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## Socio-economic profile and capital investment in agriculture of paddy farmers adopting Saguna Regenerative Technique (SRT) in the North Konkan region of Maharashtra

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### ABSTRACT

Saguna Regenerative Technique (SRT) is a permanent raised-bed method of paddy cultivation that reduces tillage and conserves soil moisture. This study examines the socio-economic profile, land-holding pattern, capital investment pattern, and cropping pattern of 60 SRT-adopting paddy farmers in the North Konkan region of Maharashtra, categorized into low ( $N = 7$ ), medium ( $N = 22$ ), and high ( $N = 31$ ) adopter groups. The average age of the farmers was 53.38 years and the average family size was 6.03 members per household. Farming was the main occupation of 63.33 per cent of the farmers, and secondary education was the most common level of education (40.00%). The average area under SRT increased from 0.45 ha among low adopters to 1.58 ha among high adopters, with an overall average of 1.10 ha per farmer. The average total land holding of SRT adopted paddy farmers was 1.95 ha, ranging from 0.49 ha among low adopters to 3.02 ha among high adopters. The overall average capital investment was Rs. 11,50,879 per farm, raising from Rs. 5,66,681 among low adopters to Rs. 15,94,208 among high adopters, with land and buildings as the major components. SRT paddy accounted for 57.955 per cent of the gross cropped area and was the dominant kharif crop in all groups. Cropping intensity was 100.000 per cent among low adopters, 142.267 per cent among medium adopters, and 143.758 per cent among high adopters, as medium and high adopters took up rabi and summer crops such as okra and chilli on the permanent beds. The results indicate that a higher level of SRT adoption was associated with larger land holdings, a stronger capital base, and more intensive use of land.

**Keywords:** Saguna Regenerative Technique, Paddy, Socio-economic profile, Land holding, Capital investment, Cropping pattern, Konkan

### Introduction

Rice is the staple food crop of the Konkan region of Maharashtra, which is characterized by high rainfall, lateritic soils, and fragmented landholdings. Traditional paddy cultivation in the region is labour-intensive, as it involves repeated ploughing and puddling of fields and the transplanting of seedlings every season, and it depends on the timely availability of labour, draught power, and water during a short period at the onset of the monsoon. Rising labour costs, labour scarcity during peak operations, and declining farm profitability have increasingly constrained the small and marginal farmers of the region, which makes the search for low-cost, resource-conserving alternatives to conventional rice cultivation important.

Saguna Regenerative Technique (SRT), evolved in 2011 at Saguna Baug, Neral, in Raigad district of Maharashtra, is one such innovation. It is a no-till, conservation agriculture method in which permanent raised beds are prepared once and reused in subsequent seasons, without puddling or transplanting of rice. The permanent raised beds facilitate ample oxygen supply to the root zone while maintaining optimum moisture conditions there, and the absence of puddling and transplanting makes the method less dependent on a large quantity of water, the availability of a tractor or plough, and skilled labour during the transplanting period.

As SRT requires an initial investment in bed preparation and a change from the established method of cultivation, its adoption is likely to be influenced by the personal, family, and resource characteristics of the farmers, such as age, education, family size, occupation, size of land holding, access to irrigation, and capital assets. Further, SRT has been used for a wide range of crops, and the permanent beds create scope for taking rabi and summer crops after kharif paddy, which makes the cropping pattern and cropping intensity of the adopting farmers equally important.

A sound understanding of who the SRT farmers are, what resources they command, and how they use their land is therefore essential for extension agencies and policy makers to identify the farmers who are likely to

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adopt the technique and the groups that need additional support to adopt it more fully. The socio-economic profile and capital investment is important for cultivation of paddy and other crops in the region. Therefore, the socio-economic profile, the land-holding pattern, the capital investment pattern, and the cropping pattern with cropping intensity of SRT paddy farmers belonging to low, medium, and high adopter groups in the North Konkan region of Maharashtra has been studied in order to examine their role in productivity and labour utilization in the SRT adopted farming.

## Materials and methods

The study was purposively conducted in the North Konkan region of Maharashtra, comprising Raigad, Thane, and Palghar districts, which form the core SRT paddy belt owing to their higher concentration of SRT adopters, favorable agro-ecological conditions, and active extension support from the Saguna Rural Foundation. A list of SRT paddy adopters was obtained from the Saguna Rural Foundation and local line departments, from which 60 SRT paddy farmers were selected at random across the three districts.

