

# **ASSESSING THE PROGRESS OF SDG1 IN MAHARASHTRA**

**RURAL POVERTY AND THE AGRARIAN CRISIS**

**2021**



## ***Acknowledgements***

*This paper was conceptualised from the online Western Regional Consultations titled “Achieving Sustainable Development Goals in Maharashtra” held between 19-21 January 2021. It draws from the discussions and recommendations from Part 4 of the consultations titled “Sustainability in Rural India: Addressing Rural Poverty and the Agricultural Crisis” which was a part of a 5 part series on SDGs in the Western Region funded by GIZ and anchored by Human Rights Advocacy and Research Foundation (HRF). The eminent panelists of the session were - i. Dilipsing Bayas, MVSTF ii. Prashant Gawande, Shetkar Jagar Manch iii. Johanna Lokhande, NCAS iv. Suresh Lule, Youth For Unity and Voluntary Action (YUVA), (Moderator). Several CSOs, academics, activists and individuals participated in the consultation series and the panelists encouraged discussions and put forward recommendations which have been incorporated in the paper.*

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# ASSESSING THE PROGRESS OF SDG1 IN MAHARASHTRA: RURAL POVERTY AND THE AGRARIAN CRISIS

“The soul of India live in its villages”

- Mahatma Gandhi

## Abstract

*The integrated Sustainable Development Goals (SDGs) call for peace and prosperity for all human beings through its transformative 2030 Agenda. This paper explores the scenario of rural poverty and crisis in the agriculture sector in Maharashtra through the lens of the SDG framework. It maps the local level indicators to concerned targets in Goal 1 (No Poverty) and the different schemes under them. The paper discusses rural poverty and agrarian crisis despite having multiple schemes in place, and how COVID-19 has not only risked the health of people but has also pushed millions towards poverty due to unemployment. This dialogue has given way to the recommendations, which are derived from the regional consultations on Achieving SDGs in Maharashtra.*

## 1. Background

The sustainable development Goals are a set of 17 Global Goals, which were adopted by United Nations member states in 2015 as a universal call to action to end poverty, protect the planet and warrant that all people enjoy peace and prosperity by 2030. These 17 SDGs are integrated, such that they recognise that action in one field will ensure outcomes in others as well, thus maintaining that development must balance social, economic and environmental sustainability. The pledge to “Leave No One Behind” guarantees the signatory countries to commit to fast track progress for those furthest behind first. India recognises the 2030 Agenda as a fitting framework to build a sustainable future for the nation. It has made a shift in paradigm to a ‘whole of society approach’ by engaging all key stakeholders- subnational and local governments, civil society, private sector and community. India’s commitment is reflected in the convergence of national development agenda with the SDGs, with the core principle of collective effort of inclusive growth. India has developed a SDG localisation model in the form of the National Indicator Framework (NIF) to deal with the enormous geographical, demographic and cultural diversities and a multitudinous array of development challenges across health, nutrition, agriculture, education,

urbanization and climate action sectors. However, localisation at the state level and further disaggregation at the district and local levels is still needed to ensure that actual implementation status is not masked by national aggregates. It is pertinent to mention, India, being home to one-sixth of the world's population holds the key to the success of the Agenda (NITI Aayog, 2020).

Globally, the proportion of people living in extreme poverty has declined to 10% in 2015. However, more than 735 million people, which constitute the 10%, still live under extreme conditions, struggling to fulfil their basic needs like health, education, access to water and sanitation (World Bank, 2018). Poverty is disproportionately rural in character and deeply ingrained in the agricultural sector (World Bank, 2016). Designing strategies to rapidly reduce poverty has been a defining challenge in low and middle-income countries and India is no exception. Here, the incidence of both income poverty and multidimensional poverty is relatively larger than in other parts of the world.

### **Rural Poverty in India**

Rural poverty in India is a subject of discussion in recent times. Ever since India moved to a high growth trajectory in the 1980s, poverty rates have steadily declined over time, until now. Rural Poverty and Agrarian Crisis in India: Analysis on consumption expenditure number reported by the NSO reports an increase in rural poverty from 4 percentage points in 2011-12 to 30 percentage points in 2017-18. Given the higher weight of the rural population, the estimated overall poverty went up to 23 percent 2017-18 (Prमित Bhattacharya, 2019). Extreme levels of poverty mostly affect the age group 15-24 years, which primarily constitutes our work-force. Low increase in the price of agricultural produce and sluggish rise in rural agricultural wages attributes to the crisis faced by the rural poor. However certain pro-poor public welfare programmes resulted in the decline in chronic poverty and multi dimensional poverty between 2005-06 and 2015-16 (Sinha, 2019). It is imperative to mention that indicators like nutrition, child mortality, years of schooling, housing condition, availability of cooking fuel, accessibility to safe drinking water and sanitation define multi-dimensional poverty. Overall in India, about 95% of rural households have access to safe drinking water- which includes piped water, tap water, covered dug wells and bottled sources. 57% households have access to bathrooms, implying over two-fifths who don't. 6% rural households are such who live in kacchaa houses and 15% houses are those which have extremely poor ventilation (NSS 76<sup>th</sup> Round, 2019). Agriculture and allied services are the major sources of livelihood of the people in rural India. Despite the growth in other sectors, agriculture generates the most employment. Since independence, the contribution of agriculture on Gross Value Added (GVA) and Gross Fixed Capital Formation (GFCF) has declined year after year (Livemint, 2021). Indian farmers are often

subjected to falling productivity, water scarcity and reverse migration. On top of that, outbreak of the COVID-19 has increased pressure on agriculture which is already overburdened, as it has pushed more than 121 million people- (including 91 million daily wage labourers in the informal sector and youth being below the age of 30) towards unemployment (ibid.)

