

**The Changing Scenario of Management**  
A Multidisciplinary Approach to  
Embrace Sustainability

# **The Changing Scenario of Management**

## **A Multidisciplinary Approach to Embrace Sustainability**

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## Chapter-2

# **A REVIEW ON ACHIEVEMENT OF FINANCIAL SECURITY IN AGRARIAN ECONOMY THROUGH SUSTAINABLE LIVELIHOODS OPTIONS IN RURAL INDIA**

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Agriculture is the sector that contributes a lot in India's growth and development and is very crucial for progress of our country. In spite of the fact that Agriculture sector is contributing a lot in terms of gross domestic product, the farmers which are the real workforce behind India's successful green revolution are living in a very pathetic and pitiable situation. Farmers in India are facing a lot of problems because there is difficulty in access to high yielding seeds, irrigation facilities, fertilizers, pesticides, storage facility for grains and machinery. Other problems which are adding up to the woes of farmers is climate change, agricultural policies, acquisition of agricultural land for development projects and special economic zones, farmers getting meagre share of benefits in agricultural production, lack of awareness of farmers right and casual approach in saving the rights of our farmers.

These conditions are forcing our agricultural workforce to such a psychological stage where if their crop fails and if they have taken a loan from government or private Organizations or people, they feel helpless and are often committing suicides. So this paper addresses this problem by suggesting measures to be taken to avoid such losses of life by raising the capacity of farmers, making them financially secure and strengthening their backbone by providing them skills, trainings in various areas to increase livelihood options for them in rural India.

This objective can be achieved in rural areas by making them practice agriculture along with other livelihood options. Farmers can increase profitability and income by value addition of their agricultural produce.

Other alternatives which can empower farmers are by generating employment through Mahatma Gandhi National Rural Employment Guarantee Scheme, promoting and providing trainings in areas like Organic farming, apiculture, pisciculture, silk and lac cultivation, horticulture, poultry farming and animal husbandry. Farmers which are under debt can be supported by waving of loans and helping them through microfinance. These initiatives should be taken up very seriously as government aims to double farmer's income by 2022.

**Keywords:** Financial Security, Capacity building, Empowerment of Farmers, Organic Farming, Vermicomposting, Animal husbandry, Mahatma Gandhi National Rural Employment Guarantee Act, 2005, Livelihood

### **Learning Outcomes**

The learning's from this paper is that for providing solutions to rural India agrarian problems and achieve financial security, we need to diversify and generate more sustainable livelihood options for rural population as dependence on agriculture alone cannot be the viable solution.

## **1. INTRODUCTION**

Livelihoods includes all those activities by which any family earns income so that they can feed themselves, provide shelter and cloth to its members, have access to education and skills and can take care of their health and nutrition. It also includes building values of assets like water, land and forest which can generate income. Livelihood options include earning through agriculture, rearing animals, fishing, collecting necessities like food, fodder, timber, water etc.

Rural economy is such that rural people must depend on more than one resource or activity for earning their livelihood. So, a small farmer can practice agriculture, rear goats and can also migrate to cities in search of work as unskilled labour. On the other hand a landless family may work as labour in farm as well as on construction site. There should be security of Livelihoods as everyone should have access to resources and access should be adequate and on a sustainable basis with ample of income earning opportunities.

The Policy paper from NITI Aayog (March, 2017) by Ramesh Chand clearly states that the past strategy in Agriculture Sector didn't focus much on raising farmer's income and farmer's welfare but more on increasing Agricultural production and bringing food security. The outcome of this approach was that Farmer's income remained low and farm households were facing poverty issues. The year 2011-12 data of NSSO on Consumption Expenditure Survey states that more than one fifth of those rural households whose primary occupation is Agriculture are having income less than poverty line. In state of Jharkhand 45.3 Percent of Farm Households were living under poverty. Stress is increasing in Agrarian Sector as there is wide disparity between income of farmers and Non-agricultural worker. It is evident that the income earned by farmer will promote farmer's welfare and remove Agrarian Stress.

