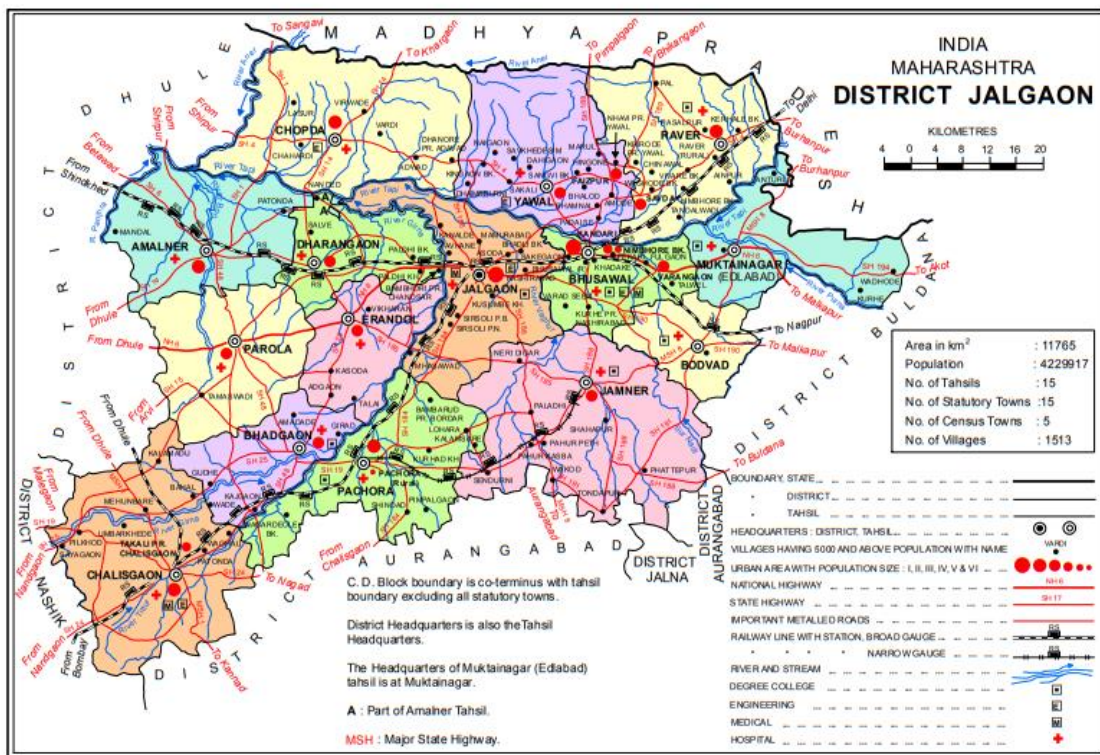


District Strategic Plan: Jalgaon

2023-24 -- 2027-28

A Study for Making Maharashtra the First USD 1 Trillion Economy in India



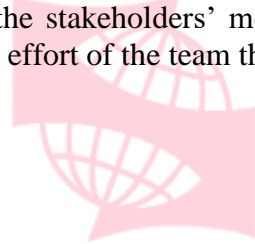
Jointly Prepared by:

Symbiosis School of Economics (SSE), Pune, and Collector
Office, Jalgaon District

Acknowledgements

A study was undertaken for steering Maharashtra towards becoming the first US \$ one trillion economy in India for the 36 districts of the state. The District Growth Strategic Plan (DGSP) for a five-year period (2023-24 to 2027-28) for Jalgaon was conducted by the Symbiosis School of Economics (SSE), Pune, in collaboration with the Collectorate Office of Jalgaon. The study was led by Dr. Gargi Patil, Assistant Professor, SSE under the guidance of Dr. Jyoti Chandiramani, Director SSE, and Dr. Sudipa Mujumdar, Deputy Director, SSE and was supported by the research team at SSE – Mr. Amey Khare and Miss. Sanika Ranade.