## **2. Approaching Localisation of SDGs**

The first step towards reaching the goals under the 2030 agenda is to localise SDGs through the process of understanding, adapting, planning, implementing and monitoring, from national to local levels by relevant institutions. In terms of engagement of institutions, it will be significant how the Center, State and local government work as a unit to achieve the SDGs at the national level. Subnational and local policy framework provided will aid in the realization of the SDG targets at a local level. It is imperative to work on the SDGs at the Gram Panchayat level, the lowest level of the local self-government system.

Gram Panchayats are incharge of decision making at the grassroots level post the enactment of Panchayati Raj Act, coupled with the incorporation of 73rd and 74th Amendments of the Constitution. Panchayats are responsible for funding various central funding schemes including MNREGS (Singh, 2013). The 73rd Amendment was made to revitalise the rural local bodies especially giving them constitutional status, allocating powers and functions, making financial provisions, providing reservations for seats for SC, ST, women and weaker sections and ensuring their participation in political processes. The rural progress depends entirely on the existence of an active organisation in the village which can bring the people, including the weaker sections, into common programmes to be carried out with the assistance of administration. The guidelines for the Gram Panchayat Development Plan (GPDP) have been revised to integrate the SDG goals and targets. Available resources at the GP level needs to be channelled appropriately at the local- level planning and development in alignment with the SDG framework. The following matrix gives a broad idea regarding the indicators that need to be tracked at a local level (Chakradhar, 2018).

**Table 1: Target Matrix for Gram Panchayats on Select SDGs**

<b>Targets under SDG</b>	<b>National Indicators</b>	<b>GP level indicators</b>
<b>Eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day</b>	Proportion of population living below National Poverty Line	Proportion of population in GP living below National Poverty Line
		Mean consumption of the poor below poverty line
	% of resource allocated by the government directly to poverty reduction programme	% of resource allocated by the GP directly to poverty reduction programmes
<b>Reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions</b>	% of population living below National Poverty Line	% of population in GP living below National Poverty Line
		% of women and children below the poverty line
		% of people belonging to social backward categories and migrant below poverty line
	% of resource allocated by the government directly to poverty reduction programme	% of resource allocated by the GP directly to poverty reduction programmes
<b>Implement Nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of</b>	% of population covered by social protection systems	% of households in GP with any usual member covered by a health scheme or health insurance
		Yearly expenditure on health

**the poor and the vulnerable**

% of the population receiving social protection benefits under Maternity Benefit

% change in ST students under post matric scholarship

Average number of days worked by citizens under the MGNREGS in a year

Number of senior citizens provided institutional assistance through Old Age Homes/Day Care Centres funded by the Government

**Ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance**

No of accounts opened under schemes by Rural/Urban

Proportion of population with bank accounts

Balance in account (in Lacs) in a/c's opened

No of accounts opened in GP

No of a/c's with zero balance

No of a/c's with zero balance in GP

Number of beneficiaries from housing loans

Number of people living in well-structured and dilapidated house

Number of people living in well-ventilated house

Number of beneficiaries from housing loans

Access to drinking water and sanitation

Number of beneficiaries having access to safe drinking water sources

Beneficiaries having drinking water sources within the premise

		Proportion of population having access to toilet
		Safe waste disposal system carried out by % of population
	Number of enterprises getting loan from banks	Number of enterprises getting loan from banks
	No of Life insurance companies, insurance density and new policies issued	Proportion of population covered under some form of health or life or comprehensive insurance scheme
<b>Build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and Environmental shocks and disasters</b>	Number of deaths, missing persons and directly affected persons attributed to disasters per 100,000 population	Number of deaths, missing persons and directly affected persons attributed to disasters in the GP
	Direct disaster economic loss in relation to global gross domestic product (GDP)	
	% of State governments that adopt and implement local disaster risk reduction strategies in line with national disaster risk reduction strategies	
<b>Ensure significant mobilization of resources from a variety of sources to implement programmes and policies to end poverty in all its dimensions</b>	% of total government spending on essential services (education, health and social protection)	Proportion of spending by GP on essential services (education, health and social protection)
	:Sum of total grants and non-debt creating inflows directly allocated to poverty reduction programmes as a proportion of GDP	Proportion of GP's own source revenues allocated to poverty reduction programmes
<b>By 2030, double the agricultural productivity and</b>	% share of expenditure in R&D in agriculture to Total GDP	Agriculture productivity of crops (yield per hectare)

