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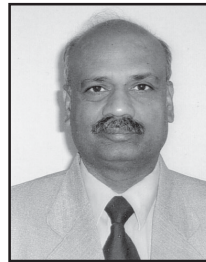
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Post Budget 2008, waiver of farm loan was the main agenda of discussion among professionals, opinion makers as well as politicians. One school of thought has been projecting as if bonanza has been given to the farmers and it will be difficult for the economy to bear the burden. On the other hand, professionals having access to corporate finance indicated that this is a negligible amount as compared to what is given to corporate sector under various concessions including corporate debt restructuring. Corporate sector is of course supported through Board Rooms not through Lok Sabha.

The entire scenario of discussion changed by middle of March 2008 when the inflation exceeded the tolerance level of 5 percent and signs of food scarcity were visible. The talk of food scarcity in India is more a fall-out of global trends. Mr Josette Sheeran of World Food Programme, a UN Agency has gone to the extent of describing the global food situation as a "silent tsunami". Eminent agricultural scientist Dr M S Swaminathan has been strongly cautioning the nation of consequences of ignoring the core issues of agriculture since almost a decade now, as food production is growing at a rate lower than growth of population. Dr Swaminathan has been stoutly resisting the view points of propagandists of free market economy who felt that India can import food from countries where it is being grown economically and countries which have surplus food production. Today when there is global shortage, riots are occurring in certain countries due to high food prices, what will be the situation if India enters the global market as an importer?

After the initial panic, it is a matter of satisfaction to know that farmers will be harvesting bumper rabi crop and Government of India is confident to procure 16 to 17 million tonnes of wheat as against the target of 15 million tonnes, and there is no plan to import wheat.

This crisis however has again brought to the focus the importance for looking at agriculture productivity in the new context and the concept of evergreen revolution is even more relevant. With the dangers of climate change becoming visible and the lack of new technologies which could bring radical change in productivity, the government has to invest in capacity building and training of farmers by upgrading extension services involving NGOs, ensuring timely supply of inputs, encouraging organic farming etc. There is an urgent need to change the modus operandi of data collection and management which many a times is not able to reflect the ground realities and artificial panic is created in the country.

The farmers, who are the backbone of our economy, will prove the assertion of Amartya Sen, Noble Laureate that "famines do not happen in democracy".

A K Garg
Honorary Editor



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'Kudumbashree' – A Microcredit facilitated Women centered Poverty Eradication Model

Gopika Somanath



"Kudumbashree" meaning 'prosperity to the family' is a mission launched by the State Government of Kerala with the active support of Government of India and NABARD. The mission adopted a different methodology in wiping out absolute poverty by organizing the poor women into community-based organizations. Since its launch in 1998, Kudumbashree has gained national and international acclaim as an ideal and workable development model with its activities extending over the whole of Kerala, including the 58 Corporations/ Municipalities and 999 Gram Panchayats.

Introduction

Even after six decades of independence, poverty continues to manifest itself in various forms in our society. 'Poverty' is a wretched state of deprivation caused mainly due to the unequal distribution of and access to wealth and other resources. The resources earmarked for the poor in the various anti poverty programmes have not been reaching the deserving families due to the weak links in the transfer process. The poor are destined to receive the benefits only as doles of charity. They are incapacitated and are vulnerable to all calamities including the natural calamities and are at the receiving end of environmental degradation.

To make matters worse, more than 60 percent of the rural poor are women, who by virtue of the asymmetrical power relations are accorded a secondary status in our society. Hence, any initiative for the upliftment of the poor and the downtrodden should lay thrust on the economic welfare, social justice and the overall well being of the women. This realization is endorsed by Dr. A. P. J. Abdul Kalam in his words which

goes thus: 'the thoughts and value systems of the empowered women lead to the development of a good family, a good society and ultimately a good nation'.

Kudumbashree – Magna Carta of the poor women

'Kudumbashree' is a multi faceted, women based, participatory poverty eradication project undertaken by the Kerala State Poverty Eradication Mission, under Local Self Government of the Government of Kerala. The project rightly named 'Kudumbashree', meaning '*prosperity to the family*' was launched in 1998. The Mission launched by the State Government with the active support of Government of India and NABARD has adopted a different methodology in wiping out absolute poverty by organizing the poor in to community-based organizations. The Mission follows a process approach rather than a project approach.

The project is implemented by Community Based Organizations (CBOs) of Poor women in co-operation with Local Self Government Institutions. The registered office of the mission is located at

Thiruvananthapuram, with its activities extending over the whole of Kerala, including the 58 Corporations/ Municipalities and 999 Gram panchayats.

Goals and Objectives

The programme aims at eradicating absolute poverty within a definite time frame of 10 years, under the leadership of Local Self Governments formed and empowered by the 73rd and 74th Amendments of the Constitution of India. The initiative is based on the self-help strategy, backed by thrift linked credit. The very motto of Kudumbashree is women empowerment through community based organizations. The aim is to '*Reach out to the family through the women and reach out to the community through the family*' and thereby eradicate absolute poverty from the state of Kerala by 2008 AD and achieve the holistic development of the poor families through self-help, peoples' participation and group action.

Kudumbashree is a mission for the fulfillment of a shared vision. The Mission Statement is:

'To eradicate absolute poverty in ten years through concerted community



action under the leadership of Local Self Governments, by facilitating organization of the poor combining self-help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically'.

Various Facets of Kudumbashree

Kudumbashree is envisaged as a Mission, a process, a project and a delivery mechanism for the poor. The following facets are visualized for the Kudumbashree Programme.

- Identification of poor families using a non-monitory poverty index
- Organizing the poor to a 3 tier Community Based Organization (CBO)
- Empowerment of women through Community Based Organisations.
- Formation of Informal Bank of Poor women operating round the clock throughout the year, starting from thrift & credit operations
- Formation of micro-enterprises.
- Convergent Community Action.
- As a further step to decentralization process.
- Establishment of rural marketing network through out the State.

Identification of the poor

Poverty is a wretched state of deprivation of the basic minimum needs, basic minimum facilities and basic minimum services. Kudumbashree is concerned with the primary level of poverty where its manifestations are ugly, dreadful and lethal. The basic minimum needs required for living are unpolluted air, safe drinking water, sufficient food, shelter and clothing. The non - existence or non - availability of each of the basic facility will spontaneously

create a vacuum of basic needs which in turn is a clear indicator of poverty.

The poor are identified by conducting an exhaustive survey based on the following non - economic risk indices developed by UNICEF:

Nine-Point Poverty Index (Rural)

1. No Land /Less than 10 cents of Land
2. No house/Dilapidated House
3. No Sanitary Latrine
4. No access to safe drinking water within 300 meters
5. Women headed household/ Presence of a widow, divorcee / abandoned lady / unwed mother
6. No regularly employed person in the family
7. Socially Disadvantaged Groups (SC/ST)
8. Presence of Mentally or physically challenged person / Chronically ill member in the family
9. Families with an illiterate adult member

Grass Root Level Community Based Organization (CBO)

The risk families are federated into a three tier community organization throughout the state. These include:

a) Neighbourhood Group (NHG):

At the grass root level, poor women are organized through Neighbourhood groups, (NHGs) consisting of 20-40 members. with 5 functional volunteers - Community Health Volunteer, Income Generation Volunteer, Infrastructure Volunteer,

Secretary and President. Meetings are convened on a weekly basis in the houses of NHG members. In the meeting the various problems faced by the Group Members are discussed along with suggestions for improving the situation. Micro plans are also prepared after taking stock of the situation.

b) Area Development Society (ADS):

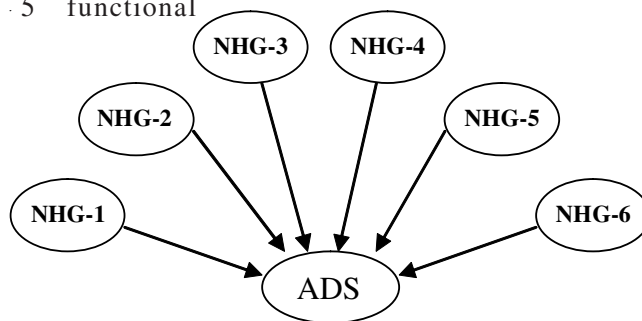
The second tier is Area Development Society, which is formed at ward level by federating 10-15 NHGs. The activities and the decision in the ADS is finalized by the representatives of the poor elected from various NHGs.

c) Community Development Society (CDS):

The apex co-ordinating body at panchayat level is the Community Development Society (CDS), which is a registered body under Charitable Societies Registration Act, formed by the federation of the various ADSs.

Functioning of the CBOs

CBOs are the flesh and blood of Kudumbashree. The NHG members meet once in a week in one of the member's house. In the weekly meetings, they open up their minds. Women who were confined to their own families ventilate their feelings, discuss their problems and make joint effort to find solutions to their grievances with the support of the functional volunteers. This generates a group feeling and supportive attitude





which build confidence in these women. Along with this, they practice small savings through thrift which make them economically confident. In the weekly meetings, all members bring their thrift, which will be collected and recycled, to the system by way of sanctioning loans.

The aspirations and genuine demands voiced in the NHG meetings form the 'micro-plans', and will be scrutinized and prioritized to form a mini-plan at the level of ADS. After consolidating the mini-plans by judicious prioritization process at the level of CDS, the 'CDS Plan' is formed which is also the 'anti-poverty sub-plan' of the Local Self Government. Preparation of micro, mini and CDS plans facilitate the poor to participate in planning process as the major stakeholders. The local body monitors the implementation of the plan and thereby proper linkage, coupled with autonomy is ensured in the CDS system. The participation of CBOs in the planning process make people feel that they are recognized as the decision makers in fulfilling the dream of reducing their own status of poverty.

Microfinance Operations in Kudumbashree

a) Thrift & Credit societies - Informal Banks at the Doorsteps of the Poor: Kudumbashree promotes thrift mobilization by setting up Thrift & Credit Societies at NHG level to facilitate the poor to save and to provide them cost effective and easy credit. Thrift and Credit Societies facilitate easy and timely credit to the un-reached. A member can avail loan up to a maximum of 4 times of his savings. The amount of loan and the priority of disbursement are decided by the NHG. The repayment is collected weekly during the routine

Thrift & Credit Operation (as on 30-06-2007)

(Amount in crore)

Particulars	NHG	ADS	CDS	Thrift	Credit
<i>Urban</i>	<i>13111</i>	<i>1087</i>	<i>59</i>	<i>50.26</i>	<i>57.39</i>
Rural	167406	15808	999	826.45	2181.39
Tribal	2452			8.25	16.82
Total	182969	16895	1058	884.96	2255.59

[Source : Kudumbashree Annual Report, 2006 - 2007]

NHG meetings. The income towards interest from thrift is generally used for re-loaning. The most important aspect of the thrift and credit societies is the prompt repayment of loans.

Thrift & Credit Societies – Features

- Poor can save
- Flexible financial service
- Enables them to undertake Micro Enterprises
- Informal banks
- Easy to avail
- Facilitate timely credit
- Low transaction costs
- Poor can pay interest at market rate
- Weekly repayment
- Transparency in operation
- Need based loan disbursement
- Loans at the convenience of the poor
- No collateral security
- Time saving
- Credit at the doorstep
- Prompt repayment due to peer pressure

b) Present Status: Presently, 13111 Thrift and Credit Societies are operating in the 58 urban areas covering the major 58 towns. In rural area 167406 thrift & credit societies are in operation in the 999 Panchayats in state.

Bank Linkage Programme

Efficiency and effectiveness of NHGs

are to be verified on the basis of some objectively verifiable and easily identifiable parameters. NABARD has developed a 15-point index for rating NHGs on the basis of which they will be allowed to link with various banks under the Linkage Banking Scheme. The criteria adopted for the linkage-banking Programme are as follows :-

- a) Composition
- b) Age of the group
- c) Weekly group meetings
- d) Attendance
- e) Minutes
- f) Participation in group discussion
- g) Savings (frequency)
- h) Savings and loan recovery
- i) Style of functioning & group decisions
- j) Sanction and disbursement in of loans
- k) Interest on loans
- l) Utilisation of savings on loaning
- m) Recovery of loans
- n). Books of accounts
- o) Bye laws/group rules

Once the groups are linked they will be eligible to receive finance in the ratio ranging from 1:1 to 1:9. The assistance so received can be utilised by the groups for internal lending and taking up of Micro Enterprises. Under the leadership of Kudumbashree District Mission Team, efforts are being taken to verify the



performance of NHGs through out the State. About 84715 NHG's are linked with NABARD under the linkage-banking scheme and about Rs. 461.82 crore is mobilized as loan from banks. The district wise figures of the Linkage Banking Programme for the 14 districts of the state shows that the NHGs are highly competent in channeling resources to the local bodies from banks.

Micro Enterprises

a) The Concept: Kudumbashree views Micro Enterprise Development as an opportunity for providing gainful employment to the people below poverty line and thereby improving their income and living standard. During early 70's growth of Micro Enterprise has resulted largely from the lack of alternative employment opportunity but now micro enterprise is considered as a growth engine that triggers developmental process. Micro enterprises need to be supported by better access to institutional finance through rural banking. This is not an automatic process. A futuristic strategy is to be worked out for increasing flow of funds and also for ensuring market for their products. In this context micro enterprises are delineated based on the following criteria:

- i) Investment ranging from Rs 5,000 to Rs 2.5 lakh
- ii). Enterprise should have a potential to generate at least Rs 1,500 per member per month either by way of wage or profit or both together.
- iii) Enterprise fully owned, managed and operated by members themselves, preferably, women below poverty line families as entrepreneurs.
- iv) Minimum turn over of Rs 1 lakh to Rs 5 lakh. (ie 2-10 times of the capital investment).

Linkage Banking - Target & Achievement (as on June '07)

S1 No.	Name of District	No.of NHGs proposed for Linkage	No. of NHGs Graded	No. of NHGs Linked	Amount of Loan Disbursed (Rs.lakh)
1	Trivandrum	18784	13343	9516	3687.69
2	Kollam	12762	8204	8171	5886.67
3	Pathanamthitta	6832	4209	2575	2760.32
4	Alappuzha	13149	10021	9955	5611.08
5	Kottayam	10282	4096	3803	2541.89
6	Idukki	8889	4274	4030	2884.31
7	Eranakulam	13501	7919	7159	2859.01
8	Thrissur	15740	7449	6907	3766.18
9	Palakkad	20126	13446	10577	4414.19
10	Malappuram	13091	4989	4456	1791.81
11	Kozhikkode	14063	11999	6521	3594.49
12	Wayanad	7221	4327	4031	3240.28
13	Kannur	10683	7898	4340	1992.87
14	Kasaragode	5755	4016	2674	1150.86
	Total	170878	106190	84715	46181.65

[Source : Kudumbashree Annual Report, 2006 - 2007]

Through the operation of these micro enterprises, it is expected that the asset management capability of the poor people will improve along with their profit margin and income.

b) The Emerging Process: Kudumbashree views micro enterprise development as an emerging process which will start with low capital, low risk and low profit at the initial stage and gain momentum and later switch on to low to medium capital and then to low to medium risk. In an advanced stage it may even reach medium capital medium risk and medium profit with appropriate technology, emerging technology or even with low technology.

For example catering units work with low capital, low risk, low profit and low technology where as an IT unit works with low to medium capital,

low risk and low to medium profit and by using the emerging technology. Such group activity provides synergy for growth. Hence they can grow from one level to next higher level even by cutting across the ladder. Ploughing back of capital is also possible which helps to improve the capital requirement without any additional burden of interest.

c) Thrust areas for Micro Enterprises in previous years: The micro enterprises identified should be capable of providing sustainable income to the beneficiaries at low risk and capital requirement. On the basis of this, seven anchor activities which were identified for the previous years include, ethnic delicacies, tender coconuts & products, agriculture nurseries, soap making units, remedial education centers, paper bag making, courier services and direct marketing.



Some of the sun rise sectors identified for micro enterprises in the coming years includes food processing, dairy product preparation, solar cooker making, bio-technology, Vidayasree (IT @ School), integrated coconut processing (Kerasree), tissue culture, Yathrashree (chain hotels) etc.

d) EDII tie up for Performance Improvement Programme: To make the micro enterprise activities sustainable, a handholding assistance is needed at least in the initial stages. A search in this direction led to a tie up with Entrepreneurship Development Institute of India (EDII) at Ahmedabad. To improve the performance of the newly started micro enterprises, a six-day residential Performance Improvement Programme (PIP) is imparted to the women entrepreneurs of selected enterprises. 10 PIPs were conducted, 5 in Ernakulam and 5 in the Thiruvananthapuram districts. In each PIP, entrepreneurs from 14 units were selected. 1170 entrepreneurs from 141 units were trained.

f) Repayment Information System (RIS): Kudumbashree has developed a Repayment Information System (RIS) for monitoring the credit system involving linkage with banks. The banking community in general and the State Level Bankers Committee has appreciated this system in particular.

A Volunteer is selected from each Community Development Society, and imparted training to monitor the flow of credit to the members. The RIS Volunteers will take down the details of applications forwarded to various banks and store the data in Computers. Immediately on sanctioning the loans the fact will also be recorded along with a repayment schedule. When the applications are

rejected or returned that also can be watched. As and when repayment falls due, the matter will be communicated to the NHG where the beneficiary is a member.

If a member defaults the repayment, the NHG will interfere and even repay the amount for and on behalf of the defaulter by treating the defaulted amount, as a loan sanctioned in the name of the defaulter from the thrift and credit society. Since timely information is passed on cumulative default in repayment can be checked.

Milestones Crossed

- Formation of 182969 NHGs of the women from risk families, covering urban, rural and tribal areas of the States.
- Formation of 16895 ADSs at ward level.
- Formation of 1,058 CDSs at LSG level.
- Formation of 16,727 vibrant micro enterprises in urban areas.
- Formation of 34,679 micro enterprises in rural areas.
- Delivery cost of anti-poverty programmes have come down.
- Poor women of the state have become active participants in the planning and implementation process of various anti-poverty programmes.
- Kudumbashree has already gained national and international acclaim as an ideal and workable development model. The economic activities of the women groups of the mission have even rejuvenated the economy of the state to a great extent.

Reaching out to the hitherto unreached - Activities in the tribal areas

Even after 60 years of independence most of our developmental programmes fails to reach the poor

and most vulnerable people residing in tribal pockets. In Kerala Kudumbashree has organized Neighbourhood Groups (NHGs) among 5 primitive tribal groups, namely Koragas of Kasargod, Paniyas and Kattunaikans of Waynad and Malappuram, Kadar of Thrichur and Kurumbar of Attappadi – Palakkad Districts. Through the concerted efforts and four rounds of training programmes around 2452 NHGs were formed exclusively for the primitive tribes. They have also started collecting thrift and by March 2005 it touched the level of Rs. 3.56 crore.