Team SSE would like to express our profound gratitude to Shri. Ayush Prasad, Hon. District Collector; Jalgaon for providing us with the opportunity to undertake the study. We would also wish to express our heartfelt thanks to Shri. Vijay Shinde, District Planning Officer, Jalgaon for giving us the access to crucial data. We would like to place on record sincere gratitude to the officials of various departments of Jalgaon District Administration and other stakeholders for providing us with the relevant data pertaining to the action plan. We are also thankful to Mr. Shashikant Marathe, for facilitating the stakeholders' meetings and all the coordination in the districts of Jalgaon. It is the collective effort of the team that helped us complete the study.



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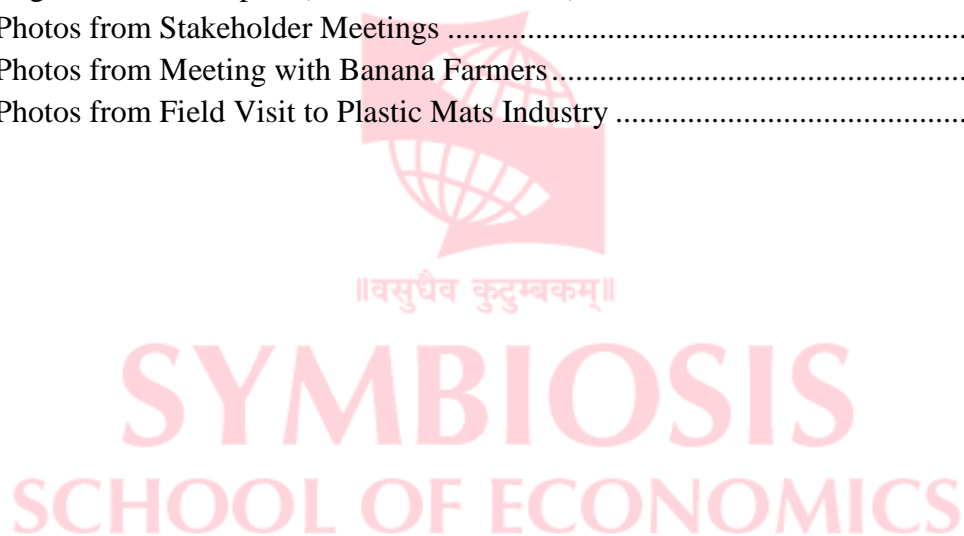
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Stage I – Where is the District now?

Chapter 1 – Baseline Profile of the District

Table 1 Administrative Profile of District

Sr. No.	Details	Source of Data	Data as on – (Date)
No. of Subdivisions	4	Jalgaon District Census Handbook, 2011.	2011-12
No. of Blocks/ Tehsils	15	Jalgaon District Census Handbook, 2011.	2011-12
No. of Cities/ Towns	15	Jalgaon District Census Handbook, 2011.	2011-12
No. of Municipalities	17	Economic Survey of Maharashtra 2022	2021-22
No. of Nagar Panchayats	3	Economic Survey of Maharashtra 2022	2021-22
No. of Villages	1487	Economic Survey of Maharashtra 2022	2021-22
No. of Gram Panchayats	1153	Economic Survey of Maharashtra 2022	2021-22

Source: Compiled by authors from various sources and provided by Jalgaon District Planning Department, 2023

