

Interdisciplinary National Conference

On

Agriculture and Rural Development and their Share and Stake in Overall Economic Growth

A Report

A Two-Day National Interdisciplinary Conference on **Agriculture and Rural Development and their Share and Stake in Overall Economic Growth** was organised by the Faculty of Commerce, Karim City College, Jamshedpur in collaboration with NABARD, Jharkhand Regional Office, Ranchi, Jharkhand, and sponsored by the Department of Higher and Technical Education, Government of Jharkhand & Co-sponsored by NABARD, Jharkhand Regional Office, Ranchi, Jharkhand on 4th & 5th January 2023.

The conference was inaugurated by the Chief Guest, His Excellency the Governor cum Chancellor of the Universities of the state of Jharkhand, Shri Ramesh Bais by lightening of the lamp at 12 pm on 4th January 2023 and followed by a welcome address by Dr. Mohammad Reyaz, Principal, Karim City College, Jamshedpur and President of the Conference. After the welcome address, the souvenir of the Conference and a textbook on GST, titled “Elementary of GST and Customs Law” authored by Dr. Md. Moazzam Nazri, HoD, Commerce, Karim City College Jamshedpur were released by the His Excellency, Hon’ble Governor of Jharkhand Shri Ramesh Bais and other dignitaries. Dr. Md. Moazzam Nazri, convenor of the Conference then introduced the theme of the Conference.

On this occasion, Dr. Gangadhar Panda, Vice Chancellor of Kolhan University, Chaibasa, and Shri Gautam Kumar Singh, General Manager NABARD Regional Office, Ranchi were present as the Guests of Honour. Dr. Kamini Kumar, Hon’ble Pro-Vice-Chancellor of Kolhan University, Dr. Anjila Gupta, Hon’ble Vice-Chancellor, Jamshedpur Women’s University, Ms. Vijaya Jadhav Deputy Commissioner, East Singhbhum, SSP, Jamshedpur, Dr. Prabhat Kumar, Dr. Subhas Seraphim, Deputy General Manager, NABARD Regional Office,

Hyderabad, Dr. V. K. Mishra, Dean, Commerce, Kolhan University, Chaibasa, Dr. P. K. Pani, Finance Officer, KU, Chaibasa, Dr. S. K. Singh HOD, University Department of Commerce and Business Management Kolhan University Chaibasa, Dr. Mohammad Zakaria, Secretary, Karim City College, Jamshedpur were also present. Dr. K. J. S. Satyasai, former Chief General Manager of NABARD, Mumbai, was the Keynote Speaker in the Inaugural Session.

Shri Gautam Kumar Singh, General Manager, NABARD Regional Office, Ranchi in his speech, highlighted the role of NABARD in the field of agriculture and rural development. After the discussion about the self-help groups and Kisan Credit Card, he emphasised that NABARD cooperates with the state governments, with its resources, so that the condition of the farmers can be improved. He reiterated the motto of NABARD, “*Gaon badhe to desh badhe*”. He also touched upon the upcoming challenges and mentioned that we are facing new problems due to climate change which need to be addressed. He expressed hope that the suggestions that will come out of the discussion from the conference will be used for the development of agriculture in the state of Jharkhand.

The Vice-Chancellor Dr. Gangadhar Panda expressed gratitude to the Governor for his special affection towards Kolhan University, Chaibasa. He compared the earth to a mother, agriculture to its womb, and we the human beings as her children. He emphasised that the advancement of agriculture is the basis of the development of rural areas of our country, for which NABARD is doing commendable work.

The keynote speaker Dr. K. J. S. Satyasai, an agricultural economist and former Chief General Manager at NABARD, Mumbai emphasized that the income of farmers in Jharkhand, especially smallholders has decreased which is a matter of great concern. He said that food production is very important for society and it is necessary to pay full attention to their welfare which encompasses the education, health, and social upliftment of the farmers besides higher incomes.

In his thought-provoking address, His Excellency, Hon’ble Governor of Jharkhand, Shri Ramesh Bais Ji touched many aspects of agriculture and rural development and drew attention to the fact, that there was a time when our villages were self-sufficient. “*Today the situation is such that milk and vegetables are also coming from the city into the villages*”.