**incomes of small-scale food producers**

% change in use of modern equipment

Agriculture productivity of crops (yield per hectare) before and after use of modern equipment

% increase of area under High Yield Variety

% increase of area under High Yield Variety

Agriculture productivity of crops (yield per hectare) before and after use of HYV

Total cropped Area under Irrigation

% change in use of modern equipment (tractor, thrasher etc)

Agriculture productivity of crops (yield per hectare) before and after irrigation

The NITI Aayog being in the lead in coordinating achieving localisation of SDGs is attempting to mainstream the SDGs into National and subnational development plans, to augment progress towards their achievement. State Governments have been encouraged to participate in the process of implementation. The implementation will only be effective if the local governments partake as well. However, it is pertinent to mention that Maharashtra is yet to develop a State indicator framework (SIF), though the government has made efforts to localise SDGs in rural areas.

**3. Maharashtra’s Approach to Rural Poverty and Agrarian Crisis: Mapping Schemes and Programs**

Maharashtra’s rural economy like any other state in India is primarily dependent on agriculture. While agriculture’s contribution to the state’s income has rapidly declined, a significant workforce continues to depend on the sector, which leads to the implication that employment opportunities in other sectors are limited. A high proportion of agricultural labourers belong to the high poverty zone. At an aggregate level, districts such as Nandurbar and Gadchiroli have the highest poverty rates (Bhandari, 2015). However, at a micro level, it is noted the concentration of poor population is spread across the state and within a district, a glaring degree of inequality is unmistakable. The state reported 2,270 cases of farmer

suicides between January and November 2020, mainly owing to indebtedness, 53% of which occurred in the cotton belt of Vidarbha (Kakodkar, 2021). 4% of rural households reside in hired dwellings (Bhandari, 2015). 20% of rural households don't have access to proper sanitation facilities. 18% cases are such where house structures are dilapidated and 21% where the ventilation of houses is extremely poor (NSS 76<sup>th</sup> Round, 2019). As per the SDG Index 2018, Maharashtra ranks 54th among 29 states of India under SDG 1.

The Government of India has launched various poverty alleviation schemes to address poverty in rural areas and to ensure rural development.

### **Mapping Poverty Alleviation Schemes for Rural Development**

**Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)**, initially known as Mahatma Gandhi Employment Guarantee Act was passed with the intent to be an Indian labour law and providing security measures aimed to guarantee work for the rural poor. To ensure security and livelihood of people residing in rural areas, this act assures a minimum of 100 days of wage employment. The measures under MGNREGA are applied to any rural household whose adult members volunteer to do unskilled, manual work. To ensure social inclusion, women are given priority under this scheme - about 33% of the beneficiaries are women. Furthermore, a grievance redressal system and provisions for frequent social auditing have been provided to guarantee transparency and accountability.

**Table 2: MGNREGA achievement figures for 2020-21**

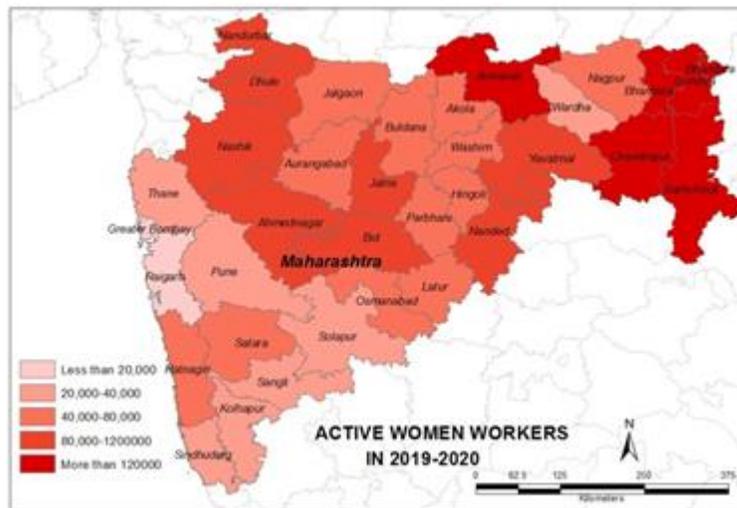
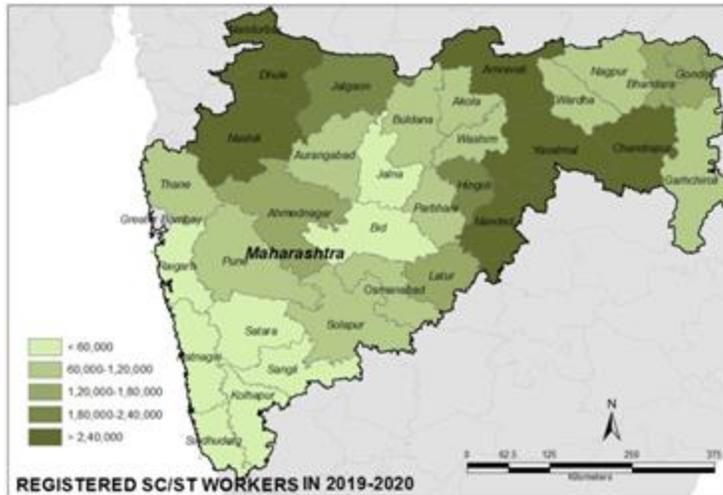
<b>Indicators</b>	<b>Maharashtra</b>	<b>India</b>
<b>Households Benefited</b>	11,70,416	<b>6,01,93,984</b>
<b>Active Workers</b>	58,49,167	<b>13,62,77,375</b>
<b>Total Workers</b>	2,26,57,329	<b>28,87,70,467</b>
<b>Person- days generated</b>	3,47,87,350	<b>2,16,73,07,372</b>