Table 2 Demographic Profile of District

To be provided by Planning Dept					
S.N.	Indicator	District details	State details	Source of Data	Data as on – (Date)
1	No. of Inhabited Villages	1,487	40,959	Census 2011	2011-12
2	No. of Households	899,306	2.44 crores	Census 2011	2011-12
3	Population	4,631 lakhs	125,005 crores	Directorate of Economics & Statistics, Maharashtra	2021-22
4	Growth Rate of Population in Last Decade	0.77%	0.91%	Directorate of Economics & Statistics, Maharashtra	2021-22
5	Urban Population (as % of total population)	31.74%	45.22%	Census 2011	2011-12
6	Sex Ratio (No. of Females per 1000 males)	925	929	Census 2011	2011-12
7	Population Density (Per Sq. Kms)	360	365	Census 2011	2011-12
8	Literacy Rate	78.2%	82.34%	Census 2011	2011-12
9	No. of workforce in Primary Sector	65%	47%	Census 2011	2011-12
10	No. of workforce in Secondary Sector	35%	24.36%	Census 2011	2011-12
11	No. of workforce in Tertiary Sector		28.64%	Census 2011	2011-12
12	Working People Population (as % of Total	44.06%	44.1%	Census 2011	2011-12

	Population)				
13	HDI	0.723	0.752	Maharashtra Human Development Report, 2012	2011-12

Source: Compiled by authors from various sources and provided by Jalgaon District Planning Department, 2023



Table 3 Economic Profile of District

S.N.	Indicator	Details	Source of Data	Data as on – (Date)
1	Gross District Domestic Product (GDDP)	49,307 crores	Directorate of Economics & Statistics, Maharashtra	2021-22
2	Growth rate of GDDP (%)	3.67 %	Directorate of Economics & Statistics, Maharashtra	2021-22
3	Per capita income (in INR)	1,47,554	Directorate of Economics & Statistics, Maharashtra	2021-22
4	Sector wise distribution of GDDP (Districts may add rows for addition of Sectors)			
4.1	Primary	8,823 crores	Directorate of Economics & Statistics, Maharashtra	2021-22
4.2	Secondary	11,149 crores	Directorate of Economics & Statistics, Maharashtra	2021-22
4.3	Tertiary	24,132 crores	Directorate of Economics & Statistics, Maharashtra	2021-22

5	Credit Available	10,957 crores	NABARD Report	2022-23
6	District's share in State's GDP	1.4%	Directorate of Economics & Statistics, Maharashtra	2021-22
7	Sectoral historical growth rate (past 5 years) - Primary Sector	1.26	Directorate of Economics & Statistics, Maharashtra	2021-22
8	Sectoral historical growth rate (past 5 years) - Secondary Sector	-1.26	Directorate of Economics & Statistics, Maharashtra	2021-22
9	Sectoral historical growth rate (past 5 years) - Tertiary Sector	2.17	Directorate of Economics & Statistics, Maharashtra	2021-22

Source: Compiled by authors from various sources and provided by Jalgaon District Planning Department, 2023