The dependence of the village on the city is fatal for the rural economy, and this requires immediate attention and rectification. Modern methods of farming need to be introduced to the villages. Productivity needs to be increased and the agricultural products be taken to the bigger markets. The Governor hoped that the conference would bring out many good and positive suggestions. His Excellency Hon'ble Governor, Shri Ramesh Bais called for rural transformation using technology. He said that there is a need to promote the use of advanced technologies to boost agriculture in the villages.

The inaugural session was conducted by Dr. Neha Tiwari and Dr. G Vijay Vijayalakshmi offered a vote of thanks.

More than 100 delegates from different parts of the country participated in the conference. The discussions on the topic of the conference were under 8 sub-themes, as mentioned below:

- 1. TRACK-1: NABARD- AGRICULTURE & RURAL DEVELOPMENT**
- 2. TRACK-2: MICRO FINANCE-AGRICULTURE & RURAL DEVELOPMENT**
- 3. TRACK-3: FINANCIAL INCLUSION- AGRICULTURE & RURAL DEVELOPMENT**
- 4. TRACK-4:RESOURCE MANAGEMENT-AGRICULTURE & RURAL DEVELOPMENT**
- 5. TRACK-5: GOVERNMENT SCHEMES- AGRICULTURE & RURAL DEVELOPMENT**
- 6. TRACK-6: AGRICULTURE AND ECONOMY**
- 7. TRACK-7: MSME & RURAL DEVELOPMENT**
- 8. TRACK-8: RECENT TREND AND INNOVATION OF MANAGEMENT**

The 4 parallel technical sessions were held from 2.30 pm to 5 pm on the first day i.e., 4th January 2023.

Sub-them-1: NABARD- AGRICULTURE & RURAL DEVELOPMENT

Dr.B. N. Ojha, Ex-Dean of Commerce, Kolhan University, Chaibasa was the chairperson, and Dr. G. Vijayalakshmi, Faculty of Commerce, Karim City College, Jamshedpur was the Co-chairperson. 15 delegates presented their papers through power point presentation. The speakers approached various aspects of Agriculture and Rural Development which included

an analysis of the refinancing performance of NABARD, problems and challenges in the implementation of the crop insurance schemes, and the role of the National Rural Livelihood Mission (NRLM). At the end of the session, Dr. B. N. Ojha said that the objectives with which NABARD was established are set out in the preamble of the act which reads as “An act to establish a bank to be known as the National Bank for Agriculture and Rural Development for providing credit for the promotion of agriculture, small scale industries, cottage and village industries, handicrafts and other rural crafts and other allied economic activities in rural areas to promote integrated rural development and securing prosperity in rural areas and for matters connected herewith or confidential thereto.”

Sub-theme 2: MICRO FINANCE-AGRICULTURE & RURAL DEVELOPMENT.

Dr. Sunit Kumar, Associate Professor, Department of Statistics, Central University of South Bihar, Gaya chaired the session, while Dr. Nitish Raj Ex-Deputy Director, Dept. of Higher & Technical Education Govt. of Jharkhand & Assistant Professor University Department of Economics, Ranchi University, Ranchi was the Co-chairperson. In this session, 10 delegates presented their papers and spoke on them.

Various aspects of Micro Finance connecting with Agriculture & Rural Development were highlighted in the session, which included poverty alleviation, agriculture, and rural development, and social-economic empowerment of women in rural India. The chairperson, Dr. Sunit Kumar mentioned that the saving potential of the SHGs remains to be fully appreciated and tapped by banks by developing SHG-friendly savings and credit products. There is also a need to factor in client insurance by proper networking with insurance companies.