A Kudumbashree success story

The 'Prabodhika kudumbashree Unit' is one among the 18 Kudumbashree units in the Venganoor panchayat in the Thiruvananthapuram district. The Panchayat has nearly 80 percent of families below the poverty line (BPL) and have been identified as poor on the basis of the non- economic risk indices developed by the UNICEF. The main source of income for the families is waged labour. The health, education and nutritional status of the families were also found to be very poor. The women had little role in decision making in their households since they lacked economic independence.

This unit was started in 1999 with 13 members; all of them belonging to BPL families. The office bearers of the unit include President, Secretary and one member each in charge of health, education and basic amenities. The members of the unit meet regularly once in a week. A weekly contribution of Rs. 5/- week is made by the members, which is collected and deposited in the joint account of the President and the Secretary in the nearby branch of the Andhra Bank.



Their thrift grew during a period of 2 - 3 years, from which loans were sanctioned to the members for the maintenance of their houses, education of their children etc. In the year 2002, 10 cents of land was leased in the village and the group started organic farming in banana and vegetables, overcoming a lot of criticism and opposition to the move.

In the year 2003, the unit became one among the five units whose agricultural projects were sanctioned by the Panchayat. Consequently, a model organic farming unit was put up by the group. A revolving fund of Rs.25,000/- was sanctioned to the unit, consisting of a loan component of Rs.15,000/- and a subsidy of Rs10,000. With this amount, one acre of land was leased in the panchayat and organic farming in vegetables, tubers and banana was undertaken. The produce was sold mainly in the exclusive organic outlets and the 'Prakruti Bhojanashalas' (organic food courts). The organic produce fetched them Rs 3 - 4 per kg more than the market prices for inorganically grown ones.

Today they undertake organic farming in 3 acres of leased land in the Panchayat and are happy with the assured markets for their produce. Of late, the exclusive outlets opened by the Government for marketing of the Kudumbashree products has also facilitated the marketing of their produce. Presently they are making efforts to get organic certification for their produce. They are also considering the opportunities for the diversification of their activities. As an experiment in this direction, 10 out of the 13 members are undertaking rabbit rearing with Kudumbashree subsidy. The rabbits are sold when they are 40 days old @ Rs. 40 per

pair.

Each member on an average earns Rs 1500 to Rs 2000 per month, which they claim is making a whole lot of difference to their lives. The members feel that initiation of the group has been a turning point in their lives. They are ecstatic in explaining the positive changes in their lives brought about by this venture. Their economic independence has given them better decision making power in the family. They opine that apart from the monetary benefits, the group activities has brought in more regularity in their routine, a sense of responsibility and a hope for better life in future.

New Areas of Intervention

a) 'Balasabhas' - The mission organizes the children of the poor families of the State into Balasabhas as a part of its holistic approach to wipe out poverty. '*Catch them young and nip poverty in the buds*' is the guiding principle behind the Balasabha movement initiated by the Mission. Capacity building, development of their creative potentials, ensuring opportunities to express, learn and develop, identification and nurturing of their innate talents – Balasabhas leave no stone unturned to boost the healthy growth and development of children. 40447 Balasabhas with 695183 children have already been formed under Kudumbashree.

b) Destitute Identification, Rehabilitation & Monitoring Programme - 'Ashraya' : The destitute families are identified using transparent risk indices framed by the mission and participatory need assessment is done to assess the needs of each family. The project envisages addressing various deprivations faced by the destitute families such as lack of food, health problems including

chronic illnesses, pension, educational facilities to children, land for home, shelter and shelter up gradation, drinking water, safe sanitation facilities, lack of employment opportunities etc.

c) Lease Land Farming- 'Harithashree' : In spite the fact that Kerala is a thickly populated state and there is shortage for land, large areas of cultivable land is kept idle in the State due to the waning interest in agriculture. On the other hand, thousands and thousands of poor families who are ready to do anything for a livelihood do not have land to venture into the agriculture sector. Kudumbashree found this as an opportunity. Neighbourhood Groups of the mission were given encouragement to start paddy cultivation. Many groups have identified the immense potential of lease land farming.

d) Kerashree, Vidyashree & Yathrashree : When the price of coconut came down alarmingly, farmers of the state became the victims of poverty. Kudumbashree came forward with a solution for the problem. Coconut oil extraction and marketing units were set up under the mission in central and northern districts of the state. The common nomenclature of these units engaged in copra production, oil extraction and coconut oil marketing is **Kerashree**. Similarly, when the state government decided to introduce IT education in the high schools of the state under IT@school Programme, Kudumbashree seized the opportunity and began to setup **Vidyashree** Computer units in all the 14 districts of Kerala. **Yathrashree** is another innovative project on the anvil. The project envisages the setting up of a chain of wayside hotels along the sides of the



major roads of the state.

e) Micro Housing –'Bhavanasree' : Micro housing is an innovative housing programme designed by Kudumbashree to cater the housing need of the poor families in Kerala. Kudumbashree is implementing this programme with the active support of 10 banks namely SBI, SBT, Canara Bank, Central Bank of India, Indian Overseas Bank, Indian Bank, Dhanalakshmi Bank, Syndicate Bank, ICICI Bank & Union Bank of India. The homeless families who own 1.5 cents (60 m²) of land or landless for whom LSGIs (Local Self-Government Institutions) can provide 1.5 cents of land is eligible for this scheme. Regular and consistent participation in CBOs (Community Based Organizations) and consistent thrift habit is also considered as criteria while making the selection of the beneficiaries. Rs. 40,000/- is the loan amount at 7.25 percent interest. The repayment period is 10 years and the EMI is Rs. 469/- for Rs.40,000. The land and building will be the collateral security. No prepayment penalty & processing charge is levied. Life coverage and Insurance coverage are the other specialties of this programme.

f) Solid Waste Management - 'The Clean Kerala Business' : Solid waste is a serious menace for all the urban & semi-urban areas of Kerala. Now Kudumbashree mission tries to tackle this problem in an organized and planned manner by setting up women entrepreneur groups to segregate, collect and transport solid waste from the households, Commercial establishments, hotels etc. 75 Clean Kerala Business units have already formed in the state.

Conclusion

In spite of the commendable achievements Kerala could make in social sector, the women of the state still enjoy only a secondary status in the society. However, since the inception of Kudumbashree, the scenario has been changing dramatically. Women empowerment is a major concern and prime priority activity for the mission. Every activity of the project is geared to take the beneficiary class towards this ultimate goal. Weekly meetings, discussions, thrift and credit operations, participation in planning and implementation process of developmental activities and social and cultural activities conducted under the aegis of Kudumbashree CBOs enhance the confidence and capacity of poor women. Moreover, thrift and credit operations and micro enterprises have enhanced the economic status of the poor women in families and society. It is an unarguable fact that Kudumbashree Mission and its activities, including the planned capacity building exercise of the beneficiaries, have really improved the status of poor women in the urban and rural areas of the state.

Kudumbashree has already gained national and international acclaim as an ideal and workable development model. The numerous awards and medals secured by the initiative stands testimony to this fact. The initiative has bagged the '*UN We The People Award*' in **1995** during its pilot period and the '*India Innovation Award*' in **2006**, in addition to 6 other prestigious international awards namely the UNCHS – 100 Best Innovations (1998), CAPAM – International Innovations Gold Medal (2000),

CAPAM – Best 10 innovations (2002), UN Habitat 2002 Practices Global 100 list (2002), Dubai International Award – Finalist (2002), UNDP – One among the 15 best practices in India (2002), India Innovation Award - Marico Foundation (2006). Women centered micro credit activity has been identified as the strategic route towards the goal of poverty reduction since the empowerment of women is directly translated into the wellbeing of their children, family and in turn the society.

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Microcredit in Fisheries Sector



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The need for financial services in the fisheries sector is diverse and requires differential financial products and services. With the changing profile of the fisheries sector, the demand for credit has rapidly been increasing. The existing credit sources have not kept pace with this rapid growth in demand resulting in a significant gap between demand and supply of credit, and the gap is steadily increasing.

Introduction

The poor and marginalised segments of the society have not been able to access credit from institutional sources, viz., Commercial, Cooperative and Regional Rural Banks to the extent of the requirement. Providing the underprivileged access to financial services serves as one of the practical measures to alleviate poverty and micro credit is a powerful tool in that process.

Thanks to the emergence of microcredit / microfinance concept, the rural poor have found an easy access to credit that meets their requirements and offers scope for thrift and savings. Several Non-governmental Organisations have, in recent past, taken up the task of promotion and nurturing of Self Help Groups (SHGs) of men and women alike across the country and linking them with the banks for financial assistance. The group concept has succeeded beyond anticipation with spontaneous participation of the rural households. There are visible impacts on the rural households with high success rate of some of the microfinance models.

Microcredit Operation

Financing to the rural poor through SHGs has been identified as a viable alternative in the Institutional Credit Delivery System. There are, broadly, three areas of activities related to the SHG strategy; these three areas are: (i) Formation of Groups; (ii) Training Group Members; and (iii) Financial Transactions. Microcredit has, thus, emerged as the most popular poverty alleviation programme of this decade amongst all key development actors-NGOs, international donor agencies, governments, bilateral agencies, multilateral agencies such as World Bank, UNDP. NGOs have actively promoted informal groups of the rural poor to encourage thrift.

As on March 31, 2007, 29.24 lakh SHGs in 587 districts of the country have been credit-linked to 45,500 branches of 50 commercial banks, 352 cooperative banks and 96 Regional Rural Banks (RRBs). The cumulative credit which has flown to these groups is Rs.18,040.74 crore and the cumulative refinance drawn from NABARD is to the extent of Rs.5,446.49 crore (NABARD 2007).

General features of SHGs

A SHG is a small homogeneous affinity group of rural poor where small loans are made to the needy members as per group decision. The SHG concept is a silent revolution presently taking place in the rural credit delivery system. Microfinance through SHG offers best form of credit for reaching the unreached and the under-reached. SHGs have established that the poor can save and can successfully manage credit funds in a flexible manner matching their activity cycles and cash flows. SHGs have demonstrated that mutual support mechanisms lend synergies to individual strengths and build up confidence and motivation. The most remarkable aspect of SHGs is their high and punctual repayment rate of above 90 percent.

Microcredit in Fisheries Sector

Artisanal fishermen in India have always been very poor and amongst the most marginalized communities. Their low social status is a result of exploitation by middlemen and merchants. Central and State Governments have intervened several times to 'modernize' the sector. The



past performance of credit programmes for fisheries, has fallen short of expectations. The exploitive relationships that exist within the fisheries sector, hampering access to credit from other sources, are described below.

Credit with catch-sale bondage:

Under this system, fishers receiving loans from an intermediary for purchasing or repairing a boat, or even for purchasing food and other materials for long fishing voyages, are required to sell the fish catch to the intermediary instead of selling it on the open market. where it is sold at 20 to 30 percent lower than the market price.

Credit on high interest: Fishers often receive credit from intermediaries in cases of emergency. This is the most exploitive credit system. Under this system, those receiving a loan will have to return it to the intermediaries with an interest of 60 to 100 percent per annum. The result is the inability of the fishers to break out of the relationship and they borrow continuously to repay the old debt.

Need for Microcredit in Fisheries Sector

The demand for credit has rapidly increased with the changing profile of the sector. Trends like motorisation, use of plywood canoes, and use of large fishing gear have resulted in a sharp increase in the cost of inputs. The existing credit sources have not kept pace with this rapid increase in demand. This has resulted in a significant gap between demand and supply of credit, and the gap is steadily increasing.

The development objectives of microfinance for poor fishing communities are to: enable fishing households to increase income,

smoothen consumption, develop micro-enterprises, manage risks better and enhance earning capacities, thus reducing economic and social vulnerability. Because women constitute a significant proportion of poor fishing households, microfinance should also serve as an effective tool to assist and empower women in fishing communities.

The other objectives of the microcredit programme include: (i) To close the credit gap that exists and supplement other channels of institutional credit to cater to the needs; (ii) To introduce new concepts and methods in selection, monitoring, etc; (iii) To use credit as an instrument for fisheries management to the extent possible, supporting appropriate technologies; (iv) To support fisherwomen groups, to have access to credit for their fish vending activities and also to promote alternate employment among fisher folk, especially women and youth.

Microcredit: Design Considerations in Fisheries Sector

While the concepts and principles of microfinance have a general applicability, there are particular considerations that are unique to fishing communities that may require special attention. The following would be useful when considering the design of microfinance services for the sector: (i) Fishing communities undertake small-scale capital commitments and levels of production and have limited political power. This makes them vulnerable to external threats, especially the large-scale fishing sector; (ii) Fishing communities are dispersed along coastlines and, because they depend mainly on marine ecosystems that are close to home, they are particularly vulnerable to resource depletions; (iii)

The nature of the ecosystems and the particular species that are exploited are important determinants of many cultural characteristics, including the social and economic organization and the fishing gear and technologies that are utilized. (iv) The various fishing occupations that community members pursue will be interwoven through the whole fabric of a community's culture; (v) There is a systematic division of labour according to both gender and age, with corresponding role expectations regarding men, women, children, adults and the elderly; (vi) In most communities, the primary producers are men, while women are expected to play a dual role: as mainstays of their household and children, and as mainstays of fish processing, marketing and distribution systems; (vii) Access to credit and insurance is problematic in most small-scale fishing communities and constrains fishing effort and production; and (viii) Contemporary small-scale fishing communities are increasingly stressed by external problems, including expanding globalization, marine pollution and, in some regions, the growth of a coastal tourism industry.

Aquaculture and Capture Fisheries

Special characteristics of fisheries and aquaculture make it necessary to include two more principles - timeliness and linking microfinance to training and extension. Both capture fisheries and fish farming have distinctive seasons, i.e. fishing and fish culture seasons, which are related to the natural behaviour of fish and other aquatic species as well as to fisheries regulations. Therefore, production inputs and supporting credit must be available at the exact time when they are needed, otherwise



the potential earnings from a particular fishing or fish culture season are endangered.

Both capture fisheries and fish farming require considerable vocational skills. In the case of the rural or urban poor who take up fishing as a new occupation or who want to make their fishing and fish farming activities economically more efficient and will use microfinance programmes in support of this purpose, proper vocational training and advice are crucial for the success of their endeavours

Loan Products

The Loan products of Microcredit in fisheries sector are: (i) the modernization or replacement of fishing craft and gear; (ii) fish aggregating devices, navigational and safety equipment; (iii) equipment for onboard preservation and handling of catch, onshore facilities; (iv) fish processing plants and facilities; (v) purchase of raw materials; (vi) fish transportation and marketing facilities, the promotion of fishery products; (vii) construction and repair of fish ponds and fish farms; (viii) fish farming: fingerlings, fish feed, pond fertilizers and other items; (ix) fingerling rearing; (x) ornamental fish breeding and production; and (xi) fish marketing.

Loan Size and Loan Purpose

In fishing and fish farming communities, there is a demand for both working capital and fixed asset loans for fishery-based activities. For small-scale fish farming activities, working capital will be used to purchase production inputs such as fish seed, fingerlings and fish feed and for other production and marketing costs. In fishing, working capital to finance small-scale operations for

inputs such as fuel and food for the crew and small fixed asset loans for the purchase of nets and small fishing equipment will be needed. In fish marketing and fish processing activities that are carried out mostly by women, loans for raw materials and trading advances as well as small-scale equipment for fish marketing and fish processing purposes will require both working capital and fixed asset loans. However, loans should not be limited to fishery-based activities only but to other livelihood opportunities that are available to members of the fishing communities. The guiding criteria for both fishery and non-fishery based projects should be the viability and profitability of the chosen economic activities.

Loan term and repayment period

The loan term and frequency of loan repayments should ideally be based on the borrower's cash patterns. Microfinance loans are generally short-term, ranging from less than a year to two years, since most loans are small and are used for working capital purposes. For most MFIs, repayments are made on an instalment basis (weekly, biweekly, monthly) for activities that generate ongoing revenues. In fishing communities, this would be appropriate for fish marketing and trading projects. For seasonal activities, such as in aquaculture and fish farming, where expected revenues are realized at harvest time, lumpsum payments would be appropriate. There can also be variations where a combination of instalment and lump sum payments are made so that borrowers are not unduly burdened.

The design of repayment periods also depends on the ability of the MFI to collect and ensure repayments. The location and proximity of the MFI to

the borrowers so that credit officers are able to make frequent visits to the clients and vice versa are also critical considerations. Whatever the design of the repayment schedule, the basic rule is that it should correspond to the income derived from the activity financed by the loan and therefore loan terms and repayment periods must be flexible enough to meet the client's needs.

Sources of Funds under Micro-credit

Important Sources of microcredit are NABARD, SIDBI, SIDBI Foundation for microcredit, RASHTRIYA MAHILA KOSH (RMK), and SHG-BANK Linkages: Bank as SHGPI or NGO as SHGPI. Three models of SHG bank linkages are emerging, viz., (i) Banks as Self-Help Group Promoting Institution (SHGPIs): Banks promote, train and provide credit support SHGs; (ii) NGOs as SHGPIs: NGOs promote, train and help SHGs link with banks; and (iii) NGOs as financial intermediaries: NGOs promote, train and approach banks for bulk loans for onward lending to SHGs.