Table 4 ESG Profile of District

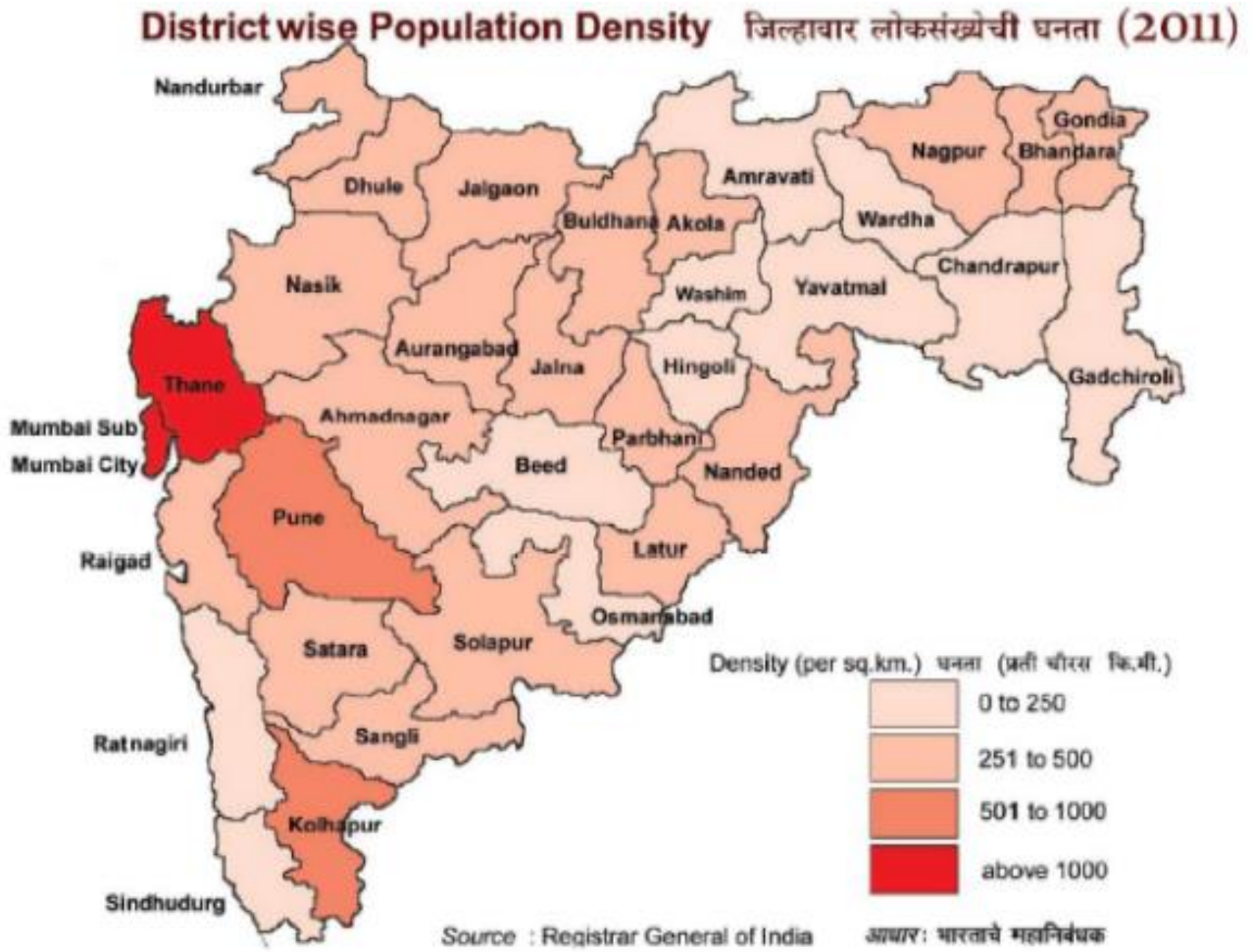
		To be provided by Planning Dept			
S.N.	Indicator	District details	State details	Source of Data	Data as on – (Date)
Environment					
1	Drinking Water Availability throughout year (% of household)	99.87%	84.22%	Jal Jeevan Mission	2023-24
2	Air Quality	79 AQI (satisfactory)	167 AQI (poor)	Maharashtra Air Quality Index (AQI)	2024
3	Proportion of Land under Forest Cover	15.10%	16.90%	Directorate of Economics & Statistics, Maharashtra	2020-21
Social					
1	No. of BPL residents	1,132,757	3,700,715	Directorate of Economics & Statistics, Maharashtra	2020-21
2	% of Population Residing in Urban Area	31.74%	45.22%	Directorate of	2020-21

				Economics & Statistics, Maharashtra	
3	% of Population Residing in Rural Area	68.26%	54.78%	Directorate of Economics & Statistics, Maharashtra	2020-21
4	Women Labor Force Participation Rate	20%	37.7%	Census 2011	2011-12
5	Sex Ratio	925	929	Census 2011	2011-12

Source: Compiled by authors from various sources, 2023

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Figure 1 District-Wise Population Density



Source: Registrar General of India, 2011

Stage II – Where does the District want to go?

Chapter 2 – District’s Vision of 2028

Vision

“Empowering Jalgaon as a Sustainable and Inclusive Centre of Innovation and Development, where diverse strengths converge to achieve the Sustainable Development Goals (SDGs) through economic prosperity, technological advancements and harmonious growth. District administration strives to ensure a promising future for all while setting a benchmark for progress in the region, contributing significantly to the global effort to achieve a more equitable, sustainable and prosperous world”.