Providing Sustainable Livelihood opportunities to every citizen of India is a herculean task especially in Rural India and to achieve this objective, we need to have innovative and cost effective strategy. Farmers in rural India should be provided adequate and sustainable access to resources along with income earning activities in form of livelihood options, so at the time of any stress or shock or crop failure in the case of agriculture, they have the options and skills by which they can sustain.

## **2. REVIEW OF LITERATURE**

According to World Development Bank report of Agriculture for Development (2008) it is estimated that in many poor countries agriculture is responsible for providing eighty percent of employment and seventy percent of World's poor population are depended on agriculture for livelihood. Rural economy in India requires diversification in livelihood in order to reduce poverty, create livelihood as well as food security and improvement in rural income (Shoji Lal Bairwa, Kerobim Lakra, Pravin Kumar and S. Kushwaha, 2014)

S.S. Acharya (2006) stated that in developing country like India sustainability in agriculture cannot be achieve without addressing the issue of rural livelihoods. Prabhu Pingali et.al (2019) reported that income in rural areas could be increased and availability of access to food could be enhanced through diversification of economic

opportunities in rural India. Ian Scoones (2009) reported that livelihood generation is the central aspect for achievement of rural development in any village or rural economy. NABARD Financial Inclusion Survey report, 2016-17 stated that agricultural household is earning Rs 8,931 at an average every month. In this the contribution of cultivation is 35 percent and labour wages is about 34 percent.

State of Rural and Agrarian India Report, 2020 reported that in rural India there is a lot of stress which is leading to rise in number of suicides, rise in health care cost, undernourishment and diseases problems in women and children. There is need of a vision through which sustainability and overall well being in rural economy could be achieved. We need to develop technologies and relationships in market that can support rural people in diverse livelihoods. According to Agricultural Wages in India Report, 2017-18 of Directorate of Economics and Statistics (Department of Agriculture, Cooperation & Farmers Welfare) Ministry Of Agriculture and Farmers Welfare, Government of India, at national level average wage of male labour was Rs. 315 and Rs 244 for female in the year 2017-18. The gender gap in wages is highest in state of Tamil Nadu which is 107 percent and in Himachal Pradesh it is the least (7 Percent).

According to National Crime Records Bureau (NCRB) data for the period between 1995 & 2019 nearly 14,588 farmers and agricultural workers have committed suicide every year. The worst affected states included Maharashtra, Karnataka and Andhra Pradesh. Pastoralists which are keepers of diverse breed of goat, cattles, sheep and camel etc. are about 3.4 crores and they manage about livestock of 5 crore (Vasant Saberwal, 2019). Economic Survey Report, 2019-20 of Ministry of Finance, Government of India reported that fisheries provide employment to about 10.6 lakh fisher men and the number becomes double along the value chain. Keshab Das, 2011 reported that nearly 70 percent of all units in MSME clusters are in rural areas and 80 percent of the workers in these are informal workers. There are about 70 lakh artisans in India involved in pottery, carpentry, tannery, weaving, bamboo work, carpet making, wood carving, jewellery making etc. (Working Group Report on Handicrafts, 12th Five Year Plan, 2012). The Dasra report of 2013 states that 63 percent of artisans are self employed and about 37 percents are earning through wages. Vaidyanathan, 2007 reported that about that during initial years of green revolution about 90

percent of investment was in building irrigation infrastructure and fertilizer industry. Report on Selected livelihood options for disadvantaged regions of India, National Agricultural Innovation Project, ICAR, 2012 discussed about case studies of Tamil Nadu involving integrated farming of Rice, Fish - & Poultry Farming System, integrated fish, rice and vegetable farming districts of Assam, integrated vegetable, fish and poultry / pig farming in Meghalaya, integrated farming involving makhana and water chestnut with fish in flooded regions of Bihar, intercropping for income increase in maize crop in Jhabua, involvement of SRI (System of rice intensification) and ICM (Integrated crop management) method of paddy cultivation in Tripura and Meghalaya, production of Kadaknath in Jhabua region, lac cultivation in Madhya Pradesh and Jharkhand etc.

### 3. RURAL INDIA & PROBLEMS OF LIVELIHOOD

We observe from tenth five year Plan data (2002-2007) of government of Uttar Pradesh that the contribution of Agriculture sector share is highest in terms of employment generation as well as state income. Although Agriculture Sector supports the largest section of population but average income per worker in Agriculture is quite low in comparison to other sectors. This trend was observed in most states of our country.

