebtedness is not sociological, economic or political problem in isolation it is a serious and crucial problem that has its roots in the social, political and economic texture of the society.

3) Causes of Rural Indebtedness:-

Indian agriculture there are several factors responsible on account of which an agriculturist incurs debts remains indebted forever. It is the very socio- economic structure of the rural area which compels him borrow more and more. There is nothing wrong to borrow. He needs money to cope up his needs but his earnings from the farm is very low. He has to face many problems in his day to day work. Borrowing is very common phenomenon in the world but the fact is that Indian farmers are totally unable to return the amount of debt out of his meager income. Thus, indebtedness goes on multiplying year after year. Let us make a detailed investigation about the various causes of rural indebtedness.

4) Population on Land:-

With the rapid rise in population especially in the rural areas the pressure of population on land is increasing day today. This has resulted in, the reduction of per capita income. Their meager income is not being enough for meeting the needs. Thus, farmers are forced to borrow.

5) Unfavorable Climatic Conditions:-

Another cause of rural indebtedness is that Indian agriculture is still a gamble of rains. Frequent failures of monsoons result in droughts which badly affect crops. On the other hand, excessive rains cause havoc in the form of floods which damage crops. The failure of crops, whether partial or complete is a cruise on the lot of farmers braking their bones completely. Similarly other factors such as the raids of locusts, hailstorms, fire also effect the damage on crops. This means misery to farmers.

Conclusion:-

There are several concerns in relation to rural credit which are generally expressed in terms of inadequacy, constraints on timely availability, high cost, neglect of small and marginal farmers, low credit deposit ratios in several states and continued presence of informal markets. It is held that while the commercial banks are more focused in improving efficiency and profitability, they have tended to give comparatively less priority to rural credit. Regional Rural banks and cooperative appear to face serious problems of governance as well as operational efficiency.

Ref.:-

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About the Editors

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Uncertainty and adequacy are the fundamentals characteristics of the indian monsoon. variations in the mansoon affect the agricultral production. However, the agricultural in maharashtra is camparatively developed in india. But at the same time, there have been huge amount of disparities in agrucultural development in the state. Adequate irrigation facilities are the prerequisite for the sustainable development of the sector. Over the year s there is increase in number of failure of indian mansoon. It is an outcome of the changing nature of climate and moreover, the increase in temperature of earth surface. I strongly believe that to come up with the problem we need along term constructive policy measure. As well as the people participation is the prerequisite while coping with the problem of climate change. I congratulate the orgniser for the conducting the academic discussion on this burning issue. The academic debate on this vital issue will be helpful for designing the long term policy on climate change and Agrarian Crisis. I wish greate success for these seminars.

Hon'ble Dr. Rajendra Vikhe Patil

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