Mission

1. Promote crop diversification to elevate the agricultural sector to a new height of productivity and sustainability. To make the district a leading producer of Banana and Cotton.
2. Foster a conducive environment for business, attract investments and support diverse industries. Promote innovation, skill development and access to modern industries.
3. Invest in strategic development projects to enhance connectivity and infrastructure. Bolster trade, tourism and accessibility, ensuring seamless movement of goods and people.
4. Promoting sustainable practices, conservative efforts and green initiatives to maintain ecological balance, ensuring clean water bodies, sustainable agriculture and greener district for the present and future.
5. Foster research, innovation, and collaboration for knowledge-based growth in the District.
6. Build a transparent, efficient governance framework centred on citizen needs. Streamline the processes, promote e-governance and responsibly manage resources for District sustainable growth.

Theory of Change (TOC) Framework

Table 5 Sectoral Theory of Change Framework – Primary Sector

Sectors	Issues / Constraints	Interventions Required	Expected Immediate Outcomes	Long-Term Outcomes (Five Years)
Primary Sector	Monocropping	Encourage and promote multi-cropping and inter-cropping by undertaking training (soybean and toor, along with cotton and banana).	Improved soil health and reduced risk of monoculture-related issues.	Preservation of groundwater resources for long-term sustainability.
	Lack of cold storage facilities	Warehousing and cold storage facilities to be created.	Improved conservation and storage of perishable products.	Exports and food processing will be possible.
	Excessive dependence on chemical fertilizers	Bio fuel to be introduced and training about use of fertilizers.	Improve land quality and implementation of sustainable practices.	Contribution to environmental sustainability.
	Lack of banana food processing	Banana processing units (chips, cake, biscuits, pulp) to be set up and post-harvest strategies to be developed.	Creation of job opportunities in banana processing industries.	Improved post-harvest practices for banana and related products.
	Inadequate rail transport	Longer stops for the railway at Jalgoan (since going to Bhusawal is an expense).	Reduction in transaction costs and intermediaries.	Extended shelf life and improved market access for these products.
	Fishing is not very well developed. Only smaller fishes are growth due to lack of space and lack of storage of water.	Ground-water storage and building of large scale tanks.	Diversified sources of income for farmers through improved finishing and the cultivation of multiple crops.	Promotion of fishing and aquaculture for additional income.

Source: Based on data gathered from stakeholder's interaction, 2023

Table 6 Sectoral Theory of Change Framework – Secondary Sector

Sectors	Issues / Constraints	Interventions Required	Expected Immediate Outcomes	Long-Term Outcomes (Five Years)
Secondary Sector	Non-functional MIDC's	Provide infrastructure facilities. Quicker allocation of land (EODB).	Faster allocation of land for industries can promote industrial growth.	Long-term growth of the manufacturing sector.
	Dual taxation (APMC + MIDC)	Single Window taxation (EODB).	Reduction in tax burden.	Increased profits due to reduction in taxes.
	Costly electricity	Affordable electricity to be provided.	Lower electricity costs for industries, will improve cost-effectiveness and cost of production.	Reduced cost of production and increased productivity.
	Transport Infrastructure	Better road and rail connectivity to be provided.	Improved mobility will enhance trade.	Improved access to markets and facilitate the movement of goods and people.
	Issues related with APMC (governance)	APMCs to be monitored.	Effective management of pulse prices in APMCs through the implementation of farm laws.	Enhanced markets.
	Unskilled labour	Skills and training to be provided.	Skilled labour.	Better incomes for skilled labour and more employability.
	Toor is not grown but is imported in the district.	Promotion of the dal mills association and processing of locally produced pulses.	Increased employment opportunities.	Increased long-term incomes.
	Lack of construction	EODB + simpler land allocation to developers.	Development of overall area and increase in employment opportunities.	Diversification of employment opportunities and increased long-term incomes.