The study was based on primary data collected through personal interviews using a pre-tested schedule, covering the socio-economic characteristics, land holding, capital investment, and cropping pattern of the sample farmers. The reference year was 2025–26. Sample farmers were classified into low, medium, and high adopter groups using K-means cluster analysis on a Technology Adoption Index, performed in XLSTAT (Version 2026.1.2). The data were analysed using tabular analysis with averages and percentages. Cropping intensity

was worked out as the ratio of gross cropped area to net cropped area, expressed as a percentage.

## Results and discussion

### 1) Demographic profile of SRT paddy farmers

Table 1 presents the demographic profile of the sampled SRT adopted farmers. The average age of the respondents was 53.38 years, with little variation among the low (54.43 years), medium (53.82 years), and high (52.84 years) adopter groups, indicating that the level of SRT adoption did not vary considerably with the age of the farmers. The overall average family size was 6.03 members per household, being highest among low adopters (6.57), followed by high adopters (6.10) and medium adopters (5.77). Members aged 14 years and above formed the major share of the household in all groups; at the overall level they averaged 2.33 males (38.67%) and 2.30 females (38.12%), while children below 14 years averaged 0.78 males (12.98%) and 0.62 females (10.22%). With regard to education, only one farmer (1.67%) in the entire sample, belonging to the low adopter group, was illiterate. Secondary education was the most common level (24 farmers, 40.00%), followed by graduate and above (14 farmers, 23.33%), SSC (9 farmers, 15.00%), HSC (8 farmers, 13.33%), and primary education (4 farmers, 6.67%). HSC education was reported only among medium (9.09%) and high adopters (19.35%), and no illiterate farmer was found in these two groups. However, as the low adopter group comprised only seven farmers, group-wise differences in education should be interpreted with caution. It is indicated that the SRT adopter farmer were seen to be properly educated, aware and they understand full concept and advantages of regenerative technique in paddy.

**Table 1.** Demographic profile of SRT paddy farmers in the study area

| Sr. No. | Particulars                       | Low adopter Group<br>(N = 7) | Medium adopter<br>Group (N = 22) | High adopter Group<br>(N = 31) | Overall (N = 60) |
|---------|-----------------------------------|------------------------------|----------------------------------|--------------------------------|------------------|
| A.      | Average age (years)               | 54.43                        | 53.82                            | 52.84                          | 53.38            |
| B.      | Family size (members/household)   |                              |                                  |                                |                  |
| a)      | Below 14 years                    |                              |                                  |                                |                  |
| i)      | Male                              | 0.71<br>(10.87)              | 0.82<br>(14.17)                  | 0.77<br>(12.70)                | 0.78<br>(12.98)  |
| ii)     | Female                            | 0.57<br>(8.70)               | 0.50<br>(8.66)                   | 0.71<br>(11.64)                | 0.62<br>(10.22)  |
| b)      | 14 years and above                |                              |                                  |                                |                  |
| i)      | Male                              | 2.57<br>(39.13)              | 2.41<br>(41.73)                  | 2.23<br>(36.51)                | 2.33<br>(38.67)  |
| ii)     | Female                            | 2.71<br>(41.30)              | 2.05<br>(35.43)                  | 2.39<br>(39.15)                | 2.30<br>(38.12)  |
|         | Total                             | 6.57<br>(100.00)             | 5.77<br>(100.00)                 | 6.10<br>(100.00)               | 6.03<br>(100.00) |
| C.      | Education status (No. of farmers) |                              |                                  |                                |                  |
| 1       | Illiterate                        | 1<br>(14.29)                 | -                                | -                              | 1<br>(1.67)      |
| 2       | Primary                           | 1<br>(14.29)                 | 1<br>(4.55)                      | 2<br>(6.45)                    | 4<br>(6.67)      |
| 3       | Secondary                         | 1<br>(14.29)                 | 10<br>(45.45)                    | 13<br>(41.94)                  | 24<br>(40.00)    |
| 4       | SSC                               | 2<br>(28.57)                 | 5<br>(22.73)                     | 2<br>(6.45)                    | 9<br>(15.00)     |
| 5       | HSC                               | 0<br>(0.00)                  | 2<br>(9.09)                      | 6<br>(19.35)                   | 8<br>(13.33)     |
| 6       | Graduate & above                  | 2<br>(28.57)                 | 4<br>(18.18)                     | 8<br>(25.81)                   | 14<br>(23.33)    |
|         | Total                             | 7<br>(100.00)                | 22<br>(100.00)                   | 31<br>(100.00)                 | 60<br>(100.00)   |

