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12. Agricultural Distress and Loan Waiver Approach

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Abstract

In this study holistic efforts were made to understand the economic status of farmer's unrest. Due to low productivity of land and increasing cost of producing of agricultural goods it leads burden of loan on farmers. Unrest behavior of farmers causes to agricultural distress. Farmers are facing uncertainty in revenue generation from agricultural activities. To reduce the burden of loan, farmers at Puntamba Village in Ahmednager District of Maharashtra first time went on agricultural Strike. Farmers gathered and formulate the agricultural strike policy. At the early stage of agricultural strike in Puntamba village in Ahmednagar looking more aggressive and uncontrollable to the administration and it getting more support. Agricultural strike create rift between the farmers and promote the belief of not to send their agricultural products like milk or vegetables to the urban consumers. The scope of strike was widening and covers not selling agriculture produce in market but not to engaging in any fresh crop growing activities during the monsoon season. The farmers' demand loan waiver, fair minimum support price, acceptance and implementation of suggestions given by the Prof. M. S. Swaminathan committee, free electricity, appropriate price for their produce, grant for drip irrigation and higher price for milk.

Key Words: Agricultural Strike, Agricultural distress, Loan Waiver

1. Introduction

Agricultural market affected by many internal and external factors. Pricing of agricultural goods are highly fluctuating by demand and supply of agriculture goods, consumers behaviours, efficiency of supply chain management, agricultural goods price control policy of the Government and most important is monsoon response. On 29th December, 2019 the government of Maharashtra announced a loan waiver scheme for crop loans outstanding upto September 30, 2019. The outstanding loan for the amount of Rs. two lakh is eligible under this scheme. The scheme called as Mahatma Jyotirao Phule loan waiver scheme. Now a day's Agriculture not

becoming a promising occupation. Educated youth preferring jobs opportunities other than agriculture activities due to low growth rate of agriculture sector. Drought in different parts of the country hampered the earning capacity of the farmers. During the agricultural year 2019-20 huge rainfall and flood rift the confidence of the farmers. Cost of cultivation of agricultural goods is increasing due to increasing prices of inputs. Revenue from agriculture is not assured. In agriculture marketing middleman abuse the interest of the farmers. Crop insurance policy not properly implemented. Farmers are centered on the production activities and ignored the marketing. Agribusiness not gives assurance to purchase all raw material produced by the farmers. The question is an important one so the researcher chose this topic for the intensive study.

2. Methodology

2.1 Significance of the study

The study will help for the policy formulation to manage the agriculture distress. It helps to overcome from agriculture distress. The study will also be useful to the central and state governments to solve the problems of agricultural sector.

2.2 Rationale of the Study

In this study attempts were made to understand the agricultural distress and attempt to suggest remedial measures. The unrest farmer effects on the agricultural development, it causes social and political unrest. The study creates awareness among the various agencies that engaged in farmer's education.

2.3 Objectives of the Study

1. To understand the root causes of agricultural distress.
2. To suggest the remedial measures of agricultural distress.

2.4 Research Design

2.4.1 Sources of Data :- The secondary data are collected through the printed and published facts. The secondary data collected from reports, newspapers and research articles.

2.4.2 Scope of the Study:- The study is only related to the agricultural distress and loan waivers approach.

2.4.3 Expected contribution of the study:- The study will helps for managing the agricultural distress in scientific manner.

1. The study suggests ways to face the challenges of agricultural distress.

3. Results and Discussion

Farmers are facing serious hurdles in their day to day life. For doing the agricultural activities labours are sufficiently available. Labour costs are increasing. Capital investment in agricultural are increasing. Poor farmers are unable to make appropriate investment. New technologies and equipment's in agricultural are essential. Purchase of new pesticides and fungicides is essential for the protection of farm crops. Due to poor financial position it is not possible to do agricultural activities on the scientific basis. New and improved seeds required to purchase by the farmers. Water facilities are sufficient so it effects on the productivity. Family needs are not satisfied properly from the income generated from the agricultural activities. The burden of loan is increasing on the farmers. Poor farmers are expecting loan waive from the government. Due to non-payment of loan and other problems farmers are thinking of suicide. When farmer are suicide it effects on is family members and society. Loan waive scheme sometimes taken as a political decision. There are many terms and conditions for loan waive which was not fulfilled by the farmers. Benefits of loan waive not availed to all the farmers. It increases the mental burden on the farmers. Government policies towards the pricing policy of agricultural goods are not positive. Import export policy of agricultural goods is not properly designed. It causes to price fluctuation in agricultural goods. Loan waiver scheme not affect moral hazard of the borrowers. It affects willing of farmers to repayment of loan. Growth of agriculture sector has been fluctuating 6.30% in 2016-17 and declined to 2.90% in 2018-19. Gross fixed capital investment in agriculture has decreased from 17.70% in 2013-14 to 15.2% in 2017-18. 89% of ground water is extracted for irrigation to crops. The major crops such as sugarcane, wheat and paddy consume 60% of available water to crops. Contribution of agricultural sector to GDP was declining. In the year 2015-16 it was 17.70% and 17.10% in 2017-18. Farming activities is not profitable and it results agricultural distress. Different states have cumulatively written off 4.7 trillion of farm loans in the past one decade. In Maharashtra, BJP-Sena Government announced Rs 34,000 crore loan waivers in the year 2017 and newly-formed Shiv Sena-NCP-Congress Government has announced a loan waiver scheme around Rs 45,000-51,000 crore in December, 2019. Along with loan waiver scheme government are required to assist in the form of providing new and improved seeds, irrigation facilities, farm equipment's and fair and reasonable pricing policy formulation of agriculture goods.

4. Conclusions

The Government of Maharashtra played a positive role to reduce the agricultural distress by sanction loan waiver schemes to the farmers. It assists to reduce the loan burden of the farmers. It is a positive step for the uplift to agricultural sector. However, there is a long term policy for the loan waiver. It should not use as a political tool. Minimum government interference is required in the pricing policy, import export of agriculture goods. It is important to note that results do not speak against loan waiver scheme.

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