Source: Based on data gathered from stakeholder's interaction, 2023

**EODB = Ease of Doing Business*

Table 7 Sectoral Theory of Change Framework – Tertiary Sector

Sectors	Issues / Constraints	Interventions Required	Expected Immediate Outcomes	Long-Term Outcomes (Five Years)
Tertiary Sector	Gold is traded and exchanged informally (out of GST net).	There is a need to formalize gold trading and manufacturing. Gold Clusters to be formulated.	Formalization of Gold Clusters and Issuance of gold retail licenses.	Promotion of Jalgaon as Gold Hub and generation of formal employment opportunities.
	Lack of promotion of religious tourism (despite the presence of multiple temples).	Promotion of religious tourism.	Renovation and maintenance of old temples.	Increased incomes from tourism sector.
	Less development of the real estate sector.	Boost to be given to the construction and real estate sector.	Construction of better roads, malls and cinema halls may help to promote the real estate sector.	Establishment of popular food chains to boost the real estate sector.
	Out-migration and lack of good formal education institutions.	Formal training of local workers is necessary, in order to avoid migration.	More jobs should be created in order to reduce out-migration.	Promotion of higher education institutions and skill development to prevent out-migration and brain drain.

Source: Based on data gathered from stakeholder's interaction, 2023

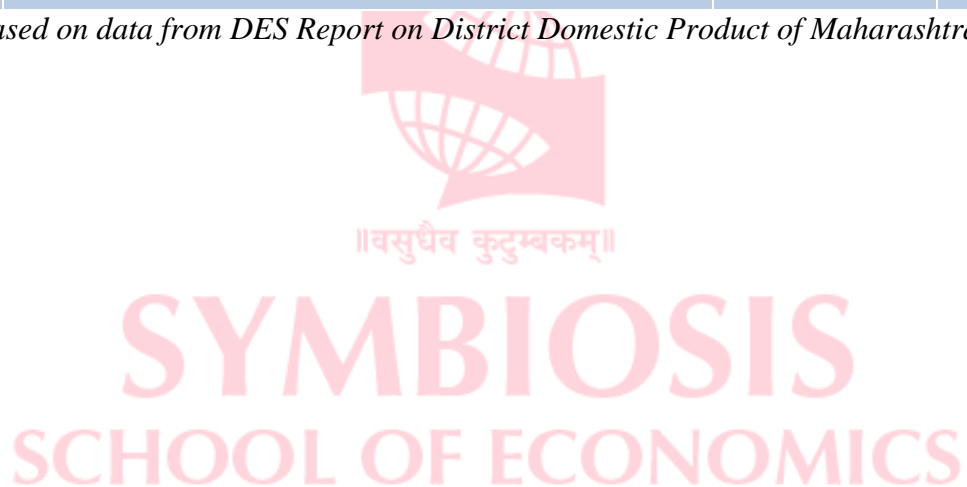
Chapter 3 – Identification of priority subsectors

Table 8 Identification of Sub-Sectors Based on GDVA and Current Prices (7-years)

Sr. No.	Headings	Subsector % Share in GDVA (one year)	Subsector CAGR (%) (7-years)
Primary Sector			
1	Crops	13.77	-1.98
2	Livestock	2.31	0.92
3	Forestry & Logging	1.05	2.92
4	Fishing & Aquaculture	0.01	-28.41
5	Mining & Quarrying	0.58	15.90
Secondary Sector			
6	Manufacturing	18.01	-1.15
7	Electricity, Gas and Water Supply, Other Utility Services	2.09	2.80
8	Construction	5.17	0.74
Tertiary Sector			
9	Trade, Repair, Hotels & Restaurants	8.05	2.09
10	Railway	0.41	-2.21
11	Transport by means other than Railways	3.29	-0.44
12	Storage	0.17	20.35