(Figures in parentheses indicate percentage to total)

## 2) Occupational profile and area under SRT

Table 2 presents the occupational profile of the farmers and the average area under SRT. Farming was the main occupation of SRT adopted farmers in all adopter groups, which was reported by 71.43 per cent at low, 59.09 per cent at medium, and 64.52 per cent at high adopter group, with an overall level of 63.33 per cent. The service was reported the main occupation of 35.00 per cent of the farmers at overall level and was highest among medium adopters (40.91%), while business was the main occupation of only one high adopter (3.23%) farmer.

This indicates that SRT adoption was not restricted to full-time farmers and it was also undertaken by farmers whose main occupation was observed to be service. With regard to subsidiary occupations, 38.33

per cent of the farmers at overall level had no subsidiary occupation, the proportion being highest among high adopters (51.61%), followed by low adopters (42.86%) and medium adopters (18.18%). Farming as a subsidiary occupation was reported by 28.33 per cent of the farmers at overall level and it was highest among medium adopters (40.91%). Dairy was reported by 20.00 per cent of the farmers at overall level, only among medium (22.73%) and high adopters (22.58%) and not at all among low adopters, while business (10.00%) and services (3.33%) were less common subsidiary occupations. The average area under SRT showed the clearest difference among the groups, increasing from 0.45 ha per farmer among low adopters to 0.64 ha among medium adopters and 1.58 ha among high adopters, with an overall level average of 1.10 ha. This indicates that high adopters demonstrated greater commitment to SRT in terms of the scale of operations as well as the intensity of adoption.

**Table 2.** Occupational profile and average area under SRT of paddy farmers in the study area

| Sr. No. | Particulars                            | Low adopter Group<br>(N = 7) | Medium adopter<br>Group (N = 22) | High adopter Group<br>(N = 31) | Overall (N = 60) |
|---------|----------------------------------------|------------------------------|----------------------------------|--------------------------------|------------------|
| A.      | Main occupation (No. of farmers)       |                              |                                  |                                |                  |
| 1       | Farming                                | 5<br>(71.43)                 | 13<br>(59.09)                    | 20<br>(64.52)                  | 38<br>(63.33)    |
| 2       | Service                                | 2<br>(28.57)                 | 9<br>(40.91)                     | 10<br>(32.26)                  | 21<br>(35.00)    |
| 3       | Business                               | -                            | -                                | 1<br>(3.23)                    | 1<br>(1.67)      |
|         | Total                                  | 7<br>(100.00)                | 22<br>(100.00)                   | 31<br>(100.00)                 | 60<br>(100.00)   |
| B.      | Subsidiary occupation (No. of farmers) |                              |                                  |                                |                  |
| 1       | Farming                                | 2<br>(28.57)                 | 9<br>(40.91)                     | 6<br>(19.35)                   | 17<br>(28.33)    |
| 2       | Dairy                                  | -                            | 5<br>(22.73)                     | 7<br>(22.58)                   | 12<br>(20.00)    |
| 3       | Services                               | -                            | 1<br>(4.55)                      | 1<br>(3.23)                    | 2<br>(3.33)      |
| 4       | Business                               | 2<br>(28.57)                 | 3<br>(13.64)                     | 1<br>(3.23)                    | 6<br>(10.00)     |
| 5       | No subsidiary                          | 3<br>(42.86)                 | 4<br>(18.18)                     | 16<br>(51.61)                  | 23<br>(38.33)    |
|         | Total                                  | 7<br>(100.00)                | 22<br>(100.00)                   | 31<br>(100.00)                 | 60<br>(100.00)   |
| C.      | Average area under SRT<br>(ha/farmer)  | 0.45                         | 0.64                             | 1.58                           | 1.10             |