A Case Study

Impact of SIDBI assisted microfinance programme :

Case Study of SIFFS (South Indian Federation of Fishermen Societies)

Specific to Villages :Anjengo in Kerala; Muttom, and Chinnamuttom in Tamil Nadu:

AFC has conducted Impact Assessment Study of SIDBI Foundation assisted National Micro Finance Support Project during 2005, wherein indepth impact assessment study of 20 MFIs in different regions of India were conducted. SIFFS is one of the MFIs selected for the study and some details of the study are as



follows:

Microcredit Portfolio of SIFFS

During the year 2003-04, 2807 number of loans for an amount of Rs.2.92 crore were disbursed by SIFFS. Majority of the loans were disbursed to procure fishing equipments like Plyvallom, Fibre valloms, Out Board Motors, Global Positioning System and different

Table 1

Loan Purpose	No of Loans	Amount (Rs)
Production	736	20430000
Labour Loan	1084	3072500
Women Loan	943	4978500
Women-Special Loan	44	705000
Total	2807	29186000

Table 2

Loan category	Target group	Purpose	Loan Amount Range (Rs)	Term (Month)	Interest Rate (%)
Production	Owners of artisanal fishing units, motorised and non motorized	Purchase of fishing equipments like, <i>kattumaram</i> , boat, motor, net, ice boxes, other equipment, Debt redemption	6000 -50000	36	16
Labour loan	Crew of artisanal fishing craft	Consumption needs like children’s education, medical expenses, and other consumption needs	2000 -3000	12	16
Fisher -women loan	Fisherwomen	Working capital for fish vending as well as other petty trade and income generating activities	2000 -10000	12-24	18
Shark fishermen loan	Fishermen involved in deep sea fishing, especially for shark	Upgrading craft with navigation equipment, storage facilities, etc.	10000 -30000	24	16

Source: AFC’s Case Study of South Indian Federation of Fishermen Societies (SIFFS) under Evaluation Study of SIDBI-assisted MFIs in India: 2006

types of fishing nets. 29 debt redemption loans of Rs. 6.3 lakh were given to the new members of Koilandi society and other societies of Malabar Federation. 943 loans for an amount of Rs. 49.8 lakh were given to SNVF and KDFSF women members for fish vending and consumption purposes. 44 special seasonal loans worth of Rs.705000/- were disbursed to women fish vendors to carry out their bulk purchase from distant landing

centers like Mangalore, Neendakara etc. Benefits generated out of these loans are remarkably high. 1084 number of Labour loans for an amount of Rs. 31 lakh were also disbursed especially for the crewmembers of Kollam Federation. Productwise disbursement of loans during the year is given in Table 1. The details of Loan Products are given in Table 2.

Impact

i) SIFFS has brought modernization in fishing- (introduction of mechanized vessels by fitting outboard motors (OBMs)/ engines) and this has turned out to be the greatest contribution of SIFFS in the villages. The modernization has changed the entire life pattern of the fishermen community. Later, however finance was available from



banks also for the purchase of OBMs, Nets, Boats and even for housing. Bank finance is now available without collateral up to Rs.50,000/-. Bank finance in the villages today is much more than that is available from SIFFS.

ii) SIFFS has created the fishermen societies and their district federations. SIFFS finance is routed through the federations. Besides there are financial assistances available to the fishermen from the federations and societies.

iii) The marketing support and the inbuilt system of recovery of loan tied with marketing introduced by SIFFS is one of the finest examples in this regard. The automatic recovery system is working well without creating much pain to the beneficiaries. Along with the loan recoveries there are few other statutory or compulsory deductions, which includes compulsory savings. This has created savings habit among the people.

iv) Another major impact is the confidence build up among the fishermen community with the institutional support system available to them through various programmes from SIFFS. It is to be noted that the community was not getting any assistance in the past even from banks as they and their assets were considered in the high-risk categories. SIFFS made a change to this and made possible for them to create productive assets and build own houses.

v) Money lending operations were

rampant in olden days. The operations were handled by individuals from the villages and the traders in fish. Money lending operations by the private individuals are now reduced in general has taken a different dimension in fishing villages (Anjengo and Muttom). It is now an organized lending with following features: (i) Adequate funds; (ii) Money at call or on tap at doorstep; (iii) Minimum formalities and absolute secrecy.

vi) The fishermen demand pension type of arrangement as their income is not regular or guaranteed and they lead a highly risky life in the sea and on the shore (their houses are just few yards away from the sea). They also demand further modernization of their boats by equipping with mariners compass, safety equipments, instruments to foresee weather conditions and instruments to identify the fish colonies in the sea.

Conclusion

Experience has shown that microcredit can empower rural folks and change lives. The main advantages are: reaching the poorest; reaching and empowering women; building financially self-sufficient institutions, and ensuring a positive, measurable impact on the lives of clients and their families.

The demand for financial services in the fisheries sector is diverse and requires differential financial products and services. Microfinance is just one means in the continuum of providing financial services to cater for this demand. Characterized by small

loans, microfinance has inherent limitations in terms of financing the capital investment needs of the fishing industry. It should therefore not replace traditional lending products from mainstream financial institutions, since they are still required to finance large-scale investment needs and priorities necessary for fisheries growth and development

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“Any intelligent fool can make things bigger and more complex... It takes a touch of genius and a lot of courage to move in the opposite direction.”

- Albert Einstein



Canara Bank – Special Initiatives in Financing Agriculture

Continuing the series on innovative efforts made by our member banks in priority sector lending, we present the special initiatives taken up by Canara Bank in financing agriculture.

The very nature of Public Sector Banks implies that the Bank cannot be an Institution with a one-dimensional objective but as a commercial financial institution with relevance to the society and serve as a vehicle for growth through support to core sectors considered engines of universal growth- like Agriculture, SSI, etc. The Nationalization had set the agenda but for Canara Bank the journey with the overriding objective of serving the society started much earlier –to be precise, in the year of its genesis -1906.

Canara Bank has taken initiative to Financing Agriculture as a mainstream activity since early 1960s. Drawing the strength from impressive partnership with agriculture through lending even before the Nationalisation, the subsequent decades saw the Bank give a redoubled fillip, even designating the year of 1975 as Agricultural Finance Year. The bank meanwhile had developed a technical arm to spread its foray into agriculture by recruiting agriculture graduates

Agricultural credit-disbursement that doubled in the last three years

The Govt. of India had drawn up an ambitious programme for assisting agricultural growth during the year

2004 and a package of financial measures was advised to double the credit to agriculture in three years. Canara bank rose to the occasion and recorded a creditable performance during the period of 2003-04 to 2006-07, a watershed period in agricultural credit registering around 30% growth every year.

Current performance – as at March, 08 (Rs. in Crore)

Particulars	Disbursement
Direct agriculture	9085.49
Short term	7912.78
Long term	1172.71
Indirect Agriculture	2357.33
Short term	711.59
Long term	1645.74
Total	11442.82

The bank has an outstanding of Rs.17996 crore under agriculture portfolio as at March, 08. The major focus of the Bank’s agricultural lending continues to be towards the small and marginal farmers. More than 45 percent of the farmers assisted by the bank belong to this category. The Bank’s assistance outstanding to this segment is of the order of Rs.5154.41 crore as at March 2008. The bank has issued 256359

Kisan Credit Cards amounting to Rs.1836.68 crore.

Agricultural credit - Varied schemes to suit varied needs

The Bank has a bouquet of credit products designed to meet the requirements-varied in terms of purposes, varied in terms of target group and varied in terms of business approaches. Canara Bank has developed a gamut of schemes to meet all the requirements of the farming community viz. that meet the farmer’s requirements from the pre cultivation expenses through harvest and upto sale of crop proceeds.

Kisan Credit Card (KCCS) - Kisan Credit Card can be issued to farmers to meet adequate and timely support for their cultivation needs and other short term requirements including for allied activities and non-farm sectors

Loans for Agri-clinic & Agri-business centre

Loan for Minor Irrigation - Pumpset loans are sanctioned for purchase of electrical motors, oil engines, pumpsets, submersible irrigation pumpsets and accessories, pipelines including installation charges for purpose of irrigation or for other farm operations, etc.



Loan for Farm Machinery - Farm machinery loans are considered for purchase of tractor, power tiller, trailer and accessories, combine harvester, grain threshers, sprayers, dusters, ploughs, drills and such other farm implements and equipments needed for agricultural activity

Loans for Farm Development - Development loans for digging/ deepening of wells, construction of tanks/ponds and repairs thereof, bunding, land reclamation, levelling of land, terracing, conversion of dry lands into wet irrigable lands, development of farm drainage, laying/lining irrigation channels, fencing, construction of farm houses, cattle and poultry sheds and such other developmental activities of the farm, where the investment made will result in creation of immovable assets resulting in increase in the value of land and income of the farmer.

Vehicle Loan for Agriculturists- Loans for purchase of brand new vehicles such as two wheelers including cycle, three wheeler carriages, jeep, diesel cars, van and such other heavy vehicles such as lorries/trucks for supervising agricultural operation/management of farm / estate and for transportation of agricultural produce/inputs, labour, etc.

Loan for Plantation Crops - Loans for establishment of estates / orchards clearing of jungle, levelling of land, conversion of barren land into cultivable land, minor irrigation, fencing, construction of labour lines, farm house, purchase of planting material, maintenance cost till bearing and other inputs, rejuvenation/ replanting.

Loan for Marine Fisheries - For purchase/construction of mechanised

boats, Mechanisation of country boats with inboard/outboard engine. Non-mechanised boats. Catamarans, Nets and other fishing equipments.

Loan for Inland Fisheries - Loans for rearing of fishes in all its aspects i.e. such as construction/ deepening/ widening desilting of ponds, purchase of fingerlings, equipments, manures, feeds and labour inputs.

Loan for Purchasing Agricultural Land - Loans for purchase of cultivable lands to landless labourers, small farmers and marginal farmers.

Loan for Sericulture - Loans for cultivation of mulberry, rearing of silk worms, construction of rearing house, purchase of equipments, purchase of wire mesh.

Loan for Poultry - Loans for Establishing/improving layer/broiler farms and hatcheries including purchase of chicks, feeds and medicines upto laying/marketing stage, equipments, feed mixing plants, construction of poultry sheds including duck, emu rearing etc.

In the last few years, the bank has released several schemes to boost agriculture lending, viz.

Kisan Tatkal - a special scheme, to enable the farmer to avail credit in a hassle-free manner has been developed.

Kisan Suidha Scheme - a Scheme to meet both short term and long term credit needs of Agriculturists.

Canara Kisan OD - Scheme to provide hassle-free overdraft facility for working capital expenses to agriculturists. Credit limit secured by mortgage of properties.

Krishi Mitra card scheme-A new Scheme for individual Tenant Farmers, Oral Lessees, Share Croppers and Farmers cultivating

lands without proper land records.

General Credit Card Scheme (GCCS) -scheme is to provide hassle free credit based on net annual income of the entire household.

Mandate for the future - central issue that cannot be ignored

The nearly 75 percent of India's farm households that remain outside formal financial sector cannot be ignored any longer. The business strategies of financial sector should necessarily take into account bringing them within the fold of the banking sector at a sustained pace. Canara Bank is a leading player and one of the major public sector banks leading the way in the nation's financial inclusion efforts. All our business strategies do factor-in the mandate on the bank from the perspective of greater inclusion.

Canara Bank's Initiatives

- Canara Bank is market leader having agricultural clientele with 12.82 percent in agriculture credit among Nationalized Banks. Self employment training institutes, Agriculture Consultancy Services, Agri-business management unit, innovatives in farm credit etc provide an edge.

- The bank is having 10 specialized hi-tech agricultural finance branches (1993) and 50 agriculture finance cells throughout India.

- The bank has been implementing several Area Specific Schemes like, pomegranate and grape cultivation in Karnataka, Nagpur, orange cultivation in Vidarbha, Maharashtra.

- The bank has set up Agriculture Consultancy Services (1988), first of its kind in Indian Banking Industry for agriculture and allied activities.

- The bank has formed about 787



farmers clubs. Many of these clubs are very active in their area and giving necessary information to the villagers and helping the branches in recovery and getting good proposals.

- The bank has started a credit counseling centre at Lead District Chitradurga to give information about the Banking schemes and financial services to the rural people.

Agricultural Consultancy Services

The bank has set up Agriculture Consultancy Services (1988), first of its kind in Indian Banking Industry. The first ever consultancy cell for agriculture and allied activities in the entire banking sector in India.

An exclusive division consisting of professionally qualified personnel for appraising agro-based projects and to provide consultancy in the areas of dairy, horticulture, tissue culture, floriculture, poultry, plantations, vermi-culture, composite projects, food processing, biotechnology etc.

Grameena Vikasa Vahini

Canara Bank is the first bank to implement Grameena Vikasa Vahini – Inclusive growth vehicle for financial inclusion--50 vans with colourful

Billboards of Bank's rural oriented products displayed on the sides with multi media equipments are deployed in 50 Districts all over the country. The vehicles are provided with audio visual equipments, vernacular pamphlets covering the Schemes of the bank, application forms for opening no frill savings accounts and other accounts. Trained Agriculture Extension Officers of the bank and other staff are accompanying the vehicle for educating the rural mass about the Bank's schemes and services. Financial literacy and financial inclusion is the main motto.

Technology initiatives by the Bank

Business Correspondent Model: Bank has launched financial inclusion through Technology Initiatives by introducing Biometric Handheld device operated through Smart Cards by engaging the services of Business Correspondents, in two villages of Bangalore Rural Circle. Bank has opened no frill accounts to the villagers in these two villages and providing the savings bank operations through the Handheld Device. The handheld machines are voice enabled and the customer can listen to the

voice in vernacular, whenever the transactions are done.

Smart Cards: Bank has taken initiative to launch Smart Cards on the similar lines, in three districts of Andhra Pradesh for payment of Social Security Pension and NREGP wages by engaging Business Correspondents.

Bio Metric Voice enabled ATM: An illiterate customer can also do the transaction in the Bio metric ATM machine. Since the ATM Machine is voice enabled, the illiterate customer can understand the transactions through the voice in local language. The customer can withdraw the amount and do the balance enquiry also. So far the Bank has issued 1119 Biometric ATM cards. Bio metric Voice enabled ATMs have been installed in few of the branches.

Biometric Voice Enabled Mobile ATM: Bank has also launched Bio metric, Voice enabled, Mobile ATM machine which is first of its kind in the country. Even the Smart Card Holder can operate through this Biometric Voice enabled ATM using Smart Card.

AFC completes 40 years

AFC, on completion of 40 years of its existence (incorporated on 10th April 1968) as a professional consultancy organization, rededicates itself to the Nation and assures its services in the emerging areas like microfinance, capacity building, training, education, exposure visits, micro-entrepreneurial skills development etc, besides the project consultancy services in the fields of agriculture & allied activities, rural development, environment and social sectors.



Total Financial Inclusion - Kerala, A Total Banking State



G Mohanan Nair

Financial Inclusion is one of the most debated and widely accepted trendsetters in banking industry today. The Reserve Bank of India announced Total Financial Inclusion by having at least one bank account for every family / household through an intensive campaign. Total Financial Inclusion is the delivery of banking services at an affordable cost to the vast sections of disadvantaged and marginalized low-income groups. Hitherto a large number of vulnerable groups remained excluded from the opportunities and services in the banking net. Financial inclusion was aimed at enabling the households to have accessibility to the banking net and improving the living conditions of the section of farming and marginalized population. Such excluded groups include women, small and marginal farmers, artisans and small entrepreneurs, people in the unorganized sector, self-employed and pensioners of various schemes of the state and central governments. In order to overcome the situation, the banking industry and the government decided to correct the situation and extend the reach of the financial sector to such vulnerable groups by minimizing the formal and informal barriers.

As per the directives of the RBI, the SLBC - Kerala has advised the banking industry to promote massive campaign for opening "No Frill" accounts for extending need based credit through General Purpose Cards (GCCs) and to inculcate banking habits among the people. The Cooperative Banks, Government Departments, Kudumbashree, NGOs, other developmental agencies and the people's representatives in the state took active part in the campaign, thus providing total involvement by all sections through out, which continued for over one year.

No Frills Accounts: In the Mid Term Review of the policy during 2005-06, the RBI exhorted the banks, with a view to achieving greater financial inclusion to make available a basic banking "no frills" accounts either with nil or minimum balances as well as charges that would become accessible to vast sections of the population. The nature and number of transactions in such accounts would be restricted and made known to customers in advance in a transparent manner. All banks were urged to give wide publicity to the new facility of such 'no frills' account, so as to ensure greater financial inclusion.

As part of the campaigning and to make the rural and urban population belonging to low income group to triumph over the procedural hassles, the Know Your Customer (KYC) procedure for opening accounts for these persons have been simplified. Those who belong to low income groups and intend to keep balances not exceeding Rs.50,000/- in all their accounts together which is not expected to exceed Rs.1.00 lakh in a year, have been enabled to open bank accounts without documents of identity and proof of residence . In such cases banks can take introduction from an account holder on whom full KYC procedure has been completed and has satisfactory transactions with the bank for at least six months. Photograph of the customer who proposes to open the account and his address need to be certified by the introducer.

Palakkad district of Kerala has achieved the **distinction of being the first district in the country** to achieve the goal of 'Total Financial Inclusion; by covering all the households with bank accounts during September 2007 itself. This was formally announced by the Regional Director of RBI, Trivandrum in the meeting chaired by Shi Alok



Misra, the then Executive Director of Canara Bank.

Due to the campaign spearheaded by the SLBC, Kerala with the guidance of Reserve Bank of India and with the total involvement of all the banks including co-operative banks, government departments, Kudumbashree, NGOs and other developmental agencies has resulted in Kerala to achieve the unique and much eagerly awaited status of Total Banking State by 30th of September 2007. In view of the massive efforts taken by the banking industry and other line departments, all the 14

districts in the State have declared Total Financial Inclusion independently. The certificates to this effect were issued jointly by the District Collector and the Lead District Manger concerned. The total Financial Inclusion was formally announced by Shri M B N Rao, chairman and Managing Director, Canara Bank & Chairman, SLBC, Kerala during the deliberation of the 94th SLBC meeting chaired by Shri Pawan Kumar Bansal, Hon'ble Minister of State for Finance (EB&I), Government of India.

After the achievement of the total

financial inclusion, the State is moving on to the second phase of financial inclusion in a time-bound manner. With this, the banks could take steps to meet the financial requirements of households in their respective command area through Genral Credit Card (GCC), Kissan Credit Card (KCC) etc. and provide hassle free finance to farmers including tenant farmers and other public.

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Invitation for Articles – Guidelines for Contributors

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Articles submitted to the “Financing Agriculture” should be original contributions by the author/s. Articles will only be considered for publication if they have not been published, or accepted for publication elsewhere. Hard and soft copies of the articles should be sent to: The Editor, “Financing Agriculture”, Agricultural Finance Corporation Limited, Dhanraj Mahal, 1st Floor, C.S.M Marg, Mumbai 400 001, India, Email: afcl@vsnl.com.

Objectives: The main objective of *Financing Agriculture* is to present the theory, practice, analysis, views and research findings, case studies, success stories aiming at policy advocacy or replicable ideas in the area of agriculture and its allied activities, rural development, environment and forestry, rural finance, microfinance, organic farming, agri business / exports and marketing, medicinal & aromatic plant sector, and NGO sector / livelihood promotional activities. Articles focusing on these issues are highly preferred.

Vetting of manuscripts: Every article submitted to the *Financing Agriculture* is first reviewed by the Editorial Committee for general suitability. The article may then be vetted by a subject matter expert, based on which the decision is taken whether to accept, modify or reject the article.