Sub-theme 3: FINANCIAL INCLUSION- AGRICULTURE & RURAL DEVELOPMENT

Technical Session III was chaired by Dr. Amar Kumar Choudhary, Associate Professor and Registrar, Jharkhand University of Technology, Ranchi and co-chaired by Dr. Suhita Chatterjee In-charge, HOD University Dept. of Economics Kolhan University, Chaibasa. 16 delegates presented their respective papers with the majority of participants focusing on financial inclusion as playing a vital role in the development of rural areas of India. It acts as an anti-poverty, removal of unemployment, entrepreneurship, higher productivity from agriculture, women empowerment, gender equality, reduced rural migration, better health and

education, green entrepreneurship and adoption of modern technology in agriculture because microcredit offers small loans to poor people who have less or no collateral and are often ignored by the conventional banking system.

Dr. Amar Kumar Choudhary summed up the session with his views that financial inclusion is essential for poverty reduction and economic growth. Developing countries capable of providing their residents with access to affordable financial services grow at a faster rate and are able to attain reductions in poverty as well as income inequality.

Sub-them 4: Resource Management- Agriculture & Rural Development

The session was presided by Dr. Ajaz Ahmad Associate Professor and HOD, Department of Economics Karim City College, Jamshedpur, and co-chaired by Dr. Harsha Bharat Goyal Deptt. of Commerce K.B.P College Vashi Navi Mumbai, Maharashtra. 13 delegates presented their papers with different perspectives such as Labour participation in agriculture, sustainable development schemes, health workforce manpower, E-agriculture techniques, optimum utilisation of locally available natural resources, etc. Summing up the session Dr. Ajaz Ahmad emphasized that rural development is a major concern for the economic development of the country and Human Resource Development in rural development plays an important role in economic construction.

Plenary Session

The 2nd day of the conference started with a plenary session and was followed by four parallel technical sessions **5th, 6th, 7th, and 8th on 5th January 2023 at 10 am to 11:30 am** and 11:30 am to 2:00 pm respectively including **15 minutes** tea break.

The Plenary Session was held in the college auditorium and chaired by Mr. Subhas Seraphim, Deputy General Manager, NABARD Regional Office, Hyderabad, and Prof. (Dr.) Shahin Razi, former HOD and Dean, Jamshedpur Women's College (Now Jamshedpur Women's University).

The discussion during the plenary session concluded that agriculture with its allied sectors is unquestionably the largest livelihood provider in India, more so in the rural areas. It also contributes a significant figure to the Gross Domestic Product (GDP). Sustainable agriculture, in terms of food security, rural employment and environmentally sustainable

technologies such as soil conservation, sustainable natural resource management, and biodiversity protection is essential for holistic rural development.

Thus, Agriculture is the major source of livelihood in the rural sector. Mahatma Gandhi once said that the real progress of India did not simply mean the growth and expansion of industrial urban centers but mainly the development of the villages. More than two-third of India's population depends on agriculture which is yet to become productive enough to provide for them. One-fourth of rural India still lives in abject poverty.

Thus, even today, rural development is very important. Rural development is a comprehensive term. It essentially focuses on action for the development of areas that are lagging in the overall development of the village economy. Some of the challenges which need fresh initiatives for development in rural India include:-

- Development of human resources including - literacy, more specifically, female literacy, education, and skill development - health, addressing both sanitation and public health
- Land reforms
- Development of the productive resources of each locality
- Infrastructure development like electricity, irrigation, credit, marketing, and transport facilities including construction of village roads and feeder roads to nearby highways, facilities for agriculture research and extension, and information dissemination.
- Special measures for alleviation of poverty and bringing about significant improvement in the living conditions of the weaker sections of the population emphasizing access to productive employment opportunities.

All this means that people engaged in farm and non-farm activities in rural areas have to be provided with various means that help them increase productivity. They also need to be given opportunities to diversify into various non-farm productivity activities such as food processing. Enabling them better and more affordable access to healthcare, sanitation facilities at workplaces and homes, and education for all would also need to be given top priority for rapid rural development.

The Plenary Session was conducted by Dr. Rashmi Akhtar and the vote of thanks was given by Dr. Syed Zahid Perwaiz.