(Figures in parentheses indicate percentage to total)

## 3) Average land-holding pattern of SRT paddy farmers

The average land-holding pattern of the sampled farmers is presented in Table 3. The average total land holding was reported to be 1.95 ha at overall level, but it differed widely among the groups, being 0.49 ha for low adopters, 0.90 ha for medium adopters, and 3.02 ha for high adopters. The holding of high adopters was more than six times that of low adopters, indicating that farmers with larger farm holdings were more likely to implement SRT on a greater scale. However no irrigated land was reported by low adopters, whereas irrigated land was found to be 0.28 ha (30.51%) among medium adopters and 1.06 ha (35.01%) among high adopters, with an overall level the average of 0.65 ha (33.23%). Unirrigated land constituted 97.06 per cent of the holding of low adopters, 46.32 per cent of medium adopters, and

31.17 per cent of high adopters, indicating that low adopters operated under comparatively greater dependence on rainfed conditions. The average cultivated land was seen to be 1.34 ha (68.89%) overall level, which is being 0.47 ha (97.06%) among low adopters, 0.69 ha (76.84%) among medium adopters, and 2.00 ha (66.18%) among high adopters. No current fallow land was reported by any group, and the uncultivated land consisted entirely of permanent fallow, which averaged 0.01 ha (2.94%) among low adopters, 0.21 ha (23.16%) among medium adopters, and 1.02 ha (33.82%) among high adopters, with an overall level the average of 0.61 ha (31.11%). Thus, although high adopters cultivated the largest absolute area, they also held the largest share of uncultivated land, which may be associated with their larger overall holdings. Overall, SRT adoption was more extensive among farmers with larger holdings and greater access to irrigated land.

**Table 3.** Average land-holding pattern of SRT paddy farmers in the study area (ha)

| Sr. No. | Particulars                         | Low adopter Group<br>(N = 7) | Medium adopter<br>Group (N = 22) | High adopter Group<br>(N = 31) | Overall (N = 60) |
|---------|-------------------------------------|------------------------------|----------------------------------|--------------------------------|------------------|
| 1       | Total land holding                  | 0.49<br>(100.00)             | 0.90<br>(100.00)                 | 3.02<br>(100.00)               | 1.95<br>(100.00) |
| 2       | Irrigated land                      | -                            | 0.28<br>(30.51)                  | 1.06<br>(35.01)                | 0.65<br>(33.23)  |
| 3       | Unirrigated land                    | 0.47<br>(97.06)              | 0.42<br>(46.32)                  | 0.94<br>(31.17)                | 0.70<br>(35.66)  |
| 4       | Sub-total: Cultivated land (a)      | 0.47<br>(97.06)              | 0.69<br>(76.84)                  | 2.00<br>(66.18)                | 1.34<br>(68.89)  |
| 5       | Current fallow land                 | -                            | -                                | -                              | -                |
| 6       | Permanent fallow land               | 0.01<br>(2.94)               | 0.21<br>(23.16)                  | 1.02<br>(33.82)                | 0.61<br>(31.11)  |
| 7       | Sub-total: Uncultivated land<br>(b) | 0.01<br>(2.94)               | 0.21<br>(23.16)                  | 1.02<br>(33.82)                | 0.61<br>(31.11)  |

(Figures in parentheses indicate percentage to total land holding)

#### 4) Capital investment pattern of SRT paddy farmers

The average per farm capital investment pattern of SRT adopted the sampled farmers is presented in Table 4. The total per farm capital investment at overall level was accounted Rs. 11,50,879 and it was found to be increasing from Rs. 5,66,681 among low adopters to Rs. 7,12,068 among medium adopters and Rs. 15,94,208 among high adopters. Land was the largest component at overall (Rs. 5,08,473) and among high adopters (Rs. 7,85,703), whereas buildings (residential buildings, cattle sheds, and godowns) were the largest component among low (Rs. 3,91,904) and medium adopters (Rs. 3,39,402). At the overall level, buildings accounted for Rs. 4,81,562 per farm.