<b>Assets created</b>	17,55,373	<b>5,01,74,331</b>
<b>Individual Category Works</b>	9,08,588	<b>1,63,70,734</b>
<b>DBT Transactions</b>	62,29,297	<b>28,69,66,415</b>

In 2019-20, a total of 9392375 job cards were applied for in Maharashtra, out of which 93% were approved. However, only 36% of the issued job cards were active in the year. In three districts- Aurangabad, Ahmednagar and Yavatmal, more than four lakh job cards were issued to potential rural workers (MGNREGA website).

Creation of sustainable assets is one of the key objectives of MGNREGA, which ultimately aims to strengthen the livelihood resource base of rural areas. Assets such as Anganwadi/Other Rural Infrastructures, micro- irrigation works, rural sanitation, drinking water and connectivity, water harvesting are created under this scheme. Out of the 17.5 lakhs assets created in Maharashtra, most of them fall under the category of individual works on private land, and a majority of them were completed under the supervision of the Gram Panchayat. 10% of the work was for rural sanitation facilities, 83% of which were monitored by the GP (MGNREGA website). A significant proportion of assets created were drought-proofing of agricultural land. It is pertinent to mention, droughts have been frequent in Maharashtra in the past five years.

Inclusion of vulnerable groups - The guidelines require to ensure rights of vulnerable groups such as persons with disabilities, primitive tribal groups, nomadic tribal groups, de-notified tribes, women in special circumstances. A national participation rate of 49% (MGNREGA website) suggests that women are participating in the Scheme more actively than in other works. Research also indicates that MGNREGA is an important work opportunity for women, 43% of the active workers are women in Maharashtra. MGNREGA has the ability to not only give a platform to women, but also reduce traditional gender wage discrimination, particularly in the public works sector. 3523270 registered workers belonged to the Scheduled tribe category, which comprised 15% of the total registered workers and 9% of scheduled caste workers registered under this scheme in FY 2019-20. A total of 15,576 differently-abled workers were active in Maharashtra in 2019-2020 (MGNREGA website).



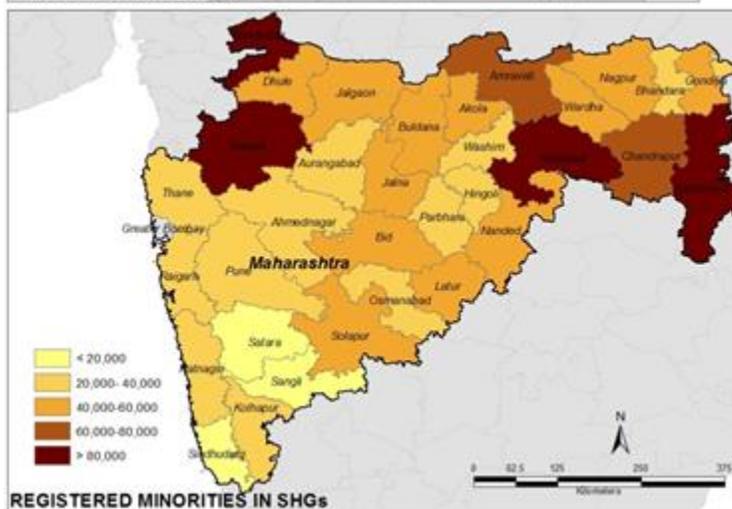
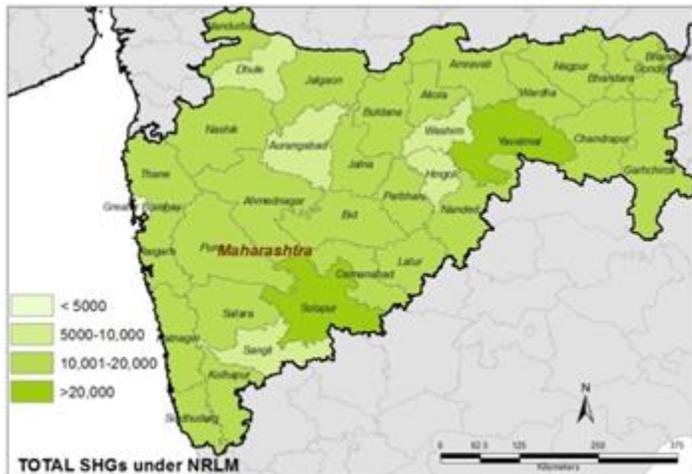
### **National Rural Livelihood Mission (NRLM)**

Launched in 2011 by the Ministry of Rural Development and aided by the World Bank, NRLM aims to create an efficient and effective system for the rural poor to access financial services. It aims to reduce poverty by creating sustainable opportunities and enabling poor households to increase their income. Additionally, these households would also be facilitated to achieve increased access to rights, public services and entitlements. This mission aims to harness the innate capabilities of the poor and provide them a platform in this growing economy. In 2015, the program was renamed to Deendayal Antayodaya Yojana (DAY-NRLM).