Sub-theme 5: GOVERNMENT SCHEMES- AGRICULTURE & RURAL DEVELOPMENT

Technical Session V was presided by Dr. M. N. Zubairi, Associate Professor, University Department of Commerce & Business Management, Ranchi University, Ranchi and Co-chaired by Dr. Abdul Wahid Farooqui Associate Professor, Zakir Hussain College, New Delhi. 12 delegates presented their views and ideas of different Government schemes and its impact on agriculture and rural development. Summing up the session, Dr. Zubairi appreciated the positive effect of different government schemes on agriculture and rural development. It is important to create more awareness among the rural people about the different types of Government schemes.

Sub-them 6: Agriculture and Economy

13 participants presented their papers in Technical Session VI, on the topic of **Agriculture and Economy** and shared their views on women's agrarian participation and mental health, the economics of rural development in Jharkhand, income and livelihood issues of Tribal farmers in Jharkhand, the role of agriculture in the economic development of India, Covid-19 and its impact on Indian agricultural system, the role of agriculture in contributing to economic growth, etc.

Dr. Aaley Ali, Associate Professor and Head, Department of Geography, Karim City College, Jamshedpur chaired the session while Dr. Vijay Prakash, Assistant Professor, L.B.S.M. College, Jamshedpur, was the co-chairperson.

Dr. Aaley Ali concluded that agriculture is extremely crucial for the Indian economy. A large proportion of the population resides in rural areas whose main source of income is farming. Agriculture and allied activities form the basic fabric of the life of rural people. It contributes significantly to the rural economy in terms of employment, business opportunities, rural infrastructure, etc.

Sub-them 7: MSME & Rural Development

Dr. Deepa Sharan, Dean & Head, Commerce & Business Management, Jamshedpur Women's University, Jamshedpur chaired the Technical Session VII, along with Dr. Sanjive Kumar Singh In-Charge Head, Commerce & Business Management KU as the Co-chairperson. 10

papers were presented by participants in this technical session. Various issues and challenges of MSME in Rural Development were discussed by the speakers such as managing marketing problems, pre and post covid scenarios of MSME, women entrepreneurs, the impact of the mudra loan facility, etc. The session was summed up by Dr. Deepa Sharan who quoted that the MSME sector is a significant contributor to GDP, employment generation, and exports, which in turn act as the backbone of the Indian economy. Around 324.9 lakh enterprises (52.3% of total MSMEs) are in rural areas, while 309 lakh enterprises (48.8%) are in urban areas.

Sub-them 8: RECENT TRENDS AND INNOVATION OF MANAGEMENT

Technical Session 8 was chaired by Prof. (Dr.) B. B. Mansuri Deptt. of Commerce, Aligarh Muslim University, and Dr. Fakhruddin Ahmad, Assistant Professor, Department of Economics; Karim City College was the co-chair. 10 delegates presented their papers wherein discussions were held on harvest automation, farm automation technology, organic farming, common service center program, the role of internet and communication technologies in agriculture development in India, etc.

Valedictory Session

The closing ceremony began in the auditorium with a welcome address by the Principal Dr. Mohammad Reyaz. Shri Rajesh Kumar Shukla Member-Syndicate (Chancellor Nominee), Kolhan University, Chaibasa was the chief guest and Prof. Jayant Shekhar, Registrar, Kolhan University, Chaibasa and Dr.V. K. Mishra, Dean Commerce Kolhan University were the guests of honour on the occasion. The conference report was presented by the convenor Dr. Md. Moazzam Nazri, HOD, Commerce, Karim City College, Jamshedpur.

In his address, Shri Rajesh Kumar Shukla expressed his views “Don't know what situation came in our country that people started migrating from the villages and started running towards the cities. On the other hand, the good thing is that at present people's attention has increased towards the village.”

Prof. Jayant Shekhar said that “in the country where even minor things are decorated and kept in showcases in big malls, in the same country the products of the farmers get wasted due to

lack of resources. We must remember that agriculture was our past, agriculture is our present and agriculture will be our future.”

In the program, NABARD Deputy General Manager Mr. Sidharth Shankar said that our aim is to give development to the rural areas of India. Giving them financial assistance, not only for agriculture but also for non-agriculture sectors to be strengthened in rural areas.