Sector	Income (Crore Rs.)	No. of Workers (Lakh)	Average Income Per Worker (Rs.)
Agriculture	20846.24	301.60	6912
Manufacturing	6879.18	32.05	21464
Others	21770.82	79.96	27347
<b>All Sectors</b>	<b>49496.24</b>	<b>413.61</b>	<b>11967</b>

**Table 1: Average Income per Worker**

*Source: Government of Uttar Pradesh, Tenth Five Year Plan (2002-2007) & Annual Plan Vol.1 (Part 1) of Lucknow.*

Weather fluctuations in form of drought and floods pose a threat to Agricultural production and thereby affect rural economy and

employment opportunities. Low productivity of main crops in most areas of the state, less employment opportunities in other remunerative sectors of the economy, lack of diversification in agriculture i.e. from low value to high value crops and insufficient infrastructure for development in rural areas are factors that are responsible for rural livelihood problems.

#### **4. SOURCES RESPONSIBLE FOR GROWTH IN FARMER'S INCOME**

Sources which can increase growth in farmer's income in agriculture sector are given below in table:

<b>S. No.</b>	<b>Growth in Farmer's Income</b>	<b>Source</b>
1	Improvement in Productivity	Agriculture
2	Increase in Cropping Intensity	Agriculture
3	Diversification towards High value crops	Agriculture
4	Resource Use Efficiency or saving in Cost of Production	Agriculture
5	Shifting Cultivators from Farm to Non Farm Occupations	Outside Agriculture
6	Improvement in terms of Trade for Farmers or Real Prices received by Farmers	Outside Agriculture

**Table 2: Factors which can cause growth in farmer's income**

#### **5. MATERIAL & METHOD**

Looking at the plight of Indian Farmer's the paper focuses on the successful case studies where there has been change in Farmer's life because of empowerment of farmers through skill development initiatives. Through capacity building activities more livelihood options are provided to the farmers. The objective and aim of this study is to strengthen rural India by enlisting available livelihood options for rural India, so sustainability in rural India for farmers can become easy. Farmers could adopt those livelihoods options and emulate these

successful case studies in their areas and improve their economic condition.

S. No.	Sustainable Rural Livelihood Options for Capacity Building		
1	Poultry	8	Organic Farming Ex. Vermi composting
2	Mushroom Production	9	Animal Husbandry
3	Pisciculture	10	Value Addition
4	Vegetable Cultivation	11	Pottery
5	Floriculture	12	Silk & Lac Cultivation
6	Value Addition	13	Horticulture
7	Apiculture	14	Agroforestry

**Table 3: Rural Livelihood Options for Capacity Building**

## **6. VAUE ADDITION AS RURAL DEVELOPMENT STRATEGY**

Value addition of agricultural crops helps in maximization of profits and is the one of the most important pillars along with crop diversification which helps in providing nutritional security. In Rural areas jobs could be created and farmers can get a better price of their produce by proper marketing and value addition of agricultural produce. Problem of agricultural produce wastage and surplus production could be also tackled by this technique. Organic food processing units, bio-fuels development, small scale processing units, Non-traditional crop production and agri-tourism are some examples of value added projects that have created jobs in rural India. For getting benefits from value addition it is required that the product should be of high value, unique, novel, have market and export potential and is consistently available. Value addition of agricultural produce is needed as it will empower farmers by providing jobs in rural areas, increase their income and profit, provide financial stability and reduce post harvest losses.

## 7. SUCCESSFUL CASE STUDIES

### A. Ralegan Siddhi, India

The people of Ralegan Siddhi were facing problems like poverty, joblessness and low per capita income as livelihood options were minimal just like other parts of India. But the people of Ralegan Siddhi in state of Maharashtra transformed their life's by trying to trap almost every drop of rain through Check dams and tanks. In nearly twenty years they change their fate from an area with extreme poverty with just 80 acres of irrigated area, hardly any jobs (per capita income : Rs. 225) or agriculture being practiced, to an area with more than 1300 acres under irrigation and per capita income increased ten times to Rs.2250. This Successful Case study should be followed as an example in rural areas where similar problems are observed.