Investment in livestock (Rs. 39,286, Rs. 65,455, and Rs. 1,02,548), farm implements (Rs. 3,005, Rs. 5,431, and Rs. 8,870), and tractors and power tillers (Rs. 6,200, Rs. 10,377, and Rs. 20,161) increased progressively from low to medium to high adopters. Low adopters reported no investment in irrigation structures or electric motors, whereas medium and high adopters invested Rs. 51,621 and Rs. 73,854, respectively, in irrigation structures (overall Rs. 57,086), and Rs. 346 and Rs. 377, respectively, in electric motors (overall Rs. 322). These results indicated that SRT adoption was associated with land ownership, physical assets, livestock, irrigation infrastructure, and mechanization facilities; however, this relationship should be interpreted as an association and not as proof that capital investment alone caused higher adoption.

**Table 4.** Average per farm capital investment pattern of SRT paddy farmers in the study area (Rs.)

| Sr. No. | Particulars                                       | Low adopter Group<br>(N = 7) | Medium adopter<br>Group (N = 22) | High adopter Group<br>(N = 31) | Overall (N = 60) |
|---------|---------------------------------------------------|------------------------------|----------------------------------|--------------------------------|------------------|
| 1       | Land                                              | 1,26,286                     | 2,39,436                         | 7,85,703                       | 5,08,473         |
| 2       | Building (Residential + Cattle shed + Godown)     | 3,91,904                     | 3,39,402                         | 6,02,694                       | 4,81,562         |
| 3       | Livestock                                         | 39,286                       | 65,455                           | 1,02,548                       | 81,567           |
| 4       | Implements                                        | 3,005                        | 5,431                            | 8,870                          | 6,925            |
| 5       | Irrigation structure (Well + Borewell + Pipeline) | -                            | 51,621                           | 73,854                         | 57,086           |
| 6       | Electric motor                                    | -                            | 346                              | 377                            | 322              |
| 7       | Tractor / Power tiller                            | 6,200                        | 10,377                           | 20,161                         | 14,945           |
|         | Total investment                                  | 5,66,681                     | 7,12,068                         | 15,94,208                      | 11,50,879        |

#### 5) Cropping pattern of SRT paddy farmers

The average area (ha) under different crops, along with the gross cropped area, net cropped area, and cropping intensity is depicted in Table 5. It is seen from the table that SRT paddy was the dominant kharif crop in all groups, occupying 0.447 ha (94.848%) among low adopters, 0.636 ha (64.486%) among medium adopters, and 1.581 ha (54.998%) among high adopters, and 1.102 ha (57.955%) of the gross cropped area at overall level.

Its proportional share was highest among low adopters and lower among medium and high adopters, mainly because they latter grew a wider range of rabi and summer crops.

Traditional paddy (0.082 ha, 4.293%), nagali (0.035 ha, 1.840%), and other crops (0.014 ha, 0.736%) occupied small areas at the overall level, and none of these were reported by low adopters. Rabi and summer crops were taken up only by medium and high adopters, covering 0.284 ha and 0.875 ha, respectively, with an overall level the average of 0.556 ha (29.245%); okra (0.307 ha, 16.156%) and chilli

(0.168 ha, 8.831%) were the major crops, followed by wal (0.054 ha), horse gram (0.013 ha), and other crops (0.014 ha) taken by the SRT farmers.

In case of Perennial fruit crops occupied 0.113 ha (5.931%) overall level and being highest among high adopters (0.182 ha, 6.328%). The gross cropped area increased with the level of adoption, from 0.471 ha among low adopters to 0.987 ha among medium adopters and 2.875 ha among high adopters (overall 1.902 ha), while the net cropped area was 0.471 ha, 0.694 ha, and 2.000 ha, respectively (overall 1.343 ha). The gross and net cropped areas were equal among low adopters, indicating that they cultivated their land only once in the year, and the gap between them widened with the level of adoption. Consequently, cropping intensity was found to be 100.000 per cent among low adopters, 142.267 per cent among medium adopters, and 143.758 per cent among high adopters, with an overall level it was 141.683 per cent. The cropping intensity of medium and high adopters therefore reflects the use of permanent SRT beds for kharif

paddy followed by rabi and summer crops, which allowed a second crop to be taken up after paddy harvest without fresh land preparation. Thus, higher SRT adoption was associated with a larger gross

cropped area, higher cropping intensity, and more intensive utilization of the permanent-bed system.