Features and formats required of authors: Authors should carefully note the following before submitting any articles: i) *Word length* : Articles should generally be around 6000 words in length; ii) *Title*: A title, preferably of ten words or less should be provided; iii) *Autobiographical note & photograph* : A brief autobiographical note should be supplied including full name, designation, name of organization, telephone/fax numbers, email address, last position held in case of retired persons; iv) *Format* : The article should be submitted in MS Word, Arial, Font size 11 with 1½ line spacing. A soft copy of the article should be sent either in a floppy or by email to afcl@vsnl.com; v) *Tables, figures, charts and diagrams* may be used wherever essential with brief title and kept to the minimum e.g. one or two. Sources should be explicitly acknowledged.



Doubling the Credit Flow to Agriculture in Rajasthan

Subah Singh Yadav

The banking sector reforms carried out in India is one of the very successful models appreciated world over. It is now realised that such reforms cannot be sustainable unless there is a meaningful transformation of the borrowing units in real sectors, especially the agriculture sector. The reforms, to ensure sustainable growth, should also touch a majority of the people and common economic activities in rural India and reduce poverty rapidly. In order to give boost to investment credit, the Banks may encourage financing under various schemes launched by the Agriculture Ministry for enhancing credit flow to agriculture. There are bankable schemes with NABARD as the nodal agency for better implementation.

Background

Agriculture is the basic growth engine of our economy. One may observe the significant and direct co-relation between the performance of agriculture sector and the overall economic growth. Institutional credit is critical to the growth of agriculture and the rural economy. The appreciable role played by the banks in extending the credit to farmers and the role of Government in creating an environment and incentive that worked well both for the farming community and the banks is well known. However, it is observed that the decadal average growth of institutional credit volume for short-term agriculture remained stagnated at around 15 percent and that for investment credit it declined from 20.2 percent in 1970s to 11.9 percent in 1990s. In late nineties, the economists particularly warned of the decline in capital formation in agriculture and continued slackness in the flow of bank credit for agriculture.

While the government poises for a big growth it has to be ensured that the agriculture sector attains necessary

resilience to show sustained growth to sustain the same. This calls for widening the agricultural production credit, rapid increase in the capital formation in agriculture, enhancing access to credit by Small farmers / Marginal farmers, share croppers and tenant farmers and ensuring highest participation of farmers in the credit programmes. The economic participation of rural masses is critical to attain the equitable development of the country. In a welfare state governed by democratic principles, it makes sense to involve all stakeholders big or small equally, not withstanding their capacity to articulate their cause.

Further, it is true that the banking sector reforms carried out in India is one of the very successful models appreciated world over. It is now realised that such reform cannot be sustainable unless there is a meaningful transformation of the borrowing units in real sectors, especially the agriculture sector. The reforms, to ensure sustainable growth, should also touch a majority of the people and common economic activities in rural India and reduce

poverty rapidly.

With this background RBI, NABARD and IBA were called upon to provide strategic options to double the agriculture credit in the next three years. A meeting to this effect was held on 22 June 2004 at Mumbai wherein top bankers, RBI and Govt. of India officials and IBA chief had participated. The then Chairperson, NABARD has deliberated on this issue with chief executives of State Cooperative Banks, State Land Development Banks and Regional Rural Banks in separate meetings. The Union Finance Minister while requesting the Chief Ministers to provide necessary support, indicated that the finalisation of operational targets be done in consultation with SLBC and regional offices of NABARD.

Government estimated the credit flow from all lending institutions for the year 2003-04 at Rs. 80000 Crore at all India level. Plans prepared by the lending institutions indicated the enhanced flow at Rs. 105000 Crore for the year 2004-05 (this represented a 30 percent increase over the previous year) and double the



disbursement level of 2003-04 by 2006-07. It could be possible to substantially increase the agricultural finance if the potentials are exploited systematically.

Guidelines received from Government of India for doubling the Flow of Agriculture Credit in Three Years (2003-04 to 2006-07)

Government have also noted with deep sadness the condition of farmers all over the country. Successive droughts have driven a large number of farmers to desperation and, in many cases, even to suicide. It is, therefore necessary to provide some debt relief to the farmers within the limits of financial prudence.

Government are of the view that the full potential of agriculture as a profitable activity must be realised at the earliest to benefit the farmers. Among the factors that will help in realising this full potential are access to institutional credit to more farmers and appropriate quantity and quality of agricultural credit and lending institutions must view agriculture as a sector where there are commercial opportunities for banks to lend and earn reasonable profits. Failure to deliver adequate credit in a timely manner will be to the detriment of the interest of both the banks and the large community of farmers. After carefully considering the above aspects, Government have arrived at the following conclusions.

Under the framework of Special Agricultural Credit Plan, commercial banks will make an effort to bring into their fold, on average, at least 100 new farmers at each rural and semi-rural branch during the current year. The goal is to enlarge the universe of new farmers borrowing from banks by about 50 lakh. Each rural and semi-urban branch of commercial bank, on

average will take up at-least two to three new investment projects in the area of plantation and horticulture, fisheries, organic farming, agro-processing, livestock, micro-irrigation, sprinkler irrigation, watershed management, village ponds development and other agricultural activities. In every district on average, all commercial banks put together will finance 10 agro-clinics during the current year. NABARD will finalise a programme for agro-clinics, after discussions in the State Level Bankers' Committee (SLBCs).

Small and marginal farmers constitute a part of the weaker section in the scheme of priority sector lending. As on March 31, 2003 as against the target of 10 per cent, all domestic commercial public sector banks had extended credit only to the extent of 6.76 per cent of net bank credit to weaker sections. Public sector banks are advised to lend more to small and marginal farmers and their progress in this behalf will be monitored. An analysis of flow of agricultural credit indicates that the banks achieved their overall targets by excessive disbursement in some districts/ states / regions and neglecting the others. Therefore, there is an urgent need to implement and monitor the branch credit plans. Every lender will make a risk assessment of the borrower and of the viability of the project and lend in accordance with the prudential norms and guidelines laid down by RBI/NABARD.

Support offered by NABARD

With review of some of the prudential and regulatory aspects influencing credit flow to agriculture, NABARD also has expressed its willingness to provide necessary support as under:

a) NABARD is willing to extend its technical support to bank branches /

Controlling offices to prepare area based bankable projects.

b) Sector-wise, block-wise assessment of potential has already been completed and made available to bankers at the district level. This could be used as reference material by banks for identifying suitable projects.

c) The area-wise model bankable schemes have already been prepared by the NABARD and the same is circulated in the form of CD to facilitate the bankers. Such schemes may also be downloaded from www.nabard.org form time to time.

d) Banks may take advantages of NABARD's offer to provide technical support in preparation of bankable projects to meet the expectation of financing 2-3 new investment projects per branch.

e) To facilitate financing of agripreneurs, NABARD is coordinating training to prospective agripreneurs for setting up agri-clinics and agri-business centers. A list of such trained persons is also being provided by NABARD.

Support expected from the State Government

With a view to actualise the proposed targets, the State Government machinery has been expected to help the banks in the following respects at State District and lower levels.

i) Finalisation of operational targets in consultation with local offices of NABARD and Banks, in State and District Level Bankers' Committee (SLBC)/ DLCC meetings; ii) Assistance for formulation of new bankable investment projects like plantation, horticulture, fisheries, organic farming, agro-processing and other agricultural activities in the jurisdiction of each rural and semi-urban branches of commercial Banks;



iii) Furnishing necessary certificates/ documents to tenant farmers, oral lessees and Share croppers to enable them to access institutional credit; iv) Providing the information requested for by banks, for purposes of debt relief; v) Energising and helping cooperatives in the State to participate in this endeavour fully; vi) Advising District Collectors to ensure that the District Level Technical Committees urgently review the scales of finance to meet the realistic credit needs of farmers; vii) An appropriate communication on the subject to District Collectors by the Chief Secretary and regular reviews at the State and district levels; and viii) Providing sectorwise support identified by NABARD in the areas of Minor Irrigation, Land development, Horticulture, Animal Husbandry, Fisheries RIDF etc.

Flow of Credit to Agriculture in Rajasthan - Review

Performance under implementation of Farm Credit Package has been very impressive during 2004-05. In order to ensure sustained growth in credit to agriculture, the Hon'ble Union Finance Minister had announced a series of packages for doubling the farm credit in three years, providing relief to farmers in distress/ arrears last year, extending fresh loans to all such farmers.

State Scenario

The initiatives taken by RBI / NABARD and the proactive participation of the banks in the programme to increase credit flow to Agriculture resulted in a total disbursement of Rs.8129.59 Crores under farm credit during 2006-07 showing an increase of 190 percent over disbursements made during 2003-04. The achievement during 2005-06 & 2006-07 under farm credit

Broad sector wise credit flow to Agriculture vis-a-vis Targets

(Rs. crore)

Years	Crop loans		Agri. & Allied act.		Total	
	Targets	Ach.	Targets	Ach.	Targets	Ach.
2004-05	3,113.72	3,954.33	1,296.28	1,046.57	4410.00	5000.90*
		(127.0)		(80.7)		(113.4)
2005-06	5090.70	5,185.16	1,771.16	1,839.86	6861.86*	7025.02*
		(101.9)		(103.88)		(102.4)
2006-07	6,946.77	6386.61	2,383.26	1742.98	9,330.03	8129.59
		(91.94)		(73.13)		(87.13)*

Ach : Achievement (Figures in bracket show percentage achievement)

* Excludes figures of Pvt. Commercial banks except The Bank of Rajasthan Ltd.

Explanatory Note : The performance in terms of percentage during 2006-07 (and even during 2005-06) needs a clarification. The mandated target was to double the disbursement made during the year 2003-04 (Rs.2802.03 Crore) within three years. By that yardstick, the target for 2006-07 would have been to the level of Rs.5604.06 Crores (giving 30 per cent rise every year). However, during 2005-06 and 2006-07, 30 per cent rise was loaded on achievement rather than the target, leading the self regulated target to the level of Rs.9330.03 Crore.

witnessed an annual growth of 40 percent & 16 percent respectively over the previous years.

Broad sector wise total ground level credit flow vis-a-vis the targets fixed for disbursements in the State during last three years is given above :

The tabular analysis under reference reveals that while the Banks in Rajasthan have performed exceedingly well in the implementation of the Farm Credit Package, the performance needs to be further improved in terms of extending fresh

loans to farmers covered under relief measures, expanding credit flow for setting up agri-clinics and agri-business centers, financing for redemption of private debt, etc. During the year 2006-07, fresh loans aggregating to Rs.2.08 crore have been granted to 2251 farmers under relief measures.

Incidentally, it may be mentioned that pursuant to Reserve Bank of India Governor's Annual Policy Statement on April 24, 2007 and in terms of Reserve Bank of India circular dated

Analysis of performance under Farm Credit Package

Sr. No.	Particulars	2005-06	2006-07
1	Share of crop loans and term loans	76 % & 24 % respectively	79 % and 21 % respectively
2	No. of new farmers covered	4.57 lakh	3.57 lakh
3	Loans against indebtedness	539 farmers - Rs.27.20 crore	182 farmers - Rs. 1.07 crore
4	Fresh loans after relief measures	0.89 lakh farmers - Rs.179 crore	2251 farmers - Rs.2.08 crore
5	Agri-clinics / agri-business units	22 - Rs.65 lakh	5 - Rs.14.16 lakh
6	KCC issued [cumulative]	39.68 lakh	43.05 lakh



April 30, 2007 issued by Reserve Bank of India "No Dues Certificate" for small loans upto Rs.50000/- to small and marginal farmers, share croppers, etc has been dispensed with and it can be replaced by acceptance of certificates provided by local administration / panchayati raj institutions for the purpose. In this connection State Bank of India had launched "Krishak Uthaan Yojana" and SBBJ had also formulated a scheme called "Kisan Credit Card for Tenant Farmers" for providing crop loans to tenant farmers, oral lessees and share croppers through formation to Joint Liability Groups. We request SBI to circulate a copy of the scheme on "Krishak Uthaan Yojana" to all Banks/RRBs for their information and necessary action.

Setting up of Credit Counseling Centres on Pilot Basis

The Working Group (Chairman : Shri S.S. Johl) constituted by Reserve Bank of India to suggest the measures for assisting distressed farmers has recommended that the financial and livelihood counselling are important for increasing viability of credit. Further, the Working Group constituted to examine procedures and processes for agricultural loans (Chairman: Shri C.P. Swarnkar) has also recommended that the Banks should actively consider opening of counseling centres. This will make the farmers aware of their rights and responsibilities to a great extent. The Banks should also display as much information as possible for the benefit of farmers. The counselling centres should have the facility of on-line submission of applications, which may be forwarded to the Branches." Therefore, pursuant to the above Annual Policy Statement, Banks have established such centers for 'financial literacy-cum-credit counseling

centre" on a pilot basis.

Implementation of Capital Investment Subsidy Schemes

Capital Investment subsidy schemes introduced by Government of India, play a pivotal role in stepping up investment credit under agriculture and agri-infrastructure sector. The farmers, entrepreneurs, societies, state government agencies are eligible to receive incentive in the form of capital investment subsidy or interest free credit under these schemes. The important schemes being implemented through NABARD are :

- i) Capital Investment Subsidy Schemes for Cold Storage and Onion Storage with a capital subsidy element of 25 per cent (33.33 per cent for SC/ST farmers);
- ii) Capital Investment Subsidy Schemes for Rural Godowns with a subsidy element of 25 per cent (33.33 per cent for SC/ST farmers). However, State Warehousing Agencies have no upper ceiling on amount of subsidy;
- iii) Capital Investment Subsidy Scheme on Agri-marketing Infrastructure with 25 per cent subsidy;
- iv) Venture Capital for Dairy and poultry with 50 per cent interest free venture capital and 50 percent interest subsidy on Bank loan;
- v) Capital Investment Subsidy Scheme for Commercial Production Units of Organic Inputs under "National Project on Organic Farming" with 25 per cent capital investment subsidy;
- and vi) Centrally Sponsored Scheme on Rain Water Harvesting for SC/ST farmers with 50 per cent subsidy.

The banks and the state government agencies may play a key role through creation of mass awareness campaigns so that the investment credit under agriculture, agri-marketing infrastructure and allied activities may be boosted through

these schemes which also have handsome incentives.

Scheme for setting up Agri-clinics and Agri-business Centres (ACABC)

NABARD has been providing updated list of trained agri-prenures from time to time to SLBC as also to all other banks. List has also been provided on CD to certain banks for enabling them to follow up with them for lending. In this context, district level task force has also been formed in almost all the districts for scrutinizing the pending applications as well as for quick disposal of the same. As on date, as per the information furnished by the banks, 35 units have been established with the assistance of Bank finance. Though the scheme is closely monitored both at State and District level, yet there is wide scope for improvement.

Constraints/issues to be addressed:

- a) The RBI/NABARD has issued instructions to all banks for waiver of margin / security in case of ACABC for loans up to 5 lakh, the banks are still insisting for Margin / Security.
- b) During the course of interaction with agri entrepreneurs at various fora, they are always insisting for subsidy . Since the issues relate to Government of India / State Govt., committee may consider the desirability of taking up the issue at the appropriate level .
- c) With a view to strengthening the marketing of inputs / agri - produce, the agri-entrepreneurs need to be given priority in providing licenses for input supply / allocation of appropriate place in the Mandis by the state government

Kisan Credit Card Scheme (KCC)

The Hon'ble Union Finance Minister had announced the KCC Scheme in the year 1998-99 and attached



paramount importance to the implementation of the scheme in view of its innate strength to provide hassle free credit to the farmers. As per GOI instructions all eligible farmers were to be covered under the scheme by 31 March 2004. NABARD also issued policy circular No. NB .214 / PCD -30 /2004-05 dated 09 August 2004 whereby term loans for allied agriculture activities was also to be included in KCC. The increase in disbursements during this period (as detailed below) may be attributed to increased coverage of eligible farmers under KCC and periodic revision in scales of finance making it more realistic. The details of KCC issued by the Banks is given below:

KCCs issued since inception

Agency	Cumulative Position as on	
	March 2006	March 2007
CBs	1,017,971	1182196
DCCBs	2,666,819	2762765
RRBs	283,210	356413
Total	3,968,000	4301374

Study on KCC Implementation

KCC study was conducted by NABARD in five districts (Alwar, Chittorgarh, Jodhpur, Jhalawar, Bharatpur). The major observations of the study are as under :-

- In CCBs/PACS limits are assessed and sanctioned based on Scale of Finance and area cultivated and limited to IMBP. In RRBs/CBs though revolving cash credit is sanctioned, only single drawal and payment was observed.
- Working capital requirement of allied activities and consumption loans are not being provided. However commercial Banks were providing substitutes for such purposes.
- Some banks are taking guarantee/ mortgage even for loans upto

Rs. 50,000/-.

- Banks are charging fees ranging from Rs.25.00 to Rs.275.00 for issuance of KCC.
- Farmers still go to money lenders for their consumption needs etc.
- Due to inadequate SOF borrowers return to money lenders for additional requirements.

Impact of KCC Scheme

Although the scheme was well appreciated by the farmers, yet majority of farmers expressed that the limits sanctioned are not sufficient which ultimately forces them to approach moneylenders. The progressive farmers were aware of the benefits of the Revolving Cash Credit nature of the KCC Scheme and felt that the scheme had freed them from the hassles of documentation. However, very poor and small farmers were ignorant about the benefits of the scheme. The progress of KCC was slow mainly on account of the following reasons: (a)The land holders were found to be employed in jobs and had given land to tenant farmers. The tenant farmers were not able to produce documents/ certificates to avail credit from the banks; (b) Some farmers who were defaulters were denied credit from the Bank; and (c) The limits are being sanctioned on the basis of size of land holdings ignoring consumption needs. However, moneylenders are taking care of farmer’s urgent personal needs for which credit is not provided by the banks.

Thus the farmers were found to be still entangled in the clutches of the moneylenders.

Personal Accidental Insurance Scheme (PAIS) : NABARD has advised vide its letter dated 14.6.2001 to banks for implementation of

personal accident insurance scheme for KCC holders. Scheme envisages to cover all KCC holders against risk of death and disability. Premium is collected by the banks from the KCC holders at the rate of Rs.15 per annum and Rs.45 for three year. Premium is being shared by the banks and KCC holders in the ratio of 2:1 Maximum risk covered in the scheme is upto Rs.50,000.

Implementation of National Agriculture Insurance Scheme (NAIS)

All the Banks in the state are implementing NAIS with effect from Kharif 2003. During the course of discussions with farmers and bankers, the following issues emerged.

- a) Farmers were of the view that the unit of assessment of crop loss should be village and not the Tehsil as prevailing;
- b) Farmers were of the view that claims under NAIS should be settled speedily as there is inordinate delay in the settlement of claims;
- c) Farmers were against the compulsory nature of NAIS. They have stated that inspite of the crop losses due to natural calamities their claims could not be settled because Tehsil was considered as the unit for assessment of crop loss instead of village or individual level;
- and d) It has been observed that bankers are interested in covering the non loanee farmers under KCC also.