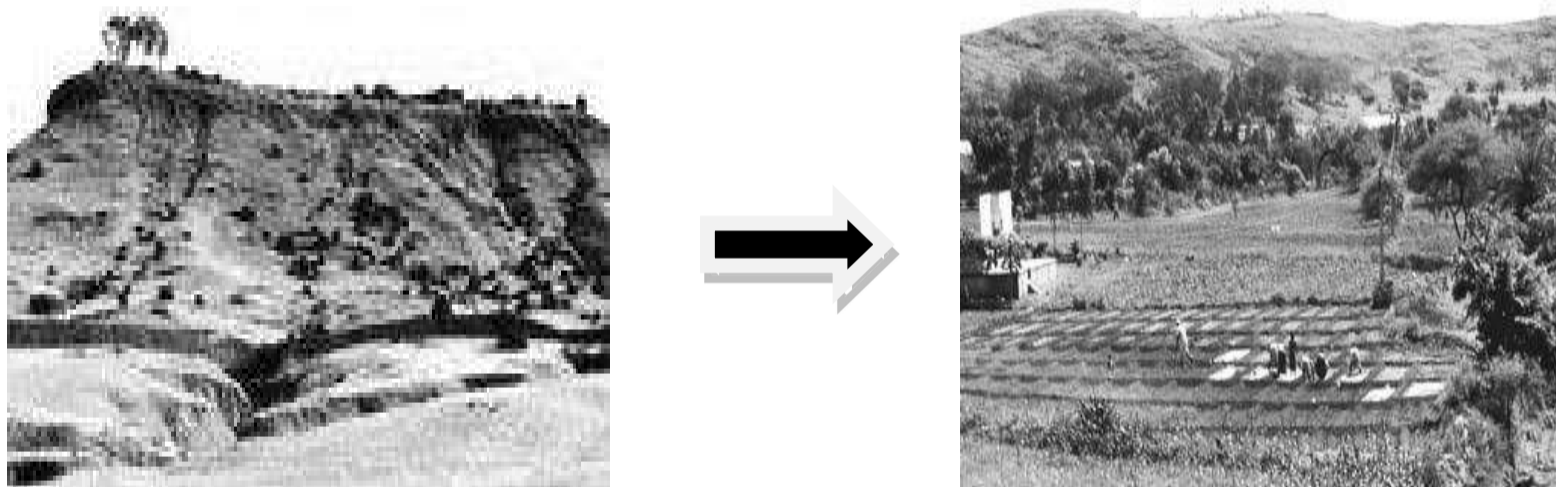


Figure 1: Ralegan Siddhi before & after drought mitigation efforts

### B. Generating Sustainable Livelihoods Options in Rural India through Mgnrega

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) looks at enhancing the livelihood security of people in rural India by providing guaranteed hundred days of wage employment (volunteering to do unskilled manual work) to adult members of rural household in a financial year.

Through this Act, employment was generated in rural India in which lots of focus was given on Natural Resource management with the objective of ensuring higher incomes to farmers by increasing yield of crops and bringing more land under cultivation. Major Water conservation works under natural Resource management include check dam, renovation of

traditional water bodies, ponds, embankments, land development, field channels, field bunds, contour trenches and plantations. Irrigation and river rejuvenation projects are also taken up and completed under this act. Under this scheme durable community assets which are created are Anganwadi Centres, individual/community assets that include Farm Pond, Goat Shed, Cattle Shed, soak pits, vermicomposting, waste management especially solid waste management, under Pradhan Mantri Awaas Yojana [PMAY (G)] 90-95 days work was given in Rural area.

<b>Community and Individual Assets Created Under MGNREGS</b> (As on 08/01/2019)		
<b>S. No.</b>	<b>Asset Type</b>	<b>Completed since 1st April 2014</b>
1	Anganwadi Centre*	37,936
2	Farm Pond	17,37,718
3	Goat Shed	1,12,341
4	Cattle Shed	5,12,398
5	Vermi/Nadep Composting**	9,99,918
6	Soak Pit**	4,21,941
7	Other Works related to Solid & Waste Management**	4,12,810
8	PMAY (G) & IAY***	1,36,26,834
* Community Assets ** Community/Individual Assets *** No. of days for which MGNREGS convergence availed may vary per house, up to 90/95 days.		

