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## **A Study on Financial Literacy and Its Influence on the use of Pesticides among the farming community in Nagpur district**

Mr. Kundan Mate<sup>1</sup> and Dr. Atul B. Tekade<sup>2</sup>

<sup>1</sup>Assistant Professor and Head of the Department, Master of Business Administration, TGPCET, Nagpur.  
[Kundan.mate@outlook.com](mailto:Kundan.mate@outlook.com)

<sup>2</sup> Master of Business Administration, TGPCET, Nagpur.  
[Atul.tekade27@gmail.com](mailto:Atul.tekade27@gmail.com)

Peer Review Information	Abstract
<p><i>Submission: 27 Jan 2025</i> <i>Revision: 28 Feb 2025</i> <i>Acceptance: 30 March 2025</i></p> <p><b>Keywords</b></p> <p><i>Agriculture</i> <i>Grazing Lands</i> <i>Forests</i> <i>Crop</i></p>	<p>Livestock husbandry is a crucial component of Indian agriculture, serving as a significant avenue for diversification and providing new employment opportunities. Dairy farming in supporting the livelihoods of landless and economically deprived individuals in rural regions is apparent. its miles identified as one of the key fee-added farming systems inside. It is recognized as one of the key value-added farming systems in the country. In commercial dairy farming, cows and buffaloes are particularly important, with approximately 90% of the world's milk production deriving from cows. Present study is concerned with Financial Literacy and Its Influence on the Success of Dairy Farmers in Nagpur Land is the idea of agriculture. simply all forms of production rely on land. In widely known, all agricultural manufacturing is based upon on it. to date because the position of land in agriculture is worried, it serves as foremost deliver of meals and fiber manufacturing, pastures and grazing lands, forests and many others.</p>

### **Introduction**

From many of the decade's agriculture is significant source of income to the small and marginal farmers. Farming is gambling a essential position within the economic development of the agricultural peoples at some point and more exactly states like Maharashtra in which land resources and alternatives of livelihood are restricted too. Agriculture farming to a big amount is primarily based on the level and sample of farming as conventional strategies. financial Literacy,

Socio-financial situations, and focus of the farmers also are crucial in agriculture farming.

### **Role Of Agriculture Sector In The Development Of Indian Economy**

Agriculture is the main source for providing employment to rural people besides provides subsidiary business like Dairy, Poultry, Fishery, Tree planting, Cattle development etc. It also provides raw material to large number of industries in the country; in addition, supplies foodgrains to the country and also exports to other countries in the world.

Building nation as developed country for global competition depends on development of industries, mining, forestry, agriculture, creating best infrastructure facilities, better educational, medical facilities etc. in the country. Role of agriculture sector in the development of Indian economy is well accepted by all concerned, the economists, politician, bureaucrats etc. and in order to strengthen the “Indian Agriculture”, the farmers must possess knowledge about “farming based on scientific and technical know-how”. Acquiring such knowledge through farmers training is a dire-need of present era.

### Problems And Challenges of Farmers in Nagpur District-

Agriculture in India still provides employment to nearly two third of population though many of those engaged in agriculture activities are not fully employed. Land has been man's sizeable input in his production corporation and it continues to be so, more especially within the less advanced nations of the world. The dimensions of land maintaining owned through a family unit determines its economic and social role in the society. The Indian agriculture surroundings has undergone dramatic transformation within the current beyond. The globalization has created boundaries or limitations like less markets, quality competition, price competition etc. The financial Literacy and Its Influence on the use of Pesticides among the farming community in Nagpur district are mainly due to-

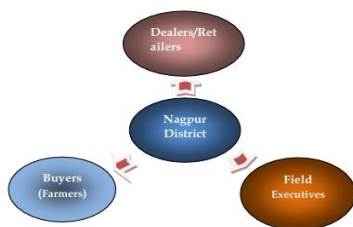
#### Farm Size and Ownership:

During the study it was observed that the land holding size is low. The main reason behind this is family disputes.

#### Financial literacy and Access:

The illiteracy level of the farmers has proved that Financial Literacy have had a great Influence on the use of Pesticides among the farming community in Nagpur district.

#### Universe of study



This resulted in the limited access to the knowledge and facilities provided by the government.

- Lack of irrigation and storage facilities make it difficult to the farmers to attain high yield and store the food grains properly.
- Unavailability of cold storage facilities
- For oranges adequate and efficient transportation facilities are not available in rural areas making it hard for the growers to reach the market and sale the oranges.
- Price fluctuation: Milk prices can vary from ₹25 to ₹40 per liter, causing financial instability for farmers.
- Non availability of sufficient and timely finance at moderate interest rate.