***Institution building:*** NRLM organizes all poor households (women) into aggregate institutions called Self-help groups (SHGs) that provides them with a voice, space and resources. These platforms partner

with local self-governments, public service providers, banks, private sector and other mainstream institutions to assist delivery of social and economic services to such households. In Maharashtra, till date, total of 4,89,434 SHGs were mobilised, out of which 78% were new SHGs and 16% were revived. Solapur and Yavatmal are two such districts where more than 20,000 SHGs have been mobilized under NRLM (NRLM website). The poor households are identified by participatory vulnerability assessment, post which the Gram Panchayat finalizes the list. The SHG members are trained in different fields to manage their institutions, linking up with the market, managing their livelihoods and enhancing credit absorption capacity.

Across our focus state, over 50,41,367 rural poor actively participate in the SHGs. 6,80,218 SC, 8,37,044 STs and 1,77,785 other minorities were registered under such SHGs. Nandurbarh, Nashik, Yvatmal and Gadchiroli are three districts where more than 80,000 minorities were registered (NRLM Website).



**Financial inclusion:** Presently, over two lakhs SHGs in Maharashtra are provided revolving funds in Maharashtra and over 34,000 lakhs of revolving funds have been disbursed to these SHGs (NRLM website). NRLM assures community Investment Fund as Seed Capital to SHG Federations at Cluster level and Vulnerability Reduction Fund (VRF) to SHG Federations at Village level to address vulnerabilities such as food security, health security. 56,652 SHGs were supported with community investment funds with over 31 thousand lakh funds. Nearly fifty thousand community resource persons were appointed and trained to aid the SHGs (NRLM website).

**Table 3: Progress of NRLM In Intensive Blocks**

<b>Indicators</b>	<b>Maharashtra</b>	<b>India</b>
<b>Number of villages in which intensive implementation has started</b>	<b>42765</b>	<b>743283</b>
<b>Number of households mobilized into SHGs (in Lakh)</b>	<b>50.2</b>	<b>723.7</b>
<b>Number of SHGs promoted (in Lakh)</b>	<b>4.9</b>	<b>66.2</b>
<b>Number of Village Organizations promoted</b>	<b>20870</b>	<b>270818</b>
<b>Number of SHGs provided Revolving Fund</b>	<b>230774</b>	<b>1954408</b>
<b>Amount of Revolving Fund disbursed to SHGs (in Lakh)</b>	<b>34121</b>	<b>266899</b>
<b>Number of SHG availed loan amount from Bank</b>	<b>62527</b>	<b>3172435</b>

There has been a steady rise in the number of individuals who opted for loans under NRLM. In Maharashtra over two lakhs cases were reported where the loan amount was disbursed followed by an

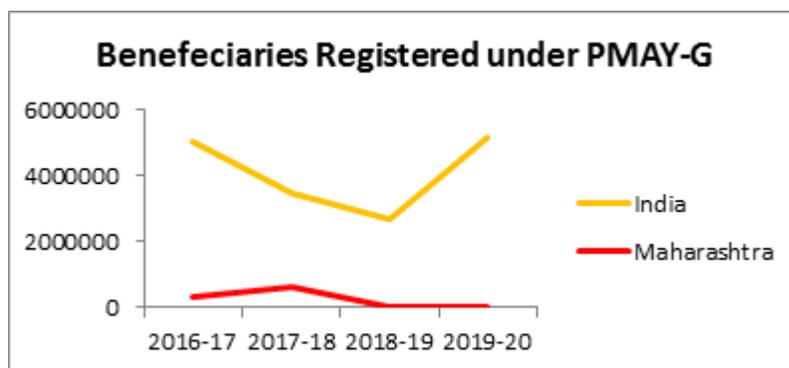
increase of over 90,000 cases of loan disbursement in FY 2018-19. However, the increment in the number is lower from 2018-19 and 2019-20 (NRLM website).

**Livelihoods Promotion & Social Inclusion:** NRLM aims to boost the delivery of services through SHGs and federations. Vulnerability reduction funds are often used in case of emergency needs of the rural poor. The mission through Mahila Kisan Sashaktikaran Pariyojana (MKSP) promotes small-scale projects to enhance women's participation and productivity in agriculture. It ensures food and nutrition security at the household and community level.