Study on implementation of the Farm Credit Package of Govt. of India in Sikar district

In order to assess implementation of farm credit package announced by our Honourable Finance Minister on 18 June, 2004 a study was conducted by NABARD in Sikar district. The major observations of the study are as under :



- Agriculture credit in the district during 2004-05 has shown an increase of 74 per cent over 2003-04.

- Crop loan increased by 73 per cent and term loan increased by 78 per cent during this period.

- It was observed that increased credit flow was mainly on account of deepening of credit and not because of widening of Institutional Credit Portfolio.

- For enhanced size of loan, revision of scale of finance and unit cost and new credit products like KCC, etc. have positively contributed for this change.

- Ground level verification with the new loanees financed during 2004-05 indicated that only 40-50 per cent of them are new to the banking sector. Others are either migrated from other banking agencies or the borrowers who had some banking relation with the same bank.

- Rescheduling of loan was implemented by majority of the banks for farmers under distress but fresh loan was issued to very few farmers.

- Financing of Agri-clinic and Agri-business centres was not observed in the branches under study.

- SHGs/farmers club, joint liability groups, tenant farmer groups were not prominent in the study area.

Issues for focussed attention

• Apparently there has been a sudden fall in the share of investment credit during the year, this needs to be given greater focus too.

• New farmers being financed under the programme need to be the 'fresh loanees', brought in the fold of the banking system for the first time, and not fresh loans to rescheduled loanee farmers.

• There has been a mismatch between the number of loan accounts 'Restructured' and the 'fresh loans' issued to such restructured accounts. In case of farmers in 'distress', only about 25 per cent of the loan accounts restructured were provided fresh loans while the purpose of 'debt-relief' was to make all such farmers during the current year eligible for fresh loans. This area, therefore, need to be given special attention too.

• Although financing Agri-clinics/ Agri-Business Centres has shown progress, it is felt that there is a need to bring in greater flexibility into the scheme without compromising on the basic tenets of the Scheme, such as encouraging financing of joint accounts. All borrowers (A/c holders) need not be qualified agricultural graduates. Some of the groups can also be those with sufficient exposure and experience and working knowledge in the field of agriculture.

• The special SLBC Meeting should also discuss and decide on the targets of each Commercial Banks including Private Sector Banks, Co-operative Banks and RRBs in the state and the same to be accepted by their representatives.

• As per the directive of the Ministry of Finance, Government of India, quarter wise target for dispensation of agriculture credit, financing new farmers and issuance of KCCs should also set and adhered to, keeping in view the cropping pattern and seasonal agriculture operations.

Conclusion

The performance needs to be further improved in terms of extending fresh loans to farmers covered under relief measures, expanding credit flow for setting up agri-clinics and agri-business centers, financing for redemption of private debt, etc.

Further, it has been observed that cards are issued to many farmers but all the card holders are not being sanctioned credit limit under KCC. Number of new farmers are not being reported correctly by banks. Conversion from loan system to KCC is also reported as new farmers. Cooperatives are not covering all KCC holders under Personal Accident Insurance Scheme (PAIS) and farmers are not aware of benefits of PAIS. Share of term loans in total agriculture credit has declined from 23 per cent to 17 per cent during 2005-06 as compared to the previous year and in order to ensure adequate capital formation in the State, the Banks need to encourage financing under investment credit.

In order to give boost to investment credit, the Banks may encourage financing under various schemes launched by the Agriculture Ministry for enhancing credit flow to agriculture. There are bankable schemes with NABARD as the nodal agency for better implementation. Progress in respect of some of these schemes like Organic Farming, rural Godowns, Cold Storages, Onion Storages has not been satisfactory. Banks may also accord priority to two important programmes announced by Govt. of India, viz. National Horticulture Mission & Agriculture Marketing Infrastructure and ensure adequate coverage of farmers by formal credit agencies.

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FDAs - Need for review and enhance their functioning

Ashish Deepankar and G.S. Yadav
Regional Centre - NAEB, AFC, New Delhi

Forest Development Agencies (FDAs) formed under National Afforestation Programme (NAP) Scheme is an effort of the government to enhance the process of decentralized forest management through people's participation. Analysis of national level data/information generated at the National Afforestation and Eco development Board (NAEB), Ministry of Environment and Forests, indicates that FDAs should continue to function in future also but they need to enhance their functioning status.

Since 2004-05, the NAEB had been entrusting its Regional Centre, Agricultural Finance Corporation Ltd., New Delhi to collate, document and comprehensively review and analyze the primary information generated periodically or sporadically by MoEF related to social, managerial, technical, and financial aspects of the NAP.

On social and managerial aspects, the Regional Centre has worked out an overall functioning index of FDAs (state-wise) considering six parameters including meetings held by JFMCs, level of people's participation index, beneficiary index, record management and financial checks, target achievement, and use of improved/new technology. Correlation of the functioning index was then established with labour days generated, population, project beneficiaries and age of FDAs. One of the most important findings of the statistical analysis of data had been a high degree of correlation between overall functioning and age of an FDA. This indicates that the functioning of an FDA gets improved as it becomes older.

Similarly, on technical and financial aspects, a 'ratio table' has been worked out to examine the working of FDAs running in different states. For this, two variables named, ratio 1 and ratio 2 were created. Means of ratio 1 and ratio 2 indicated states including Kerala and Maharashtra have shown greater differences of (+) 0.30 and (-) 0.27 respectively between both the ratios. Gujarat state has also shown difference of 0.12 whereas Uttar Pradesh state has not shown any difference between the two ratios.

Full document of the studies is available with the Regional Centre – NAEB, AFC, New Delhi and could be provided on request.

Background

Afforestation works in the country were meager upto 1980. The total area afforested from 1950 to 1980 was only 3.5 million ha., giving an average of 0.11 million ha. per year. In 1980, the Government of India announced the revised 20 Point Programme in which "Afforestation – Tree Planting" was incorporated which resulted in focusing attention

of the State Governments for setting a higher priority for afforestation. The Government of India had also stepped up allocation under forestry projects in Sixth Plan and also a number of Foreign Aided Projects started in various States under the umbrella of National Social Forestry Project (NSFP) and the effort continued upto 1989-90. Moreover, the works under NSFP were not under Joint Forest Management (JFM) and did not succeed to the desired extent. The JFM concept was formally incorporated vide Government of India resolution dated June 1, 1990.

Emergence of the National Afforestation Programme (NAP)

During 2000-01, review of the operational and functional profiles of Centrally Sponsored Schemes on afforestation and eco development by the Ministry of Environment and Forests (MOEF) proposed a consensual framework for operating one of its on-going schemes, namely, Integrated Afforestation and Eco-development (IAE) on pilot basis through decentralized participatory mode of Forest Development Agency (FDA). The implementation of FDA



scheme was carried out in the last two years of the Ninth Plan under the Samanvit Gram Vanikaran Samridhhi Yojana (SGVSY). Later, four schemes of the NAEB, MOEF which provides 100 percent central assistance to the states, were merged into the SGVSY scheme in the Ninth Five Year Plan which was renamed as National Afforestation Programme (NAP) Scheme under the Tenth Plan. The States implements the NAP scheme involving two-tier set up namely the Forest Development Agencies (FDAs) and Joint Forest Management Committees (JFMCs).

Data/Information generated at MoEF level on NAP

At the MoEF level lots of primary information have been generated periodically or sporadically on different aspects of decentralization of forest management through the NAP. Majority of the information/data generated included through Quarterly/ Annual Progress Reports (QPRs/ APRs) in forms 1 to 5 of FDAs, Monitoring & Evaluation (M&E) reports generated at FDA level and sent to NAEB, reports of NAEB's independent consultants and evaluations carried out by the Forest Survey of India (FSI), tour reports of officers, special studies, etc. which need to be collated, reviewed and analysed so as to provide inputs for future planning. Aspects considered included social, managerial, financial and technical.

National Scenario

Based on geographic locations, states have been divided into regions whose distribution included Northern Region - Jammu & Kashmir, Himachal Pradesh, Punjab, Haryana, Uttaranchal, and Uttar Pradesh; Central Region - Madhya Pradesh and Chhattisgarh; Eastern Region - Bihar,

Jharkhand, Orissa and West Bengal; North-Eastern Region - Arunachal Pradesh, Assam, Manipur, Mizoram, Tripura, Meghalaya, Nagaland and Sikkim; Southern Region- Andhra Pradesh, Karnataka, Kerala and Tamil Nadu; Western Region - Goa, Gujarat, Maharashtra and Rajasthan states.

Social and Managerial Aspects

Till 2004-05, out of total 28 States where NAP scheme is operational, Forms 1 to 5 of only 17 (60.71 percent) states were available in the NAEB/MoEF. Similarly, APRs which could be made available were of 286 (47.90 percent) FDAs.

JFMCs meetings are one of the most premier steps to ensure people's participation. National average of meetings per JFMC per year comes out to 3. States where average meetings held per JFMC is below 3 included Bihar, Jharkhand, West Bengal, Sikkim, Assam, Meghalaya, Himachal Pradesh, Punjab, Rajasthan, Tripura and Gujarat. In Northern Region, meetings reported in Haryana (7 per JFMC) and Uttar Pradesh (5 per JFMC) appeared to be on the higher side and impractical.

A comparative state of overall situation of FDAs with reference to level of people's participation in planning and implementation is given in Table - 1.

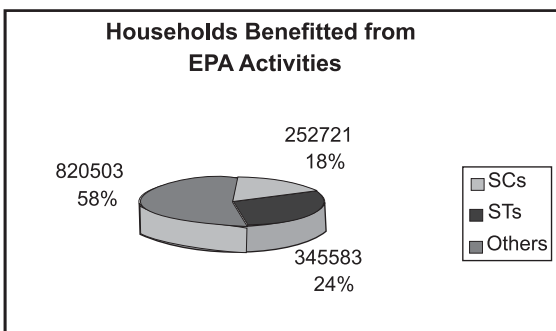
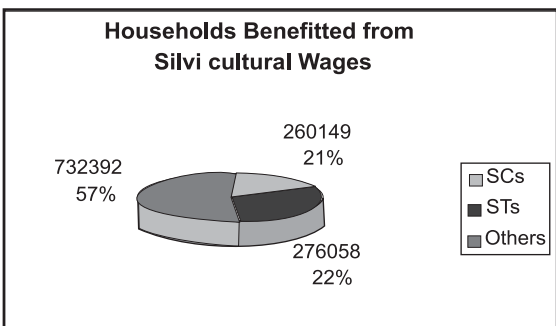
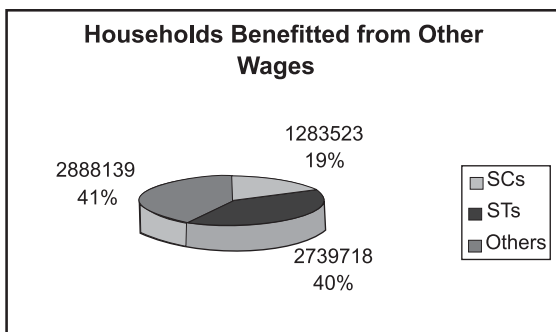
Entry Point Activities (EPAs), undertaken for the small and quicker

benefits of the local people, mainly include creation of community assets. Overall, approach roads/ 'Kharanja' is the EPA adopted mostly (16.12 percent) under FDA projects followed by 12.48 percent construction of school boundary/rooms, 10.27 percent renovation of ponds and 10.01 percent construction/repair of wells. Some of the FDAs have even distributed pressure cookers/energy saving devices, supplied plants of economic importance, utensils for community functions, etc. under EPAs. In 5.46 percent cases, repair of religious structures have been done under EPAs, particularly in Northern and Southern India. A few evaluation reports have mentioned that communities select these EPAs because they opined that for such works, the government, normally, does not provide funds. But, under EPA they were free to choose any activity. Thus, they use this opportunity for the purpose. Since most of the EPAs executed are labour oriented, these have been effective in generating 1.16 million wages of which 0.25 million (21.55 percent) amongst SCs and 0.34 million (29.31 percent) to STs.

Meetings (41.42 percent) followed by workshops/seminars (17.30 percent) were the main medium of awareness generation amongst people about different project related matters by the FDAs. Media, wall paintings,

Table - 1

Stage	Total FDAs	Level of people's participation (No. of FDAs)					
		Poor	Avg.	Good	Very Good	Out-standing	No response
Planning	286	3	28	145	64	20	24
Percentage	100.00	1.05	9.79	50.70	22.38	6.99	8.39
Implementation	286	1	8	131	100	22	22
Percentage	100.00	0.35	2.80	45.80	34.97	7.69	7.69



pamphlets and sign-boards were not used much, which also could have been effective and transparent medium.

There was more or less even distribution of households benefitted from EPA and silvi-cultural wages amongst SCs and STs with the trend slight favoring STs. Households benefitted from EPA, silvi-cultural and other wages are given below:

Out of total 380 responses received from all FDAs, 249 (65.53 percent) have indicated social fencing as the

protection mechanism adopted followed by 49 (12.89 percent) CPT, 37 (9.74 percent) paid watch and ward, 15 (3.95 percent) barbed wire fencing. Other measures adopted include stone wall fencing, keeping fire watcher, and live hedge.

In 286 FDAs, a total of 1652 trainings (6 trainings per FDA) have been organized in which 19333 project staff (12 per training) have been trained. Similarly, for JFMCs and other community members, a total of 3456 trainings (12 trainings per FDA) have been organized in which 76274 people (22 per training) were trained. Organizations involved in trainings mostly (97.90 percent) include State Forest Departments themselves and in some of the FDAs (30.42 percent), local NGOs were also involved in

conducting trainings. Data generated at MoEF/NAEB does not indicate effectiveness of the trainings imparted and to what extent they have been able to develop knowledge and aptitude of the functionaries and put them into actual practices.

Overall, functioning index of Uttar Pradesh, Mizoram, Nagaland, Orissa, Madhya Pradesh, Karnataka, Tripura and Andhra Pradesh states is higher than the national average. Whereas Assam, Gujarat, Kerala, Maharashtra, Meghalaya, Sikkim and Tamil Nadu states are on the lower side, thereby

indicating that they need to improve their performance.

Major finding of the Correlation Coefficient between different parameters indicated that the functioning of FDA gets improved as it grows older.

Technical and Financial Aspects

Regionwise average physical targets per FDA varies, the national average being 1141 ha. per FDA have been derived from 16 FDAs from Form 1 to 5. Average physical target was highest 1455 ha. per FDA of Central region followed by 1452 ha. per FDA of Western region. Lowest average was 934 ha. per FDA in Northern and Southern regions both.

NAP had prescribed 7 different plantation models under FDA projects including Aided Natural Regeneration (ANR), Artificial Regeneration (AR), Pasture Development/ Silvi-pasture (PD), Bamboo Plantation (BP), Cane Plantation (CP), Mixed Plantations (MP) of trees having MFP & medicinal value and Regeneration of perennial herbs/shrubs of medicinal value. Physical targets of the FDAs differs from model-to-model and region to region. Out of total 4,30,150 ha., maximum 1,68,772 ha. (39.24 percent) area have been targeted under ANR, followed by 1,32,571 ha. (30.82 percent) under AR, 40,642 ha. (9.45 percent) under mixed plantations and 37,360 ha. (8.69 percent) under Bamboo plantations model. Only 34,411 ha. (8.00 percent) have been taken under PD model. Meager areas have been targeted under Cane Plantations (CP) and Regeneration of Herbs/Shrubs of medicinal value models. A statement of consolidated physical targets vis-a-vis achievements of states of different regions is given in Table 3.

Out of total 294 responses received



State wise overall functioning index of FDAs

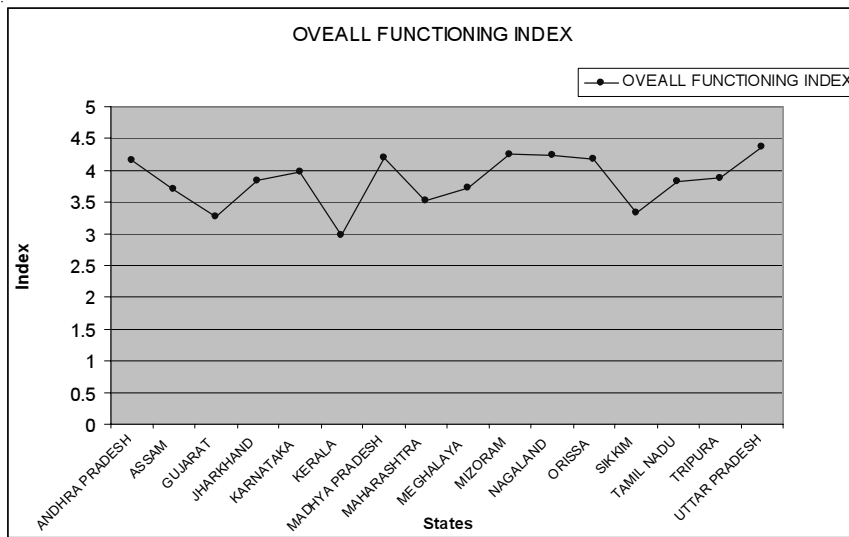


Table 2

	Labour days generated	Population	Project Beneficiaries	Age	Functioning Index	Area
Labour days generated	1.0000	0.0100	0.0869	0.4430	N/A	0.1350
Population		1.0000	0.1270	N/A	N/A	N/A
Project Ben			1.0000	0.0800	N/A	-0.0000
Age				1.0000	0.4970	0.6760
Functioning Index					1.0000	0.2410
Area						1.0000

Table 3

(in ha)

Region	Physical Targets	Achievements	% Achievement
Central	43,651	36,527	83.68
Eastern	44,117	38,935	88.25
North-Eastern	96,022	81,822	85.21
Northern	75,616	59,236	78.33
Southern	95,244	77,790	81.67
Western	75,500	49,657	65.77

{Source: QPRs in Forms (i) to (v)}

from total 286 FDAs on use of improved/new nursery techniques by the FDAs, 100 (34.01 percent) FDAs have indicated that they have raised

improved quality seedlings, 45 (15.31 percent) limited use of bio-fertilizers & pesticides, 32 (10.88 percent) vermi-compost and 25 (8.50 percent) use of traditional technology at nursery stage. Rajasthan and Nagaland states have not responded on this aspect.