**Table 4: Community and Individual Assets created under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)**

*(Source: 15 Jan. 2019 6:34 PM, Press Information Bureau, Delhi)*

The Rural Development Ministry in the coming years intends to increase livelihood options for the poor rural people by making them capable of getting higher forms of livelihood by equipping them with better skills. Some of the skill development activities like infrastructure for Deen Dayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) and linkages of MGNREGS with women Self Help Group help

in increasing income of poor rural people. There exists skill development programmes like certified rural masons, barefoot technicians under Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and Rural Self Employment Training Institutes (RSETIs) which can make a difference by providing better employment opportunities.

## **8. STRATEGIES FOR IMPROVING FARMER'S INCOME**

Strategies for improvement in Farmer's income may include adoption of policies, development initiatives, technology and institutional mechanism.

### **A. Policies:**

Policies can affect farmer's income, production and price realization in no. of ways. In the year 1991, India embraced new economic policy and economic reforms in form of liberalisation, removal of excessive control and restrictions on private sector, deregulation which created favourable macro environment for private sector involvement in economic activities. Keeping in line with these changes Union government brought reforms in agriculture sector from the year 2002 onwards. Some of the changes include removal of (Licensing requirements, stock limits and movement restrictions) on specified foodstuffs Order, 2002 & 2003). This order removes Rice, Wheat, Sugar, Edible Oilseeds, Coarse grains, edible oil, pulses, gur, Wheat products, hydrogenated vegetable oils or Vanaspati from Essential Commodities Act (1955). Through this act trade, storage and movement in these products will not require any permit or license. Milk and Milk product order of 2002 modified MMPO of 1992 and restrictions on setting up of new capacity in milk processing were removed. In the year 2003, prohibition of futures trade in commodity was also removed. In order to make reform in Agricultural marketing Union government started the Model APMC Act known as State Agricultural Produce Marketing (development & Regulation) Act, 2003. This was shared with all states for implementation. Changes made in Essential Commodities Act in the year 2002 & 2003 were reversed in the year 2006 & 2007. APMC act was followed by states in diluted form,

so the net result is that in the absence of market reforms growth in agriculture sector was low in comparison to non-agriculture sector.

Farmers income could be raised by opening up agriculture, removal of restrictions on marketing, land lease and growing forest species on farm land as this will enhance economic activity and they will get higher prices for their produce.

### **B. Development Initiatives:**

Development initiatives taken by Central government with the purpose of raising output and reducing cost include Prampragat Krishi Vikas Yojana, Pradhan Mantri Krishi Sinchai Yojana and Soil Health card. Crop insurance is provided by government through Pradhan Mantri Fasal Bima Yojana. Interlinking of Rivers is also considered as one of the initiatives to raise farmer's income and raise output.

Electricity Supply, Quality Seeds and optimum use of fertilizers will help in raising farmer's income.

### **C. Technology & Innovations:**

Agronomic Practices like precision farming will help in raising production and income of farmers. Farming can be made efficient through modern machinery like precision seeder and planter, laser land leveller and practices such as direct seeded rice, zero tillage, system of rice intensification, ridge plantation and raised bed plantation.

### **D. Institutions:**

Small scale farmers may find difficulty in diversification of fruits and vegetables as marketing will be difficult and getting the right price for the product will also be a challenge. Through institutional mechanism farmers will be organized by farm producers organization.

## **9. CONCLUSION**

Livelihood planning helps in identification of strategies and livelihood options which can be helpful in increasing farmer's income and can provide sustainable livelihood options in rural India. This will reduce the stress on Agriculture sector which is the only livelihood option for most of the

people in rural India. Alternative income opportunities provided in the rural area will help in growing rural economy. If somehow agriculture fails to deliver in any year for the rural population then they are other viable alternatives and parallel livelihood options in rural area itself, which will help in sustaining the income of rural people. This will surely reduce problems of migration, suicidal tendencies among rural population and strengthening of Rural India.

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