It aims to use differential approaches for social inclusion of all the households into functionally effective and self-driven institutions, with special focus on more vulnerable sections like Scheduled Castes (SCs), Scheduled Tribes (STs), Primitive Tribal Groups, women-headed households, isolated communities, persons with disabilities and migrants.

#### **Pradhan Mantri Awaas Yojana -Gramin (PMAY-G)**

Providing shelter for the poor has always been a challenge, especially in rural areas. The rural housing programmes were first taken up during the second Five Year Plan (FYP) to approach the severity of housing scarcity in rural India. It was carried on in subsequent FYPs to empower the rural residents. Owing to the gaps in the earlier housing scheme Indira Awas Yojana (IAY), PMAY was restructured in 2016 to provide permanent housing to the rural poor with basic amenities such as toilets, LPG connections, electricity connection and drinking water are also covered under this scheme.



Over three lakh beneficiaries were registered in the focus state in 2016-17. It soared to over six lakhs in 2017-18 then dipped to 46,522 in 2018-19. In 2019-20, about 50,000 households were registered under PMAY Rural (MRD Dashboard).

**Table 4: Total Houses sanctioned and completed from 2016-2019**

Years	Maharashtra		India	
	Sanctioned	Completed	Sanctioned	Completed
2016-17	225220	207236	41,64,295	38,34,995
2017-18	142964	125638	31,60,200	28,46,898
2018-19	65957	55040	25,09,699	23,74,136
2019-20	293956	156411	55,26,711	31,97,802

**Source: MRD Dashboard**

PMAY-G scheme aims to achieve construction of about 3 crore houses along with basic amenities by 2022. The Ministry of Rural Development is taking various measures to ensure smooth flow of funds to the beneficiary account based on the studying local region-specific typologies, evidence-based monitoring through geo-tagged photos taken at all pre-determined stages of construction. The above table reveals total sanctioned and completed houses in Maharashtra and India. It is noted from 2016-19, over 92% of the sanctioned houses were completed, and in 2019-20, the completion rate is relatively less, owing to the pandemic. Only a little over 50% of the houses sanctioned were built in 2019-2020. A similar proportion of 53% was noted in Maharashtra (MRD dashboard).

*The following table gives an overview of the schemes implemented under rural development and the main thematic areas they cover.*

**Table 5: Thematic Mapping of Rural Development and Poverty Alleviation Schemes**

Schemes	Employment Generation	SHGs	Credit Linkages	Housing & Basic	Insurance Coverage	Pension
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services*						
<b>MGNREGA</b>						
<b>NRLM</b>						
<b>PMAY G</b>						
<b>PMJDY</b>						
<b>PMJJBY</b>						
<b>PMSBY</b>						
<b>Atal Pension Yojana</b>						
<b>PMVVY</b>						

\*Includes access to drinking water, sanitation, fuel, electricity

Out of the major programmes operational in Maharashtra under rural development, Pension Yojana and Pradhan Mantri Vaya Vandana Yojana targets the pensioners. Pradhan Mantri Jan Dhan Yojana focuses on credit linkages and insurance coverage. Pradhan Mantri Jeevan Jyoti Yojana and Pradhan Mantri Suraksha Beema Yojana, both provide insurance coverage to the beneficiaries.

### Mapping Agriculture Schemes and Programmes

Agriculture and allied sectors play a crucial role in the economic transformation of a nation, especially in India. This particular sector has a significant role in promoting rural livelihood, employment and food security. It is the largest source of livelihood in the country. Proportion of citizens directly and indirectly dependent on agriculture directly and indirectly is more than any other sector. 70% of the rural households are primarily engaged in agriculture, of which 82% are small and marginal farmers. The objective of inclusiveness in development has been realised through a focus of rural development with a

distinct focus on agriculture. With the Government's focus to comply with the SDG goals and focus on Sustainable agricultural practices which initiate economic profitability and social and economic equity, a number of measures have been undertaken from crop insurance , waste management, water conservation to improving agriculture marketing reforms.

### **National Mission For Sustainable Agriculture (NMSA)**

NMSA, one of the eight missions under the National Action Plan on Climate Change (NAPCC) seeks to address the issues associated with 'Sustainable Agriculture'- the risks associated with climate change and measures for mitigation. This mission has been formulated to enhance agricultural productivity in rainfed areas focussing mainly on improving farm practices, pest management, water efficiency, credit support, market and access to information. Rainfed Area Development (RAD) component is being implemented in Maharashtra by RFS Division. 1375 beneficiaries in 1187 ha of land were covered under this scheme 2019-20. The coverage in Maharashtra was 4652 ha in 2017-18 and 4062 ha in 2019-20. The central and state have contributed 12.4 cr in the FY 2019-20. At least 50% of the funds are to be utilized for small, marginal farmers of which at least 30% are women beneficiaries/ farmers (NMSA website).

### **Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)**

This programme is committed to accord high priority to water conservation and its management. It envisions extending the coverage of irrigation and improving water use efficiency in a focused manner with end to end solution on source creation, distribution, management, field application and extension activities. In Maharashtra 1559 Ha of irrigation potential land was created (PMKSY Achievement Reports, 2018-19).