Out of 237 responses received from 286 FDAs on use of new/improved technologies during pre-planting and planting stages, most FDAs (43.04 percent) have responded differently. Where as 30 (12.66 percent) have indicated bio-fertiliser/compost mixed with soils, 20 (8.44 percent) pruning of naturally growing plants, 15 (6.33 percent) use of 'Auger Method' in breaking kankar pan in usar soils and 13 (5.49 percent) each responding use of insecticides and replenishment of deficient/saline soils and soil testing of sites. Three states including Jharkhand, Nagaland, and Rajasthan have not responded on this aspect.

Survival percentage assessed by FSI, Dehradun indicated that Eastern Region states were performing better than others since in all cases their survival were greater than 92%. Western region states viz., Gujarat and Maharashtra, however, have indicated higher variations in survival percentage of FDAs that ranges from 73.13 percent to 90.59 percent in Gujarat and 44.69 percent to 70.27 percent in Maharashtra states. Rajasthan state had also shown good performance, thereby indicating survival of 93.53 percent. Least variation is observed in Mizoram state where survival rate of plantation varies from 87.88 percent to 88.83 percent. Overall, survival percentage wise performances of all the regions have been quite satisfactory thereby indicating that the implementing functionaries have given proper



attention to this aspect of the project. Out of total Rs.53,194.33 Lakh released upto 2004-05, an amount of Rs.44,088.48 Lakh (82.88 percent) could be utilized by the FDAs till March, 2005. Utilization of funds released against components other than plantations indicate maximum (88.88 percent) utilized funds against SMC works, followed by 81.12 percent against EPAs, 78.39 percent against awareness generation, 78.30 percent against fencing and 77.56 percent against micro-planning. M&E funds have been utilized to the extent of 59.35 percent only.

In terms of financial checks, while most of the FDAs (91.73 percent) in different regions of the country have their bank accounts, 87.10 percent have bank pass books and verified balances whereas utilization, non-embezzlement and non-diversion certificates submitted by 82.00 percent, 81.51 percent and 81.27 percent FDAs, respectively. States, which need to improve their performances include Assam, Uttaranchal and Kerala, since they have been lagging behind other states on this aspect. While accounts of most of the FDAs (51.17 percent) were found audited for 2003-04, only fewer got it done for 2002-03 and 2004-05 whose proportion was 1.56 percent and 5.45 percent, respectively. Only accounts of 32.14 percent FDAs in U.P. were audited for 2004-05. Number of FDAs (41.82 percent) did not get their accounts audited till 31st March, 2005. States to pay more attention on this aspect include Jharkhand, Assam, Meghalaya, Nagaland and Kerala.

Recommendations

i) All FDAs and states must ensure that they send data pertaining to APRs and Form i) to v) filled in properly

and in time. To be able to do this job appropriately, guidance should invariably be provided to the staff as to how documentation is done.

ii) States, where average meetings held per JFMC is below 3, would need attention of the project authorities. These included Bihar, Jharkhand, West Bengal, Sikkim, Assam, Meghalaya, Himachal Pradesh, Punjab, Rajasthan, Tripura and Gujarat.

iii) In awareness campaigns, electronic (audio-visual) coverage could have lasting and faster impact on the community. These should be practiced vigorously in order to involve people's all round participation effectively.

iv) There exists a great variation from State to State in respect of staff as well as community trainings. This anomaly needs to be eliminated through appropriate and intensive training for both.

v) Findings of the M&E carried out by FDAs should be included in the APRs which in most of the cases are not included. This is an important omission which must be rectified for better use of monitoring and evaluation outcomes.

vi) Most of the FDAs have planned for ANR, AR and Mixed plantation models. Only meager areas have been taken up under Bamboo, Pasture Development, Cane Plantations and Regeneration of Herbs/Shrubs of medicinal value plantation models. These could be suitably increased in future FDA projects.

vii) Out of the six regions, five regions viz., Central, Eastern, North-Eastern; Northern and Southern have made very good strides in achieving physical targets of plantations. Western region's achievement, on the

other hand, is slightly on the lower side and requires specific attention to raise subsequent plantation activities adequately.

viii) Eastern, Northern and Western regions states are, to some extent, lagging behind in respect of use of improved/new technology at nursery stage and pre-planting and planting stages for which adequate extension activities have to be undertaken by the project authorities urgently.

ix) Survival percentagewise performances of all the regions have been quite satisfactory thereby indicating that the implementing functionaries have given proper attention to this aspect of the project. FDAs must ensure that the wonderful beginning they have made in saving the plantations at the initial project stages, should be maintained in future also.

x) Regions with relatively lower performances (than other regions) on utilizing funds released to them are Southern, Central and Western regions. States, in particular, need attention of the project authorities and speed up their performances include Jammu and Kashmir, Punjab, Kerala and Goa.

xi) In terms of financial checks, states that need to improve their performances include Assam, Uttaranchal and Kerala, since they have been lagging behind other states on this aspect.

xii) States that need to pay more attention in getting their FDA accounts audited in time include Jharkhand, Assam, Meghalaya, Nagaland, and Kerala.

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Experts warn on future availability of Rice

It is the staple food of half of humanity but only a handful of countries have large rice surpluses, leaving even some of the biggest producers scrambling to grow enough to feed their own people. Land endowment determines which countries have enough of the cereal, say the world's foremost rice experts.

Thailand, India, Vietnam, Myanmar, Cambodia and Bangladesh are all blessed with broad riverine deltas and plains with huge tracts suitable for rice farming, and allot more than half of their arable land to it, said International Rice Research Institute economist David Dawe.

Rice importers by contrast are island or peninsular nations with more varied landscapes favouring maize, palm oil or coconut. Rice yields in the Philippines are nearly double those of Thailand, the world's top exporter, yet as in Indonesia "there is just not enough land," said IRRI president Robert Zeigler, who spoke to AFP in a joint interview with Dawe. The two countries combined have nearly 300 million mouths to feed and are among the most vulnerable consumers of the grain as inflation-adjusted rice prices have recently spiked close to historical highs.

Just 30 million to 35 million ones, or seven per cent of the world's annual rice harvest, is traded in the world market, and because the volumes are so thin they are subject to price shocks. China is the world's largest producer and consumer and also has the highest yields, but is not a key player in the export market, said Zeigler, adding that China guards its rice reserve levels as a "state secret."

Source: Economic Times, 27 March 2008



भारत के आर्थिक विकास का आधार : कृषि व्यवसाय

डा. एस. एन. झा

राम नरेश यादव

कृषि भारतीय अर्थव्यवस्था की जीवन रेखा है तथा आगे भी रहेगी। भारत की आर्थिक सुरक्षा मुख्य रूप से कृषि तथा इससे संबंधित क्षेत्रों पर निर्भर है। राष्ट्रपिता महात्मा गांधी के अनुसार, भारत गावों में बसता है तथा इनके जीविकोपार्जन का आधार कृषि है तथा कृषि ग्रामीण भारत के विकास का आधार है। कृषि आज सबसे बड़े निजी उद्यम (१० करोड़ से अधिक फार्म होल्डिंग) के रूप में उभर कर सामने आया है। ग्रामीण क्षेत्रों में अनुमानतः आठ में से सात व्यक्ति कृषि तथा उससे संबंधित कार्यों में लगा हुआ है। कृषि क्षेत्र कुल सकल घरेलू उत्पादन में २२ प्रतिशत तथा कुल राष्ट्रीय निर्यात में लगभग १३ प्रतिशत का योगदान कर रहा है। अतः कृषि को भारतीय अर्थव्यवस्था की 'रीढ़' कहा जाय तो कोई अतिशयोक्ति नहीं होगी। कृषि एक सामाजिक क्षेत्र भी है जहां गैर - व्यापारिक क्रियाएं, जैसे - खाद्यान्न तथा पोषण सुरक्षा, रोजगार तथा आय सृजन, गरीबी दूर करना, महिला सशक्तिकरण, जलवायु तथा पर्यावरण सुरक्षा हेतु एक महत्वपूर्ण भूमिका निभाते हैं। स्वतन्त्र भारत की सबसे बड़ी उपलब्धि है हरित क्रान्ति। जिसकी सफलता ने हमें २१ वीं शताब्दी के दरवाजे पर पहुंचा दिया है। कृषि योग्य भूमि की दृष्टि से हमारा देश विश्व का तीसरा बड़ा देश है, लेकिन जनसंख्या तथा कृषि योग्य भूमि की दृष्टि से यहाँ कृषि के संसाधन अपर्याप्त हैं। वर्तमान में भारत की जनसंख्या विश्व जनसंख्या का १६ प्रतिशत है तथा विश्व के खेतीयोग्य भूमि के औसत ११ प्रतिशत की तुलना में भारत की खेती योग्य भूमि ५१ प्रतिशत है। लेकिन जल संसाधन सिर्फ ४.२ प्रतिशत है।

हमारे देश में एक प्राचीन एवं प्रसिद्ध लोकोक्ति रही है - उत्तम खेती, मध्यम बान। अधम चाकरी, भीख निदान। अर्थात् अर्थोपार्जन की दृष्टि से कृषि को उत्तम माना गया है, वाणिज्य तथा व्यापार को मध्यम, नौकरी को निकृष्ट तथा इन तीनों के न होने पर अन्ततः जो कार्य बचता है वह भिक्षावृत्ति है। हाल के वर्षों में कृषि व्यवसाय के संबंध में आकर्षण बढ़ा है। आज कृषि व्यवसाय, शिक्षा तथा शोध का विषय बन गया है। बहुत से लेखकों का मत है, आज के व्यावसायिक युग में कृषि सबसे अधिक पैचिदा तथा अद्वितीय व्यवसाय है। कृषि व्यवसाय उन आर्थिक क्रियाओं की एक लम्बी श्रृंखला है जिसमें कृषि उत्पादन, कृषि संसाधन (Input Supply), कृषि प्रसंस्करण, कृषि विपणन तथा कृषि व्यापार (आयात/निर्यात) से संबंधित क्रियाएं शामिल हैं।

इस प्रकार ग्रामीण क्षेत्रों में अधिक रोजगार के अवसरों तथा फसलों के वाणिज्यिकरण एवं उनमें मूल्य वृद्धि के दृष्टि से कृषि व्यवसाय महत्वपूर्ण है तथा इससे भारतीय अर्थव्यवस्था पर धनात्मक प्रभाव पड़ेगा।

कृषि व्यवसाय के विभिन्न पहलू

भारत में अधिकांशतः उद्योग धन्धे कृषि पर आधारित हैं। कृषि अन्य आर्थिक क्रियाओं का आधार है। कृषि व्यवसाय में कृषि से संबंधित आर्थिक क्रियाओं की एक लम्बी श्रृंखला शामिल है। कृषि व्यवसाय के पारम्परिक दृष्टिकोण के अनुसार इसमें खेत तथा खेत से इतर लेकिन खेती से ही संबंधित क्रियाएं शामिल की जाती हैं, जैसे बीज, उत्पादन के साधन तथा प्रसंस्करण। लेकिन आधुनिक कृषि व्यवसाय का दृष्टिकोण इस बदलती हुई परिस्थितियों के अनुसार है।

इसमें कृषि व्यवसाय को निम्नलिखित अंतर्संबंधित क्रियाओं की एक श्रृंखला के रूप में दृष्टिगत किया जा सकता है -

साधनों के पूर्तिकर्ता - किसी भी व्यवसाय की सफलता उसके साधनों की पर्याप्तता तथा गुणवत्तापरक पूर्ति पर निर्भर करती है। कृषि क्षेत्र में साधनों की गुणवत्तापरक पूर्ति का महत्वपूर्ण भूमिका है। भारत में हरित क्रांति उन्नत किस्म के संकर बीजों तथा रसायनिक खादों द्वारा ही संभव हो पाया है। कृषि के इन विभिन्न आदायों (Input) का अपना अर्थशास्त्र है तथा ये अलग व्यवसाय के रूप में स्थापित हुए हैं। इन साधनों के पूर्तिकर्ता अपने व्यवसाय की सफलता कृषि को मानते हैं तथा कृषि की सफलता इन साधनों पर निर्भर है। कृषि के ये साधन पूर्तिकर्ताओं को रोजगार प्रदान कर उनकी आय का सृजन करते हैं।

उत्पादक - कृषि व्यवसाय का दूसरा महत्वपूर्ण क्षेत्र है कृषि उत्पाद तथा उत्पादक किसान जो उत्पादित करता है उससे वह अपनी आजीविका ही नहीं बल्कि कृषि आधारित उद्योगों या बाजार में आपूर्ति करता है तथा बदले में धन कमाता है। कृषि आज स्वरोजगार का सबसे बड़ा साधन है। किसान बाजार तथा उद्योग की आवश्यकताओं तथा माँग के अनुसार उत्पादन करता है।

प्रसंस्करण - विभिन्न प्रकार के उत्पाद बनाने वाली प्रसंस्करण इकाइयाँ तथा उद्योग कृषि उपज को कच्चे माल के रूप में उपयोग करते हैं। कृषि उत्पादन का इन इकाइयों पर सीधा प्रभाव पड़ता है। चीनी मिलें, मसाला पिसने वाली इकाइयों, तेल मिल, काटन मिल इत्यादि कृषि पर आधारित उद्योग हैं तथा इनसे लाखों



लोगों को रोजगार प्राप्त होता है। बहुत से किसान ऐसे होते हैं जिनका इन इकाइयों से सीधा सम्पर्क रहता है तथा ये उनकी माँग के अनुसार फसलों को उगाते हैं।

खुदरा विक्रेता - एक किसान द्वारा स्वयं अपने उपज को उपभोक्ताओं को बेचना संभव नहीं है। ऐसे में खुदरा विक्रेता उत्पादक और उपभोक्ता के बीच एक कड़ी का कार्य करता है। आज लाखों लोगों को फुटकर विक्रेता के रूप में रोजगार प्राप्त है। ये किसानों से उनकी उपज को खरीदते हैं तथा उसे उपभोक्ताओं एवं प्रसंस्करण इकाइयों को बेचते हैं। ये किसानों को अग्रिम भुगतान के रूप में धन उपलब्ध कराके उनकी आर्थिक मदद भी करते हैं।

उपभोक्ता - कृषि या कोई भी व्यवसाय हो उपभोक्ता उसका एक अहम पहलू होता है। उपभोक्ता उत्पादन को प्रोत्साहित तथा हतोत्साहित करता है। उपभोक्ता की कुछ आर्थिक तथा सांस्कृतिक सीमाएं होती हैं। ये नये उपज/उत्पाद की स्वीकृति या अस्वीकृति द्वारा उसकी माँग घटाने या बढ़ाने का सूचक होता है। किसान तथा प्रसंस्करण इकाइयों को चाहिए कि वह उपभोक्ताओं की इच्छाओं तथा आवश्यकताओं को ध्यान में रखकर फसलों का उत्पादन करें।

भारतीय परिक्षेत्र में कृषि व्यवसाय

भारत कृषि प्रधान देश है तथा यहाँ की दो तिहाई जनसंख्या गावों में रहती है एवं कृषि पर निर्भर है। आज कृषि के विस्तार तथा विकास के लिए सरकार ने गावों की ओर रुख किया है। हमारे देश में खाद्यान्न उत्पादन बढ़ा है लेकिन तीव्र जनसंख्या वृद्धि की दृष्टि से यह उपयुक्त नहीं है। अधिकांश ग्रामीण भारत में आज भी पारंपरिक कृषि प्रणालियाँ अपनायी जाती हैं जिसमें श्रम की उत्पादकता कम है। सरकार द्वारा सूदूर गावों तक कृषि की नयी तकनीकी पहुँचाने में अग्रसर है। संकर बीजों, सिंचाई के साधनों, बिजली इत्यादि पर सरकार द्वारा भारी मात्रा में धन खर्च किये जा रहे हैं। भारत के आर्थिक विकास के

लिए कृषि सबसे महत्वपूर्ण क्षेत्र है।

कृषि उत्पादन - भारत में कृषि कार्य आज भी अधिकांशतः प्राकृतिक साधनों पर निर्भर है। कृषि उपज कभी सूखा, कभी बाढ़, कभी चक्रवात इत्यादि से प्रभावित होती रही है। वर्ष २००४-०५ में अक्टूबर महीने में मानसून के बाद वर्षा होने के परिणाम स्वरूप मौसम ठंडा होने एवं जमीन में नमी आ जाने से रबी मौसम के फसलों की बुआई समय से हुई जिसके परिणाम स्वरूप रबी उत्पादन जो वर्ष २००४-०५ में ९५.१ मिलियन टन था वह ३.६ मिलियन टन बढ़कर वर्ष २००५-०६ में ९८.७ मिलियन टन हो गया। वर्ष २००६-०७ के दौरान इसे १०२.० मिलियन टन तक पहुँचने का अनुमान लगाया गया है। खरीफ की फसलों का उत्पादन वर्ष २००४-०५ में १०३.३ मिलियन टन था जो वर्ष २००३-०४ की तुलना में १३.७ मिलियन टन कम है। वर्ष २००५-०६ में चावल की अच्छी पैदावार के कारण खरीफ का कुल उत्पादन वर्ष २००४-०५ की तुलना में ६.६ मिलियन टन बढ़कर १०९.९ मिलियन टन (सारणी - १) हो गया तथा इसके वर्ष २००६-०७ में १०७.२ मिलियन टन होने का अनुमान लगाया गया है जो पिछले वर्ष की तुलना में २.७ मिलियन

टन कम है। ऐसा भारत के अधिकांश हिस्सों में कम या अधिक वर्षा के कारण है। कुल खाद्यान्न उत्पादन जो वर्ष २००५-०६ में २०८.६ मिलियन टन था उसका वर्ष २००६-०७ में बढ़कर २०९.२ होने का अनुमान लगाया गया है।

वाणिज्यिक फसलों के उत्पादन को देखा जाय तो गन्ने का उत्पादन जो वर्ष २००५-०६ में २७० मिलियन टन था, वर्ष २००६-०७ में बढ़कर ३१५.५ मिलियन टन (सारणी-२) पहुँचने का अनुमान लगाया गया है जो पिछले वर्ष की तुलना में १६.८ प्रतिशत अधिक है। काटन का उत्पादन जो वर्ष २००४-०५ में १६.४ मिलियन टन था, बढ़कर वर्ष २००५-०६ में १८.५ मिलियन टन हो गया तथा इसके वर्ष २००६-०७ के दौरान बढ़कर २१.० मिलियन टन होने का अनुमान लगाया गया है। जो पिछले साल की अपेक्षा १३.५ प्रतिशत ज्यादा है। जूट का उत्पादन पिछले ५ वर्षों से घटते हुए क्रम में है। लेकिन वर्ष २००६-०७ के दौरान इसमें कुछ सुधार की आशा के परिणाम स्वरूप इसके ११.४ मिलियन टन तक पहुँचने का अनुमान है। तिलहन के उत्पादन का अनुमान वर्ष २००५-०६ के दौरान २३.६ मिलियन टन लगाया गया