At the end, certificates were distributed to the delegates from different parts of the country by the chief guest and guest of honour. The closing ceremony was coordinated by Dr. G. Vijayalakshmi and the vote of thanks was given by Dr. Aftab Alam.

To conclude it may be said that the National interdisciplinary conference was an enriching experience for both the organizers and participants. The papers presented were very informative and thought-provoking.

- a. We need to salute our farmers bailing out of the food crisis, the latest being during the COVID pandemic.
- b. Agriculture grew at 3% or above but less than 4% during the last twenty years. It is slower than other sectors overall.
- c. Hence, the share of agriculture in the economy (GVA) declined from 70% till the 1970s to 16.5% now. In Jharkhand, the share is 14.7%.
- d. Irrespective of the share, even today 55% workforce depends on agriculture. In Jharkhand, it is 63%.
- e. Marginal worker among Agri-labour share is more in Jharkhand i.e., 73%
- f. Jharkhand farmers' incomes stagnated between 2012-2018 in nominal terms.
- g. Across all categories there is a decline in income barring farmers having 0.40-2 hectare.
- h. Agriculture has a lot of prospects in the state. It has the potential for a variety of crops, horticulture, rural crafts, and forest products. Local value chains need to be developed. Processing and other value addition are other focus areas. Irrigation facilities should be expanded and farm ponds can be cheaper local alternatives. Diversification within agriculture and across various sectors has to be encouraged.

Several issues discussed in the Conference are enumerated as below.

1. Agriculture is a very important sector of the economy irrespective of its share in the national income. It has ensured food security in the country in a situation of severe food shortage and ship-to-mouth existence. During the recent Covid Pandemic also, it is the surplus food stock that saved the country. We need to salute our farmers for bailing out of the food crisis on several occasions. We need to work towards improving the economic situation of farmers.

2. Agriculture grew at 3% or above but less than 4% during the last twenty years. It is slower than the other sectors. An agricultural growth of at least 4% as envisaged in the National Agricultural Policy has to be achieved and we need to work out a strategy for that.

3. Low growth in the agricultural sector leads to a decline in the share of agriculture in the economy (GVA) from 70% till the 1970s to 16.5% now. In Jharkhand, the share is 14.7%, less than the national average.

4. While several economies have experienced a decline in the share of agriculture in national income over the decades and also a decline in the share of agricultural workers in the total workforce. The fact, the decline in the dependence of the workforce on agriculture is predicted by Lewis and other dual economy models as the economy develops and the industry grows faster. As opposed to lowered share of agriculture in total income, even today 55% workforce depends on agriculture. That is, there is not much decline in the total workforce in agriculture commensurate with the decline in share in national income. In states like Jharkhand; it is much higher (63%). Since the slower decline in dependence of labour on agriculture leads to disguised unemployment and lower incomes, we need to address this issue. For this, we need to develop industry and service sectors through various schemes like Make in India.

5. Among the workers, marginal workers account for the major share of Agri-labour in many states like Jharkhand (73%). The implication is that the majority of labourers are earning much less from their employment in agriculture.

6. Already, the farmers' income has been low and declining in some states. For example, Jharkhand farmers' incomes stagnated between 2012-2018 in nominal terms. This is a serious situation as our goal had been to double farmers' income by 2022.

7. The income decline is observed across all categories barring farmers having 0.40-2 hectare. There need to be interventions targeted to various farm size categories.

8. As such there have been a lot of improvements in agriculture over the years. Technology has been the hallmark of modern agriculture. Thus, golden opportunities exist in agriculture across the country. Jharkhand too has a lot of prospects in agriculture. It has the potential for a variety of crops, horticulture, rural crafts, and forest products. Local Value chains need to be developed. Processing and other value addition are other focus areas.

9. Irrigation played a very decisive role in improving agricultural production and farmers' income. Irrigation facilities should be expanded and farm ponds can be cheaper local alternatives.

10. For enhancing farmers' incomes while addressing the risks we should encourage diversification within agriculture and towards rural manufacturing and service sectors.



Dr. Md. Moazzam Nazri

Convenor of the Conference & HOD, Commerce, Karim City College, Jamshedpur