The above facts are responsible for poor agriculture yield and unsustainable losses in the farming business, throwing the community into poverty.

#### Training and Knowledge:

Around 50% of farmers express a need for training in modern dairy farming techniques and management. They expressed that lack of awareness about government schemes and subsidies.

#### Materials And Methodology

**Sampling Area-** A total number of 100 cultivators are taken for study from Nagpur district i.e. 10 taluka excluding Nagpur Rural and Urban. The information required is collected through personal interview, questionnaires and personal observations.

#### Objectives of study

- 1) To make a comprehensive study of financial literacy level of farmers in Nagpur district.
- 2) To know the impact of farmers' literacy level on the usage of pesticides.
- 3) To analyze the future trend of use of pesticides in Nagpur district.

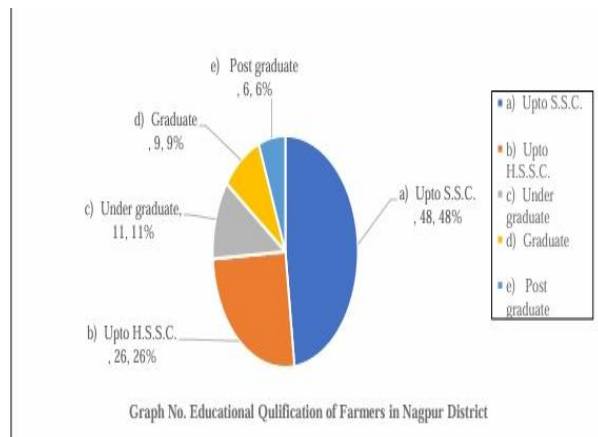
#### Hypothesis of the study

- 1) Besides the low literacy level of Farmers in the district, there is considerable increase in the usage of pesticides.
- 2) The future trend of use of pesticides is increasing in Nagpur district.

#### Hypothesis Testing

Table1: Educational qualification of farmers

1. a) Educational Qualification of Farmers in Nagpur District	sample size (Out of 100)
a) Upto S.S.C.	48
b) Upto H.S.S.C.	26
c) Under graduate	11
d) Graduate	9
e) Post graduate	6

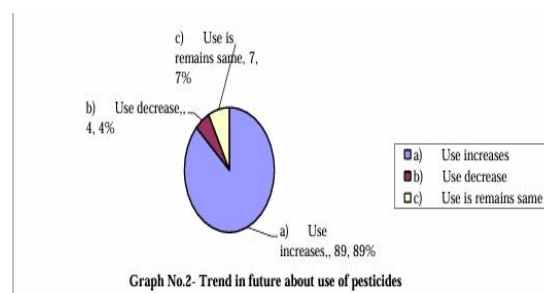


From the graph, it's far clear that,

- There are 48% farmers i.e. 48 out of 100 who have their education as much as S.S.C.
- There are 26% farmers i.e. 26 out of 100 who have their education up to H.S.S.C.
- There are 11% farmers i.e. 11 out of 100 who have their education up to under graduate.
- There are 9% farmers i.e. 9 out of 100 who have their education up to graduate.
- There are 6% farmers i.e. 6 out of 100 who have their education up to post graduate.

Table 2: Trend in Future about use of Pesticide

2) Trend in Future about use of Pesticide	Sample Size (Out of 100)
a) Use increase	89
b) Use decrease	4
c) Use remains same	7



From the graph, it

- ✓ There are 89% farmers i.e. 89 out of a hundred who have cited that the trend of use of pesticides will boom.
- ✓ There are 4% farmers i.e. 4 out of 100 who have cited that the trend of use of insecticides will lower.
- ✓ There are 7% farmers i.e. 7 out of a hundred who've referred to that the trend of use of insecticides will stay equal.

It has been observed that maximum number of farmers is less educated and this is also one of the reasons why farmers failed to procure proper pesticides for their crops.

## Conclusion

The survey study reveals that large number of rural populations of Nagpur district is engaged mainly in agriculture profession and is in the age group of above 50 years. They are either illiterate or having very little education. Being the large number of family members depending on agriculture, per capita income is low causing poor literacy and financial position. It is concluded from the analysis that besides the low literacy level of Farmers in the district, there is considerable increase in the usage of pesticides and which results in the increase in yield. The future trend of use of pesticides is increasing in Nagpur district. The people in rural area follow the traditional method of farming. Illiteracy causes little knowledge about use of pesticides. Sometimes improper or excessive use of pesticides causes low yield.

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