सारणी - १ : खाद्यान्न उत्पादन

(मिलियन टन)

फसल/वर्ष	2001&02	2002&03	2003&04	2004&05	2005&06	2006&07*
चावल	93.3	71.8	88.5	83.1	91.8	90.0
गेहूँ	72.8	65.8	72.2	68.6	69.4	72.5
मोटे अनाज	33.4	26.1	37.6	33.5	34.1	32.0
दलहन	13.4	11.1	14.9	13.1	13.4	14.5
1) खाद्यान्न						
2) खारीफ	112.1	87.2	117.0	103.3	109.9	107.2
रबी	100.8	87.6	96.2	95.1	98.7	102.0
कुल	212.9	174.8	213.2	198.4	208.6	209.2

*अनुमानित

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है जो पिछले साल की अपेक्षा १५.७ प्रतिशत कम है।

पशुधन, पोल्ट्री, डेयरी तथा फिशरी

सकल घरेलू उत्पादन में कृषि तथा संबंधित क्षेत्र के कुल योगदान में २७ प्रतिशत पशुधन का है। यह उन ग्रामीण क्षेत्रों में रोजगार तथा व्यवसाय का आधार है जहाँ अपेक्षाकृत कम वर्षा होती है तथा सिंचाई के साधनों की कमी है। यह क्षेत्र इससे संबंधित उद्योगों के विकास तथा उन उद्योगों में लगे लोगों के आजीविका का भी मुख्य स्रोत है। वर्ष २००५-०६ के दौरान पशुधन क्षेत्र द्वारा ९७.१ मिलियन टन (सारणी-३) दूध, ४६.२ बिलियन अण्डे, ४४.९ मिलियन किग्रा ऊन तथा लगभग २.३१ मिलियन टन माँस का उत्पादन संगठित क्षेत्रों में हुआ। अखिल भारतीय पशुधन सूचकांक के रिपोर्ट, जो जुलाई २००६ में जारी हुआ, के अनुसार भारत में ब्राजील के बाद सबसे ज्यादा पशुधन है। भैसों की संख्या पूरे विश्व की संख्या का ५६ प्रतिशत है तथा १४ प्रतिशत गाय एवं बछड़े हैं। भैसों के मामले में पूरे विश्व में पहला, गाय दूसरा, बकरी दूसरा तथा भेड़ के मामले में भारत को तीसरा स्थान प्राप्त है। दुग्ध उत्पादन में भारत का पूरे विश्व में पहला स्थान है। दूध का उत्पादन जो वर्ष १९५०-५१ में १७ मिलियन टन था वह बढ़ कर वर्ष २००५-०६ (सारणी-३) में ९७.१ मिलियन टन हो गया तथा वर्ष २००६-०७ में इसके बढ़कर १०० मिलियन टन होने की उम्मीद है। वर्ष १९५०-५१ के दौरान प्रतिव्यक्ति प्रतिदिन दूध की उपलब्धता १२४ ग्राम था जो वर्ष २००५-०६ में बढ़कर २४० ग्राम हो गया तथा इसके वर्ष २००६-०७ में २४५ ग्राम पहुँचने की संभावना व्यक्त की गयी है। इस समय देश के २६५ जिलों में १.१३ लाख ग्राम स्तर की दूध से संबंधित सहकारी समितियाँ फैली हैं।

कृषि का औसत विकास दर

भारतीय कृषि तथा संबंधित क्षेत्र में नीची तथा परिवर्तनशील विकास दर देखने को मिलती है। आठवीं पंचवर्षीय योजना (१९९२-९७) के

सारणी - २ : वाणिज्यिक फसलों का उत्पादन

(मिलियन टन)

फसल/वर्ष	2001&02	2002&03	2003&04	2004&05	2005&06	2006&07*
मूँगफली	7.0	4.1	8.1	6.8	8.0	4.4
सरसों	5.1	3.9	6.3	7.6	8.1	7.6
सोयाबीन	6.0	4.7	7.8	6.9	8.3	8.7
अन्य तिलहन	2.6	2.1	3.0	3.1	3.6	2.9
कुल तिलहन	20.7	14.8	25.2	24.4	28.0	23.6
कपास@	10.0	8.6	13.7	16.4	18.5	21.0
जूट तथा मेस्टा@@	11.7	11.3	11.2	10.3	10.8	11.4
गन्ना	297.2	287.4	233.9	237.1	270.0	315.5

@मिलियन गांटे, प्रतिगाठ 170 किलोग्राम @@मिलियन गांटे, प्रतिगाठ 180 किलोग्राम

*अनुमानित

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सारणी - ३ : दूध का उत्पादन तथा प्रतिव्यक्ति प्रतिदिन दूध की उपलब्धता

वर्ष	प्रतिव्यक्ति/प्रतिदिन (ग्राम)	दूध उत्पादन (मिलियन टन)
1950&51	124	17
1960&61	124	20
1970&71	112	22
1980&81	128	31.6
1990&91	176	53.9
2000&01	220	80.6
2001&02	225	84.4
2002&03	230	86.2
2003&04	230	88.1
2004&05	233	92.5
2005&06	240	97.1
2006&07*	245	100.0

*अनुमानित

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दौरान औसत वार्षिक विकास दर ४.७ प्रतिशत (सारणी-४) था जो नौवीं पंचवर्षीय योजना (१९९७-२००२) के दौरान गिरकर २.१ प्रतिशत हो गया। मानसून में लम्बे समय से हो

रहे उतार-चढ़ाव के कारण खाद्यान्न तथा अन्य कृषि उपज प्रभावित हुए हैं। कभी सूखा तो कभी बाढ़ के कारण फसलों को काफी नुकसान पहुँचा है। वर्ष २००२, २००४, तथा २००६



के दौरान (दशवीं पंचवर्षीय योजना) मानसून ने अपेक्षाकृत कम साथ दिया जिसके कारण अ) कृषि का खराब विकास हुआ, ब) कृषि का सघउ में योगदान कम हुआ, स) वस्तुओं के मूल्यों में वृद्धि हुई, द) उदासीन माँग (Dampening Demand) के कारण अन्य क्षेत्रों के संभावित विकास दर में कमी आयी। नयी शताब्दी के पहले छः वर्षों के दौरान औसत वार्षिक विकास दर ३ प्रतिशत रहा। यद्यपि वर्ष २००३-०४ में विकास दर १० प्रतिशत था, जो गिरकर वर्ष २००५-०६ में छः प्रतिशत हो गया तथा इसे वर्ष २००६-०७ में २.७ प्रतिशत रहने का अनुमान लगाया गया है। कृषि तथा संबंधित क्षेत्र का गिरता विकास दर चिन्ता का विषय है। उच्च उत्पादन देने वाली गेहूँ तथा चावल की नयी किस्मों का कम उपज देना, रासायनिक खादों का असमान वितरण तथा प्रयोग एवं अच्छी तथा संकर बीजों की अनुपलब्धता भी कृषि के निम्न विकास के लिए जिम्मेदार है।

भारतीय कृषि में सकल पूंजी निर्माण

किसी भी उद्योग या व्यापार की सफलता के लिए जरूरी है जैसे-जैसे वह विकास करे उसी क्रम में उसमें पूंजी निवेश बढ़ता रहना चाहिए ताकि उसकी आवश्यकतों की पूर्ति हो सके तथा उसकी उत्पादकता पर प्रभाव न पड़े तथा अतिरिक्त लाभों द्वारा पूंजी निर्माण किया जा सके। कृषि क्षेत्र का सकल घरेलू उत्पाद में गिरते हिस्सेदारी के पीछे मुख्य कारण है कृषि क्षेत्र में किया गया अपर्याप्त पूंजी निवेश। भारत की दो तिहाई जनसंख्या कृषि कार्यों में लगी है पर इस क्षेत्र में किया गया निवेश इसके अनुपात में कम है। कुल सकल घरेलू उत्पादन में कृषि क्षेत्र में किये गये निवेश की हिस्सेदारी वर्ष १९९९-२००० में २.२ प्रतिशत था जो गिरकर वर्ष २००५-०६ में १.९ प्रतिशत (सारणी-५) हो गया। जो कृषि क्षेत्र के विकास की अच्छी तस्वीर नहीं पेश करती है। हमारे देश में अधिकांश कृषि कार्य अपने स्वयं के साधनों द्वारा सम्पादित की जाती है जोकि सीमित तथा अपर्याप्त है। नब्बे के दशक में कृषि क्षेत्र में लोक

सारणी -४ : औसत वार्षिक विकास दर (स्थिर मूल्यों पर)

पंचवर्षीय योजनाएं	सघउ विकास दर	कृषि तथा संबंधित क्षेत्र
सातवीं योजना (1985&90)	6.0	3.2
आठवीं वार्षिक योजना (1990&92)	3.4	1.2
आठवीं योजना (1992&97)	6.7	4.7
नौवीं योजना (1997&2002)	5.5	2.1
दशवीं योजना (2002&07)	7.6	2.3
2002&03	3.8	- 7.2
2003&04	8.5	10.0
2004&05 (P)	7.5	0
2005&06 (Q)	9.0	6.0
2006&07 (R)	9.2	2.7

P - प्रोजेक्ट, Q - शीघ्र अनुमानित, R - अग्रिम अनुमानित

स्रोत - आर्थिक सर्वेक्षण 2006&07

निवेश की कमी साफ-साफ दिखायी देती है जिससे कृषि कार्य मुख्यतः सिंचाई प्रभावित हुई है। लेकिन परिस्थितियां अब कुछ बदली हैं। सरकार ने कृषि पर विशेष ध्यान देना शुरू किया है। वर्ष २००२-०३ से कृषि में लोक निवेश का दायरा बढ़ा है। कृषि क्षेत्र में लोक निवेश जो वर्ष १९९९-२००० के दौरान १७.२ प्रतिशत था वर्ष २००५-०६ में बढ़कर २४.२ प्रतिशत हो गया है।

कृषि व्यवसाय को प्रभावित करने वाले कारक

कृषि व्यवसाय मुख्य रूप से मौसम या मानसून, प्राकृतिक आपदायें जैसे बाढ़, सूखा, आँधी आदि, तकनीकी परिवर्तन, सरकारी नीतियाँ, संस्थागत घटक, उपज की प्रकृति जैसे कारकों से प्रभावित होती है। सोनाका तथा हडसन के अनुसार खाद्य तथा कृषि व्यवसाय मुख्य रूप से निम्न कारणों द्वारा प्रभावित होती है -

- आधुनिक तकनीकी विकास के लिए सरकारी तंत्र या क्षेत्र पर निर्भरता तथा विश्वास।

- किसानों द्वारा मौसम या मानसून तथा अन्य

जोखिमों की अनिश्चितताओं का सामना करना।

- खाद्य का अनोखा सांस्कृतिक, राजनैतिक तथा आर्थिक स्वरूप।

- विभिन्न प्रकार की कृषि व्यवसाय फर्मों का आपस में प्रतियोगिता।

- कृषि - व्यवसाय फर्मों की अधिक संख्या तथा प्रकार।

- कृषि - व्यवसाय तथा इसके पूर्तिकर्ताओं के बीच संबंध।

- कृषि - व्यवसाय का आकार।

- कृषि - व्यवसाय का पारंपरिक प्रकृति तथा परिवार/समुदाय आधारित पिछड़ी होना।

- अधिकांशतः कृषि - व्यवसाय, क्रियाओं का मौसमी होना।

- प्राकृतिक बहिर्भाव का प्रभाव।

- सरकार तथा अन्तर्राष्ट्रीय नीतियों का इस क्षेत्र की अनदेखी करना।

कृषि के समक्ष चुनौतियाँ

जैसा कि हम जानते हैं कि भारत की ७० प्रतिशत



सारणी -५ : कृषि क्षेत्र में सकल पूंजी निर्माण

वर्ष	कृषि में निवेश (करोड़ों में)			सकल कृषि निवेश में हिस्सा (प्रतिशत)		कुल सघट का कृषि में निवेश(प्रतिशत) (स्थिर मूल्यों पर)
	कुल	लोक	निजी	लोक	निजी	
पुराने मूल्य श्रृंखला (1993 & 1994) पर आधारित						
1990&91	14836	4595	10441	29-60	70-40	1-92
1995&96	15690	4849	10851	30-90	69-10	1-57
1996&97	16176	4668	11508	28-90	71-10	1-51
1997&98	15942	3979	11963	25-00	75-00	1-43
1998&99	14895	3870	11025	26-00	74-00	1-26
1999&2000	17304	4221	13083	24-40	75-60	1-37
नयी मूल्य श्रृंखला (1999 & 2000) पर आधारित						
1999&2000	43473	7716	35757	17-7	82-3	2-2
2000&01	38735	7155	31580	18-5	81-5	1-9
2001&02	47043	8746	38297	18-6	81-4	2-2
2002&03	46823	7962	38861	17-0	83-0	2-1
2003&04	45132	9376	35756	20-8	79-2	1-9
2004&05	48576	10267	38309	21-1	78-9	1-9
2005&06	54539	13219	41370	24-2	75-8	1-9

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जनसंख्या गावों में रहती है तथा उनकी आजिविका का साधन कृषि है। अगर ऐसे देश की ठोस आर्थिक विकास चाहते हैं तो यह हमारे देश की अर्थव्यवस्था की रीढ़ समझी जाने वाली कृषि के विकास से ही संभव है। अनेक उद्योगों को कच्चा माल कृषि से ही प्राप्त होता है। कभी हमारे देश की राष्ट्रीय आय में कृषि का हिस्सा आधे से अधिक होता था पर अब यह सिर्फ २२ प्रतिशत एक ही सीमित होकर रह गया है। ऐसा इस क्षेत्र में पर्याप्त निवेश की कमी से है जिससे कि उत्पादकता प्रभावित हुई है। हमारे देश की बढ़ती हुई जनसंख्या तथा विकसित देशों की तुलना में श्रम की निम्न उत्पादकता के कारण कृषि प्रधान देश होते हुए भी हम कृषि में ही पीछे हैं। आज भी हमारे देश के अधिकांश हिस्सों में कृषि पारम्परिक विधियों तथा प्रकृति के सहारे

है। बिना कृषि विकास के देश के आर्थिक विकास के बारे में सोचना उचित नहीं है। आर्थिक संवृद्धि की खोजली, बुनियादी तत्वों के सहारे आर्थिक विकास की बड़ी इमारत खड़ी करने की सोच गलत है। आज कड़ी मेहनत के बाद भी हमारा अन्नदाता भुखमरी का शिकार हो रहा है। भूख और गरीबी में दबा किसान आत्महत्या करने को मजबूर हो रहा है। अब तक पिछले चार सालों के दौरान किसान आत्महत्याओं के ८०० से अधिक मामले प्रकाश में आये हैं। खेती तथा किसान दोनों की स्थिति बदहाल है।

किसानों तथा कृषि व्यवसाय से जुड़े अन्य लोगों की बदहाली का एक और कारण है उनकी ऋणग्रस्तता। छोटे तथा सीमान्त किसानों को

बैंक ऋण देने से कतराते हैं। ऐसी स्थिति में ये महाजनों तथा साहूकारों से ऊँची ब्याज दरों पर ऋण लेने को बाध्य होते हैं। ऋण तथा ब्याज की अदायगी न कर पाने की स्थिति में ये इनके यहाँ बंधुआ मजदूरों की तरह काम करने पर मजबूर हो जाते हैं। हमारे देश के आधे से अधिक किसान ऋणग्रस्त हैं। जोतों का आकार कम होने से उत्पादकता कम होती जा रही है। देश के कुल कृषि योग्य भूमि में आज भी आधे से अधिक सिंचाई से वंचित हैं। ये प्राकृतिक सिंचाई पर ही आश्रित हैं जिसका कोई भरोसा नहीं। छोटे किसान खेती के आधुनिक साधनों से वंचित रह जाते हैं उन्हें दूसरों पर निर्भर रहना पड़ता है तथा बदले में ऊँची रकम भी चुकानी पड़ती है। ये अच्छी किस्म के महुँगे बीजों का उपयोग करने में असमर्थ होते हैं। गांव स्तर पर प्रसंस्करण



इकाइयाँ न होने तथा भण्डारण की उचित व्यवस्था न होने की दशा में जल्द खराब होने वाली फसलों का भारी मात्रा में नुकसान हो जाता है। औद्योगिक विकास के लिए बंजर भूमि की जगह उपजाऊ भूमि का उपयोग भी कृषि के लिए हानिकारक है। कृषि उत्पादों के विपणन में भण्डारण, श्रेणीकरण, मूल्यांकन, प्रमाणीकरण, माप-तौल, परिवहन, मध्यस्थों द्वारा शोषण जैसी समस्याएँ व्याप्त हैं। कभी ग्रामीणों द्वारा कृषि को सम्मानजनक एवं महत्वपूर्ण कार्य समझा जाता था पर अब इनकी रुचि कृषि कार्यों में कम हो रही है तथा ये कृषि और गांव दोनों से पलायन कर रहे हैं। राष्ट्रीय नमूना सर्वेक्षण के अनुसार देश में पच्चीस प्रतिशत से ज्यादा लोग कृषि कार्य छोड़ चुके हैं। खेती उनके लिए लाभदायक नहीं रहा। इस आधुनिक युग में जहाँ हर कोई अपना पारिश्रमिक तय कर रहा है जैसे, डॉक्टर, वकील, एम.बी.ए., आदि, वहीं किसान के ऊपज का मूल्य स्वयं किसान नहीं तय करता, सरकार उनके लिए न्यूनतम समर्थन मूल्य तय करती है। बिचौलिए लम्बी रकम खा जाते हैं। किसान अपनी ऊपज की लागत भी निकालने में असमर्थ होता है।

कृषि संबंधित अन्य व्यवसाय भी प्रभावित हो रहे हैं। सब्सिडी प्राप्त बहुराष्ट्रीय कंपनियों के प्रसंस्कारित खाद्य पदार्थ हमारे देश के देशी उत्पाद के मुकाबले सस्ते होने से बाजार में उनकी माँग ज्यादा है हम उनके आगे नहीं टि पाते। गांवों की छोटी-छोटी प्रसंस्करण इकाइयाँ उचित प्रशिक्षण तथा बिजली एवं अन्य साधनों की कमी के कारण विकसित नहीं हो पायी हैं। बड़े किसानों को कृषि की नयी तकनीक, नये बीज इत्यादि अपनाने से ज्यादा दिक्कतें नहीं आती, क्योंकि उनकी आर्थिक स्थिति ठीक होने के साथ-साथ बैंकों से उन्हें आसानी से ऋण प्राप्त हो जाता है। छोटे तथा सीमान्त किसान आज भी बैलों के सहारे दिनभर खेत में जुझते नजर आते हैं। नौकरी शुदा या स्थायी वेतन पाने वाला व्यक्ति उचित नियोजन द्वारा अपने सपनों को सच करने में समर्थ होता है। पर किसानों का