<b>Soil Health Card Scheme</b>						
<b>PM Fasal Bima Yojana</b>						
<b>NMSA</b>						
<b>Paramparagat Krishi Vikas Yojana</b>						
<b>National Agricultural Market</b>						
<b>Krishi Vigyan Kendras</b>						

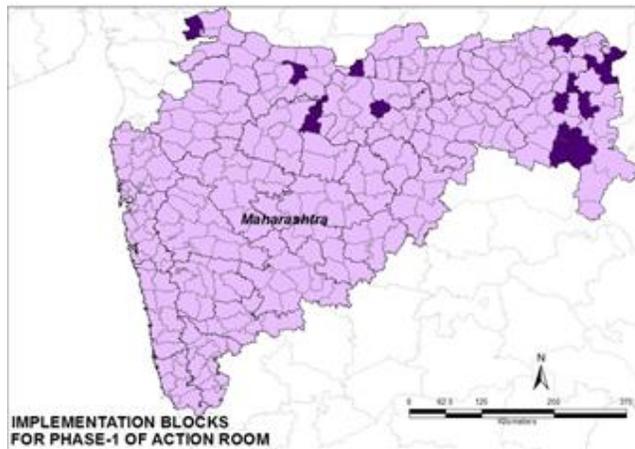
**\*Includes technology enhancement. Soil fertility, providing fertilizers, irrigation facilities**

The main thematic areas covered under these schemes are productive enhancement techniques, which includes enhancement of technology, study of soil fertility, providing fertilizer and irrigation facilities, skill development among the farmers, maintaining credit flow and financial inclusion of the cultivators, risk mitigation and marketing of agriculture. As apparent from the above table, almost all the schemes primarily focus on productivity enhancement of the crops. RKVY-RAFTAAR, Paramparagat Krishi Vikas Yojana, Krishi Vigyan Kendras focuses on developing skills of the farmers associated with cultivation.

### **Action Room of Poverty in Maharashtra**

An initiative undertaken by the Maharashtra government is to set up an ‘Action Room’ to focus its efforts on poverty reduction. Though the poverty reduction rate increased in Maharashtra after 2005, it didn’t match the growth of many sectors. The main objective of this step is not just to diminish the disparity that exists between key Human Development Index (HDI) indicators like poverty, between the rich and poor, higher castes and lower castes, between men and women, but also focus on other major disparities in

access to health facilities, basic civil amenities and literacy etc. This disparity exists both at inter-personal and intergroup levels. Considering, almost 10% of poverty ridden people reside in the state and the fact it lags behind on HDI has urged the policymakers to come up with a new policy. The action room works on 27 development blocks of 13 of the poorest districts of Maharashtra to boost agriculture-based employment and subsequently entrepreneurship and provide employment opportunities to 500 families per block and also improve service delivery of health and education (The New Indian Express, 2018).



#### **4. Agrarian Crisis In Maharashtra Despite Placement Of Schemes**

Despite an array of schemes designed to alleviate the economic and social condition of the rural population, the condition of agrarian population in Maharashtra has worsened owing to drought and credit woes. Studies mapping the crisis across rural Maharashtra have highlighted the severity and causes of the crisis, under-reporting of farmer suicides and a wide gap between the rich and poor areas of the state. A study conducted by a journalist-activist Heramb Kulkarni of 124 villages unmasked the contrarian picture of the claims made about poverty reduction in the state (Ghadyalpatil, 2018). The glaring disparities between Mumbai-Pune-Nashik corridor and the large stretches of drought prone land in Marathwada, north Maharashtra and Vidarbha was also highlighted in the study. The root causes of farm suicides were listed as shrinkage of the land holding, chronic drought, lack of access to formal credit and extreme dependence on money lenders. Shrinking livelihood amongst Dalits in the rural areas made them vulnerable (ibid.). Maharashtra reported suicides of 3,927 cultivators and 10,281 suicides in the farm sector (The Indian Express, 2020).

**The question arises why, despite so many welfare programmes in place, such incidents keep occurring in the rural community?** Why despite a series of schemes, the farthest behind cannot be reached? To look for the answers in this complexity of the economic system, the following challenges should be considered-

*Defining Indicators:* There is a need to have in-depth discussions regarding defining indicators such as poverty or crisis in cultivation. India's myopic definition of poverty refers to its economic aspect which is 25.7% (2011), but other wellbeing indicators such as access to sanitation, drinking water, electricity, education etc, should be well included under the umbrella term called poverty.

*Financing SDGs:* A study estimates that implementing SDGs in India by 2030 will cost around US\$14.4 billion (Kapur, 2015). However owing to COVID-19 and cutbacks in a sector like agriculture, it is not known what proportion of the budget will actually reach the grassroots.

*Monitoring and Ownership and measuring progress:* NITI Aayog plays a significant role in tracking progress. However, mapping and tracking progress at the Panchayat level and assuring the LNOB principle is abided by needs to be prioritised.