**Table 5.** Cropping pattern of SRT paddy farmers in the study area (ha)

| Sr. No. | Particulars            | Low adopter Group<br>(N = 7) | Medium adopter<br>Group (N = 22) | High adopter Group<br>(N = 31) | Overall (N = 60)   |
|---------|------------------------|------------------------------|----------------------------------|--------------------------------|--------------------|
| 1       | Kharif                 |                              |                                  |                                |                    |
| a       | Paddy (SRT)            | 0.447<br>(94.848)            | 0.636<br>(64.486)                | 1.581<br>(54.998)              | 1.102<br>(57.955)  |
| b       | Paddy (Traditional)    | -                            | 0.005<br>(0.461)                 | 0.155<br>(5.385)               | 0.082<br>(4.293)   |
| c       | Nagali                 | -                            | 0.009<br>(0.921)                 | 0.061<br>(2.132)               | 0.035<br>(1.840)   |
| d       | Other                  | -                            | 0.009<br>(0.921)                 | 0.021<br>(0.718)               | 0.014<br>(0.736)   |
|         | Kharif total           | 0.447<br>(94.848)            | 0.659<br>(66.789)                | 1.818<br>(63.233)              | 1.233<br>(64.824)  |
| 2       | Rabi / Summer          |                              |                                  |                                |                    |
| a       | Okra                   | -                            | 0.186<br>(18.885)                | 0.463<br>(16.089)              | 0.307<br>(16.156)  |
| b       | Chilli                 | -                            | 0.039<br>(3.915)                 | 0.298<br>(10.356)              | 0.168<br>(8.831)   |
| c       | Horse gram             | -                            | 0.021<br>(2.165)                 | 0.011<br>(0.370)               | 0.013<br>(0.701)   |
| d       | Wal                    | -                            | 0.027<br>(2.718)                 | 0.086<br>(2.984)               | 0.054<br>(2.847)   |
| e       | Other                  | -                            | 0.011<br>(1.105)                 | 0.018<br>(0.640)               | 0.014<br>(0.710)   |
|         | Rabi / Summer total    | -                            | 0.284<br>(28.789)                | 0.875<br>(30.439)              | 0.556<br>(29.245)  |
| 3       | Perennial fruit crops  | 0.024<br>(5.152)             | 0.044<br>(4.422)                 | 0.182<br>(6.328)               | 0.113<br>(5.931)   |
|         | Gross cropped area     | 0.471<br>(100.000)           | 0.987<br>(100.000)               | 2.875<br>(100.000)             | 1.902<br>(100.000) |
|         | Net cropped area       | 0.471                        | 0.694                            | 2.000                          | 1.343              |
|         | Cropping intensity (%) | 100.000                      | 142.267                          | 143.758                        | 141.683            |

(Figures in parentheses indicate percentage to gross cropped area)

## Conclusion

1. The average age of the SRT paddy farmers was 53.38 years and the average family size was 6.03 members, with no marked variation in age among the adopter groups. Farming was the main occupation of 63.33 per cent of the farmers and secondary education was the most common level of education (40.00%), while 35.00 per cent of the farmers had service as their main occupation.
2. The average area under SRT increased from 0.45 ha among low adopters to 1.58 ha among high adopters, and the average total land holding rose from 0.49 ha to 3.02 ha, with irrigated land absent among low adopters. Permanent fallow land constituted 31.11 per cent of the total holding overall and was largest among high adopters (33.82%).

3. The overall average capital investment done by SRT farmers in agriculture was Rs. 11,50,879 per farm, it was found to be increasing from Rs. 5,66,681 among low adopters to Rs. 15,94,208 among high adopters. Land and buildings were the major components, and investment in livestock, implements, irrigation structures, and tractors or power tillers was higher among medium and high adopters than among low adopters.
4. SRT paddy was the dominant kharif crop in cropping pattern in the all groups, accounting for 57.955 per cent of the gross cropped area overall. Rabi and summer crops, mainly okra and chilli, were taken up only by medium and high adopters.
5. Cropping intensity was 100.000 per cent among low adopters, 142.267 per cent among medium adopters, and 143.758 per cent among high adopters. Higher SRT adoption was thus associated with larger holdings, a stronger capital base, and more intensive use of the permanent-bed system, although these relationships represent association and not causation.

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