सपना असमय वर्षा, बाढ़, चक्रवात की भेंट चढ़ जाता है। उसके नियोजन से सारे समीकरण बिगड़ जाते हैं।

सुझाव

हमें इस बात पर गर्व होना चाहिए कि हमारा देश उन कर्मठ किसानों का देश है जो तमाम प्रकार की कठिनाइयों से जूझता हमेशा अपने पथ पर अग्रसर रहता है। लेकिन एक किसान तब टूटता है जब उसके ही सामने उसका परिवार एक-एक रोटी के लिए तरसता है। किसान आत्महत्याएं कर रहा है तथा खुद को बाजार में बेचने के लिए खड़ा है। हमारे देश के आर्थिक विकास में क्या इनकी कोई भूमिका नहीं! क्या इन्हें भूलकर देश का आर्थिक विकास संभव है? क्या किसानों की समस्या, इनकी वेदना, इनकी विवशता को यूँ ही राजनैतिक शोर में दबा दिया जायेगा। हमारे देश का आर्थिक विकास तो धरती से जुड़ा है, कृषि से जुड़ा है तथा किसान से जुड़ा है। अगर कृषि पिछड़ी तो कृषि आधारित उद्योग स्वतः समाप्त हो जायेंगे तथा बेरोजगारी अपने चरम पर होगी।

हालाँकि भारत सरकार कृषि के विकास के लिए अति गम्भीर है। विभिन्न प्रकार की कृषि योजनाएं, नीतियाँ बनायी जा रही हैं तथा कृषि क्षेत्र के लिए भारी मात्रा में धन भी उपलब्ध कराये जा रहे हैं, परन्तु कृषि से संबंधित नीतियाँ, योजनाएं सिर्फ कागजों तथा ए.सी. रुम में बैठकर बनाने से काम नहीं चलेगा। उन्हें वास्तविक जमीन पर लाना होगा। आज उदारीकरण के इस दौर में किसान उजड़ता जा रहा है। वह उदारीकरण की आँधी में खुद को समायोजित नहीं कर पा रहा है। किसानों को दी जाने वाली सुविधाएं भ्रष्टाचार मुक्त हो तभी इनके हाथों में कुछ मिलेगा। राजनीति तथा नौकर तो भ्रष्टाचार के केंद्र बन चुके हैं। ऐसी स्थिति में कृषि का विकास कैसे संभव है।

अब समय आ गया है, हमें किसानों की दशा, गांवों की खुशहाली के बारे में सोचना चाहिए। कृषि भी अन्य व्यवसायों की तरह

लाभकारी सिद्ध हो तथा इसमें रोजगार की संभावनाएं और भी प्रबल हों, इसके लिए कुछ ठोस उपाय किये जा सकते हैं -

- सरकार को विशेष आर्थिक क्षेत्रों (SEZ) की तर्ज पर विशेष कृषि क्षेत्र (SEZ) की स्थापना की जानी चाहिए तथा उन्हें हर तरह की सुविधाएं दी जानी चाहिए। इससे किसानों को एक ही जगह उत्पादन से लेकर विपणन सारी सुविधाएं उपलब्ध हो सकेंगी तथा कृषि की उपजाऊ भूमि को सेज (SEZ) को मुहैया कराने से बचाया जा सकेगा।

- सरकार को फसल का न्यूनतम समर्थन मूल्य बढ़ाना होगा, इसे फसल की लागत से ऊपर लाना होगा ताकि किसानों का लाभ सुनिश्चित हो।

- कृषि आधारित उद्योगों तथा प्रसंस्करण इकाइयों को ग्रामीण स्तर पर छोटी-छोटी सहकारी समितियाँ बनाकर स्थापित किया जाना चाहिए तथा उन्हें स्थानीय बाजार में बेचने की कोशिश की जानी चाहिए ताकि परिवहन व्यय कम हो तथा कृषकों को ज्यादा लाभ मिले। ग्रामीण स्तर पर स्थापित ये इकाइयाँ मौसमी बेरोजगारी से बचायेंगी तथा खाली समय में रोजगार प्रदान करेंगी।

- किसानों को चाहिए कि वो हमेशा ऋण पर ही आश्रित न रहें, उन्हें स्वयं सहायता समूह (Self Help Group- SHG) बनाकर करना होगा ताकि उन पर अतिरिक्त ऋण तथा ब्याज का बोझ न बढ़े। बैंकों द्वारा प्रदान की जाने वाली सूक्ष्म वित्त की योजनाओं का लाभ उठाना चाहिए। नाबार्ड को चाहिए कि वह किसानों को सीधे ऋण की सुविधा उपलब्ध कराये तथा ब्याज की दर नीची हो। यह ऋण सघउ में कृषि के हिस्से के अनुपात में दी जानी चाहिए।

- कृषि की प्रकृति पर निर्भरता कम करनी होगी, सिंचाई के साधनों को बढ़ाना होगा, नहरों तथा छोटे-छोटे बाँधों को बनाना होगा। बिजली आपूर्ति के क्षेत्रों तथा घण्टों को बढ़ाना होगा। हालाँकि भारतीय कृषि की प्रकृति पर



निर्भरता काफी हद तक है तथा प्राकृतिक आपदाओं का होना तो स्वाभाविक है। ऐसे में 'फसल बीमा' द्वारा इससे होने वाली हानि को कुछ हद तक कम किया जा सकता है। सरकार को चाहिए कि फसल बीमा योजना को सूदूर गांवों तक पहुँचाए तथा फसल हानि होने की दशा में उनकी बीमा क्षति पूर्ति यथा शीघ्र की जानी चाहिए।

- कृषि में वैज्ञानिक तथा तकनीकी पक्षों पर भी ध्यान दिया जाना चाहिए। मिट्टी परीक्षण, बीज, उर्वरक, कीटनाशक, नवीन कृषि यंत्र आदि की समुचित व्यवस्था सही समय पर होनी चाहिए।

- रासायनिक खादों, कीटनाशकों के लगातार हो रहे उपयोग से भूमि की उर्वराशक्ति कम होती जा रही है। इससे उत्पादन की मात्रा तो बढ़ती है पर गुणवत्ता प्रभावित होती है। ऐसे में किसानों को चाहिए कि जैविक खाद का उपयोग करें जिससे गुणवत्तायुक्त फसल प्राप्त हो तथा धरती की उर्वराशक्ति भी बनी रहे।

- कृषि एक मौसमी व्यवसाय है जहाँ फसलें प्रायः एक साथ तैयार होती हैं जिससे मंडियों में एक साथ आवक बढ़ जाती है जिससे उनके भाव कम हो जाते हैं। उचित भण्डारण न होने, सड़कें तथा यातायात के साधन होने की दशा में किसान उपज के नष्ट होने के भय से सस्ते मूल्य पर बेचने को विवश हो जाता है। गांवों को मंडियों से जोड़ने के लिए सड़क एवं यातायात व्यवस्था दुरुस्त होनी चाहिए तथा गांव स्तर पर भण्डारण की भी व्यवस्था होनी चाहिए।

- आज किसान को एक अच्छा व्यापारी बनने की जरूरत है। कृषि विपणन के संबंध में यह कहावत अधिक उपयुक्त तथा युक्तिसंगत लगती है कि "किसान केवल अपने हाथ हल पर रखे और दोनों आँखें बाजार पर ही लगाए।" किसानों को चाहिए कि वह बिचौलियों से बचें तथा प्रत्यक्ष रूप से उद्योगों, प्रसंस्करण इकाइयों के सम्पर्क में रहें। इससे दोनों पक्ष फायदे में रहेंगे।

- मंडियों तथा बाजारों में श्रेणीकरण,

प्रमाणीकरण एवं माप तौल की उचित व्यवस्था हो तथा आदत, दलाली, कमीशन, धर्मशाला इत्यादि हेतु लिए जाने वाले कटौती पर रोक लगाना चाहिए।

- किसानों को कृषि विविधिकरण अपनाना चाहिए। एक साथ एक से अधिक फसलों की खेती करनी चाहिए। इससे एक ही समय दो फसलों का लाभ मिल सकता है तथा एक फसल की क्षतिपूर्ति दूसरे से की जा सकती है।

उपयुक्त सुझावों के अलावा कृषि व्यवसाय को लाभकारी बनाने के लिए विभिन्न पहलू शामिल किये जा सकते हैं जैसे -

कृषि क्लिनिक तथा कृषि व्यापार केन्द्र - कृषि व्यवसाय की यह नवीन पेशेवर विधि है। इसमें कृषि को प्रोत्साहित तथा समस्याओं के समाधान हेतु विभिन्न प्रकार की सेवाएं दी जाती हैं। कृषि के महत्व को मद्देनजर रखते हुए भारत सरकार के कृषि मंत्रालय ने सन् २००२ में कृषि क्लिनिक तथा कृषि व्यापार केन्द्र योजना का मुख्य उद्देश्य कृषि क्षेत्र में मूल्य संवर्धन, नयी तकनीकी ज्ञान, विज्ञान एवं प्रौद्योगिकी का उपयोग, खेती के नये तौर तरीके, फसलों का चुनाव, बेहतर कृषि प्रणाली, मौसम संबंधी जानकारी, बाजार भाव, फसल बीमा, मृदा परीक्षण, नये बीज, प्रयोगशाला परीक्षण, मानकीकरण, भंडारण, पैकेजिंग, उपकरणों का रखरखाव तथा उन्हें किराये पर देना, प्लान्ट टिश्यू कल्चर, प्रतिस्पर्धा क्षमता को बढ़ाने हेतु गुणवत्ता परक विस्तार सेवाएं प्रदान करना है। कृषि क्लिनिक तथा व्यापार केन्द्रों के माध्यम से किसानों की दशा सुधरेगी तथा कृषि स्नातकों के लिए इसमें रोजगार की अपार संभावनाएं नजर आती हैं।

खाद्य प्रसंस्करण उद्योग - खाद्य प्रसंस्करण उद्योग तथा रेडी टू इट इंडस्ट्री का विकास जोरों पर हो रहा है। आज इस भागदौड़ भरी जिन्दगी में हर कोई सब कुछ रेडीमेड चाहता है। खाद्य प्रसंस्करण उद्योग पिछले दो तीन सालों से तेजी

से बढ़ रहा है। इसमें प्रतिवर्ष १० से १२ प्रतिशत की दर से बढ़ोत्तरी हो रही है। विश्व व्यापार संगठन के अनुसार भारत जैसे विकसित देशों के लिए इस क्षेत्र में अपार संभावनाएं हैं। वे अन्तर्राष्ट्रीय खाद्य प्रमाप को ध्यान में रखकर निर्यात को बढ़ा सकते हैं। इस उद्योग में रोजगार की संभावनाएं बढ़ रही हैं। बहुत सी संस्थाओं ने इससे संबंधित विभिन्न प्रकार के कोर्सेस भी चालू किये हैं।

कृषि पर्यटन - गांवों में आय प्रदान करने का यह एक उभरता हुआ माध्यम है। कृषि पर्यटन कृषि क्षेत्र में एक सहायक उद्योग के रूप में देखा जा सकता है। शहर के लोग हों या कोई भी पर्यटक वे गाँव के भ्रमण में एक अनोखे आनन्द का अनुभव करते हैं, क्योंकि वे गावों के इस देश को करीब से देखते हैं। वे "वास्तविक भारत" तथा इसके विरासत एवं संस्कृति को करीब से समझने एवं सीखने के लिए प्रेरित होते हैं। यह बच्चों को कृषि, अनाज, फल-फूल इत्यादि के बारे में प्रत्यक्ष शिक्षा देते हैं, जो क्लास रूम में संभव नहीं होता। अगर कृषि - पर्यटन को बढ़ावा दिया जाय तो निश्चय ही यह एक रोजगार का माध्यम बन सकता है।

कृषि प्रबन्ध - सही मायने में देखा जाय तो आजकल प्रबंधन का ही युग है। बेहतर इंतजाम से ही धन व श्रम बचाकर उत्कृष्ट परिणाम हासिल किये जा सकते हैं। उद्योग, व्यापार में ही नहीं कृषि के क्षेत्र में भी प्रबन्धकीय कौशल होना आवश्यक है। सूझ-बूझ से कृषि जटिलताओं को कम किया जा सकता है बशर्ते हमें कृषि प्रबन्धन करने आता हो तथा इसकी विशेष योग्यता हमारे पास हो। विभिन्न विश्वविद्यालयों तथा संस्थाओं द्वारा आज कृषि प्रबन्धन तथा कृषि बैंकिंग संबंधी कोर्सेस चलाये जा रहे हैं तथा कृषि ग्रेजुएट की माँग बढ़ रही है। संघ लोक सेवा आयोग द्वारा प्रतिवर्ष कृषि अधिकारियों की नियुक्ति की जाती है। भारत में बायर, रैलीज, किलोस्कर, उषा, जे.के. सीड्स. इफको, कृभको, अमूल, स्वराज,



महिन्द्रा तथा लगभग सभी बैंकों तथा नाबार्ड कृषि प्रबंधकों स्नातकों को प्राथमिकता देते हैं।

जैविक खाद का उत्पादन - लगातार महँगे रासायनिक खादों के उपयोग से खेती महँगी होती जा रही है तथा इससे जमीन की उर्वरा शक्ति एवं किसानों का स्वास्थ्य खराब होता जा रहा है। ऐसे में जैविक खेती को अपनाया चाहिए। इस विधि में रासायनिक खादों की जगह देशी खाद जैसे गोबर, हरी काई, केंचुआ खाद तथा कीटनाशक दवाओं के रूप में गोमूत्र, नीम का घोल तथा खली, लहसुन आदि का प्रयोग किया जाता है। जैविक खाद के उपयोग से गुणवत्तायुक्त फसलें पैदा होंगी तथा इनकी माँग भी ज्यादा होगी। जैविक खादों को ग्रामीण आसानी से बना सकते हैं तथा इसे गांव में ही बिक्री करके लाभ कमा सकते हैं।

औषधीय पौधों की खेती - प्राकृतिक रूप से भारत विश्व में सबसे धनी देश है। भारत में औषधीय पौधों की ८००० से ज्यादा किस्में हैं तथा प्राचीन काल से इनका उपयोग स्वास्थ्य सुधार हेतु किया जा रहा है। ऐलोपैथिक दवाओं के दुष्परिणाम के कारण पौध आधारित दवाओं की माँग बढ़ी है। विश्व स्वास्थ्य संगठन के अनुसार विश्व की ८० प्रतिशत जनसंख्या आज भी औषधीय पौधों से प्राप्त दवाओं पर निर्भर है। विश्व हर्बल बाजार सालाना ७ प्रतिशत की दर से बढ़ रहा है। भारत में इससे संबंधित निर्माण इकाइयों की संख्या अनुमानतः ७००० से ज्यादा है तथा इनके द्वारा औषधीय पौधों को कच्चे माल के रूप में प्रयोग किया जाता है। भविष्य में इनकी माँग में और इजाफा होने की संभावना है। अतः इन संभावनाओं को देखते हुए किसानों को चाहिए कि वे औषधीय पौधों की खेती करें। औषधीय पौधों की खेती को अपनाकर रोजगार का सृजन किया जा सकता है। आज औषधीय पौधे 'द्वितीय हरित क्रान्ति

के अग्रदूत' हो सकते हैं।

निष्कर्ष - कृषि हमारी सभ्यता एवं संस्कृति के साथ - साथ विकास की जननी भी रही है। हमारे देश के विकास की चाबी कृषि के हाथों में है। अगर हमें हमारे देश का आर्थिक विकास करना है तो कृषि का विकास करना होगा। कृषि जोखिमों को कम करके, योजनाएं बनाकर तथा सरकार द्वारा लाभकारी कृषि नीति अपनाकर कृषि को उद्योग का दर्जा प्रदान किया जाय ताकि किसान अपनी उपज की कीमत स्वयं निर्धारित कर सकें और कृषि को एक सम्मानजनक व्यवसाय की मान्यता मिल सके। सरकार कृषि क्षेत्र पर पर्याप्त धन खर्च कर तो रही है पर किसानों तक इसका कुछ ही हिस्सा पहुँच पाता है। सरकार को भ्रष्टाचार पर रोख लगानी चाहिए। किसानों को चाहिए कि वे आत्मनिर्भर बनें। सरकारी तंत्र पर निर्भरता उन्हें पंगु बना रही है। ग्रामीण क्षेत्रों में स्वयं सहायता समूह बनाकर, सूक्ष्म वित्त द्वारा अपनी आवश्यकताओं की पूर्ति करनी चाहिए ताकि ऋण के बोझ से बचा जा सके। कृषि मण्डियों तथा मण्डी परिषदों में छोटे किसानों तथा स्वयं सहायता समूहों की भागीदारी सुनिश्चित की जानी चाहिए। सरकार को चाहिए कि सिंचाई, बिजली, पोषक तत्व, कीट प्रबन्धन, बीज, जैविक खेती, कृषि वानिका तथा कृषि विविधिकरण पर विशेष ध्यान दे। दलहन, तिलहन, बागवानी, डेयरी, औषधीय पौधों की खेती एवं अन्य लाभकारी तथा रोजगार प्रदाय कृषि क्षेत्रों जैसे - कृषि प्रबंधन, कृषि पर्यटन, कृषि व्यापार केन्द्र तथा क्लिनिक आदि को बढ़ावा दिया जाना चाहिए। ग्रामीण भण्डार गृहों, कृषि प्रसंस्करण, कृषि विपणन, सूचना नेटवर्क, फसल बीमा, बंजर भूमि विकास जैसे योजनाओं पर भी ध्यान केन्द्रीत करना चाहिए।

संक्षेप में आधुनिक भारत के विकास के लिए कृषि क्षेत्र की क्षमताओं तथा संभावनाओं का पूरा उपयोग होना चाहिए। किसानों को आत्महत्याएँ करने से रोकने के लिए इनकी आय बढ़ाने का भरपूर प्रयास होना चाहिए। सेंसेक्स का २०००० अंक का आँकड़ा भले ही अर्थव्यवस्था की गुलाबी तस्वीर पेश कर सकता है, पर इससे भूख व गरीबी की चादर ओढ़े आत्महत्या को विवश किसान का क्या लेना।

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