Despite putting so much effort to realize the goal off Agenda 2030, India keeps struggling to achieve the necessary deliverables. Efforts should be made to understand these limitations at a deeper level, so that necessary changes are made at policy level and local level to reach the predetermined targets.

## **5. Building back from the rubbles of COVID 19**

Reverse migration owing to this pandemic has opened a whole pandora's box of questions regarding the rural economy. MNREGA is one of the solutions, however, enormous stress has been laid on this scheme during the pandemic. The scheme has generated over 153 crore person-days of employment during April and July (Sharma, 2020). The fact that skilled workers are not suited under this scheme should be factored in. Thus, MNREGA cannot be the only solution to the existing poverty in the rural sector. To strengthen the economy, infrastructure funds need to be allocated by the government. Rashtriya Krishi Vikas Yojana (RKVY) launched in 2007 has mobilized funds in a state like Kerala to facilitate infrastructure development in the agriculture sector (The Statesman, 2020). Such schemes may be extended to Maharashtra as well. In addition to schemes like these, it is imperative to increase the spending on infrastructure projects like road construction, wells, etc which will increase rural employment, thus boosting income (Cheerakathil, 2020). Localization of industries may release some pressure from the

agriculture sector. Agricultural reforms such as competitive credits, modern farm inputs and better producer price may bring profit to the sector as well.

## **6. Recommendations and Way Forward**

### **A holistic approach towards the SDGs and poverty:**

17 SDGs and 169 targets interact with each other in an indivisible manner. Achieving one goal or target would invariably bring about an outcome in another target or goal. While Goal 1 could insinuate diminishing economic poverty, one should not forget about the multi-dimensional aspect of poverty, which influences outcome of other goals such as no hunger, no gender discrimination, a healthy society etc. Hence, it is essential that a holistic picture is imagined while designing policies.

### **Localizing approach of policy level interventions:**

The community should be at the driver's seat when policy-level interventions are brought about. People-centric policy design should be the main priority of the state. Target population should be well involved in different stages of policy development and implementation- partnership, capacity strengthening, coordination and financing.

### **Investment in Agriculture Sector:**

India is a welfare state economy that pledges to protect the health and wellbeing of its citizens. Focus should be added on the kind of investments made in the agriculture sector. For example, Telangana Government supports its farmers with Rs. 4000 per season per acre of land, capped at 5 acres (Janyala 2018). High investment can potentially result in high productivity, maintaining the wellbeing of the cultivators. State level matrices may be used to map the good practices from other states and eventually adopt the same in Maharashtra.

Maharashtra has already allotted Rs. 30,127 Cr of the budget for agriculture which is a 23% decrease from the previous year (PRS India, 2020). There is a need to increase investment in agricultural sector in the form of technology upgradation, financial assistance to farmers and insurance options. Additionally, the budget allotted would pose meaningless until people are involved in decision making and formulating strategies for the sector.

## **Risk Mitigation**

There have been countless incidents of farmer suicides in India and Maharashtra alone. Failed crops, dependence on monsoons, inability of loan repayment etc. are some of the reasons associated with forcing farmers to take this drastic measure. It is thus essential to determine the risk factors involved in this sector and mitigate those risks. In an agrarian economy, insurance is an important mechanism for risk mitigation. However, several instances have shown that premium collection of such insurance policies outweighs the farmers' pay-out, thus further worsening their economic condition. Initiatives such as crop insurance and crop loans at subsidised rates of interest would definitely reduce this burden. Additionally investment in technology would reduce farmer's dependence on monsoons for the purpose of irrigation.

## **Solution for drought affected areas:**

One-third of the state falls under the rain shadow area and gross irrigated area in the state constitutes only 18% (Hussain 2018). Clearly, short-term and long term steps are urgently required to urgently address this issue and ensure three forms of security are ensured in these regions- food security, water security and employment security. Villagers should be directly involved in the supply of water tankers to the drought prone areas. The diversion of tankers from villages to industries and to the elite of the region should be cracked down upon. Cultivators should be trained enough to understand the nitty-gritty of irrigation projects and have the know-how of how to operate harvesting machines and apply pest control techniques. The ongoing irrigation projects need to be completed in a time-bound manner and social audit of these projects needs to be conducted to correct design errors.

## **7. Conclusion**

Maharashtra does not have the comparative advantage in agriculture owing to soil and climate. Yields of several crops have not kept pace with the population growth. Though efforts have been made to overcome the agrarian crisis in Maharashtra in the form of welfare schemes and programmes, the state is far off from achieving the goal of Zero Poverty. COVID-19 has further pushed a significant proportion of the rural population below poverty. Going forward, policymakers need to focus on agricultural advancement as it is still the sector that provides maximum employment to the people across the state. The idea is to involve the community, including vulnerable and minority groups, in the planning process and during policy formulation.

SDGs are not separate goals; rather they are integrated and should be treated as a unit. Therefore, in order to achieve zero poverty under the 2030 agenda, localisation across SDG goals needs to be adopted, ensuring that the agriculture sector is not neglected and much needed interventions are made at three basic levels – farm level, technology level and policy level.

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