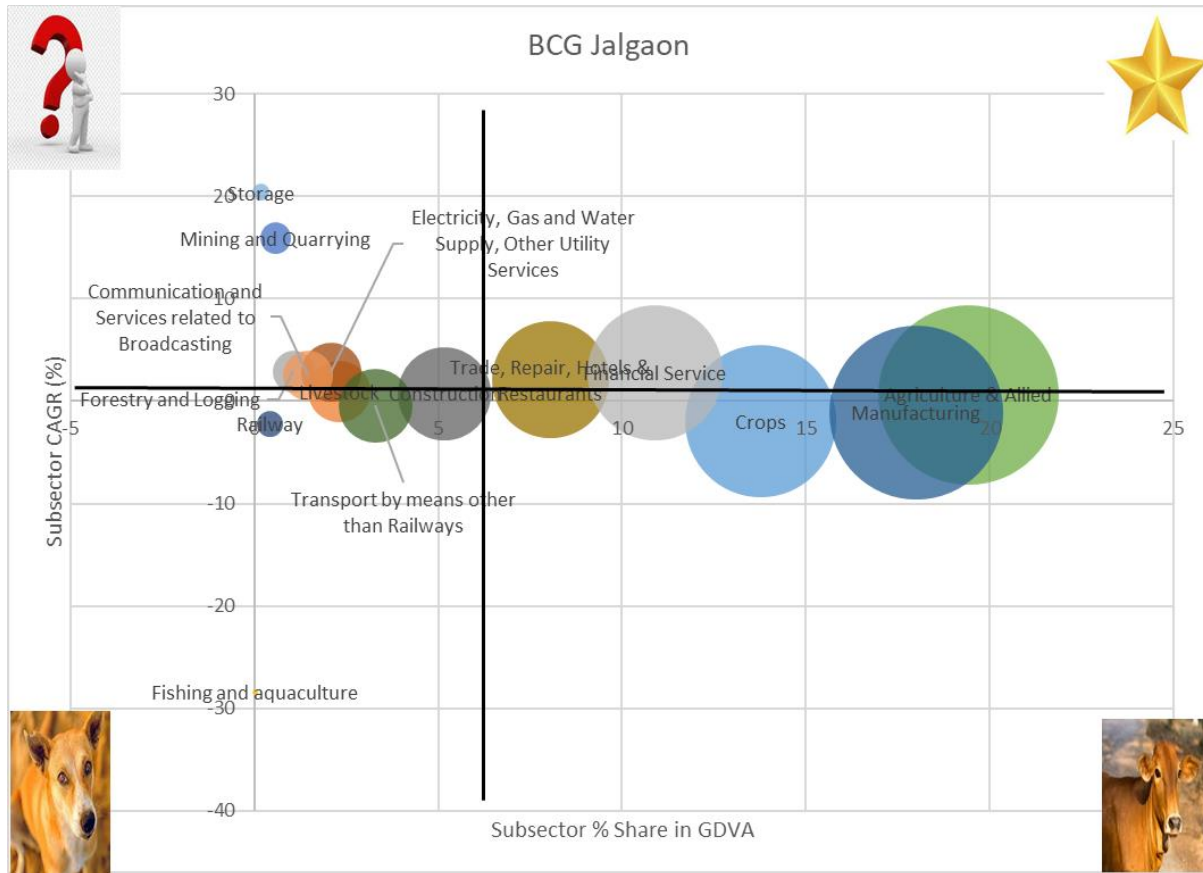
13	Communication & Services related to Broadcasting	1.46	2.50
14	Financial Service	10.90	2.79
15	Real estate, Ownership of dwellings & Professional Services	20.19	3.44
16	Public administration & Defense	3.47	5.61
17	Other Services	6.75	2.67
	Average	6.50	1.62

Source: Based on data from DES Report on District Domestic Product of Maharashtra, 2023



BCG Matrix

Figure 2 Seven-Year BCG Matrix for Jalgaon based GDVA and Current Prices



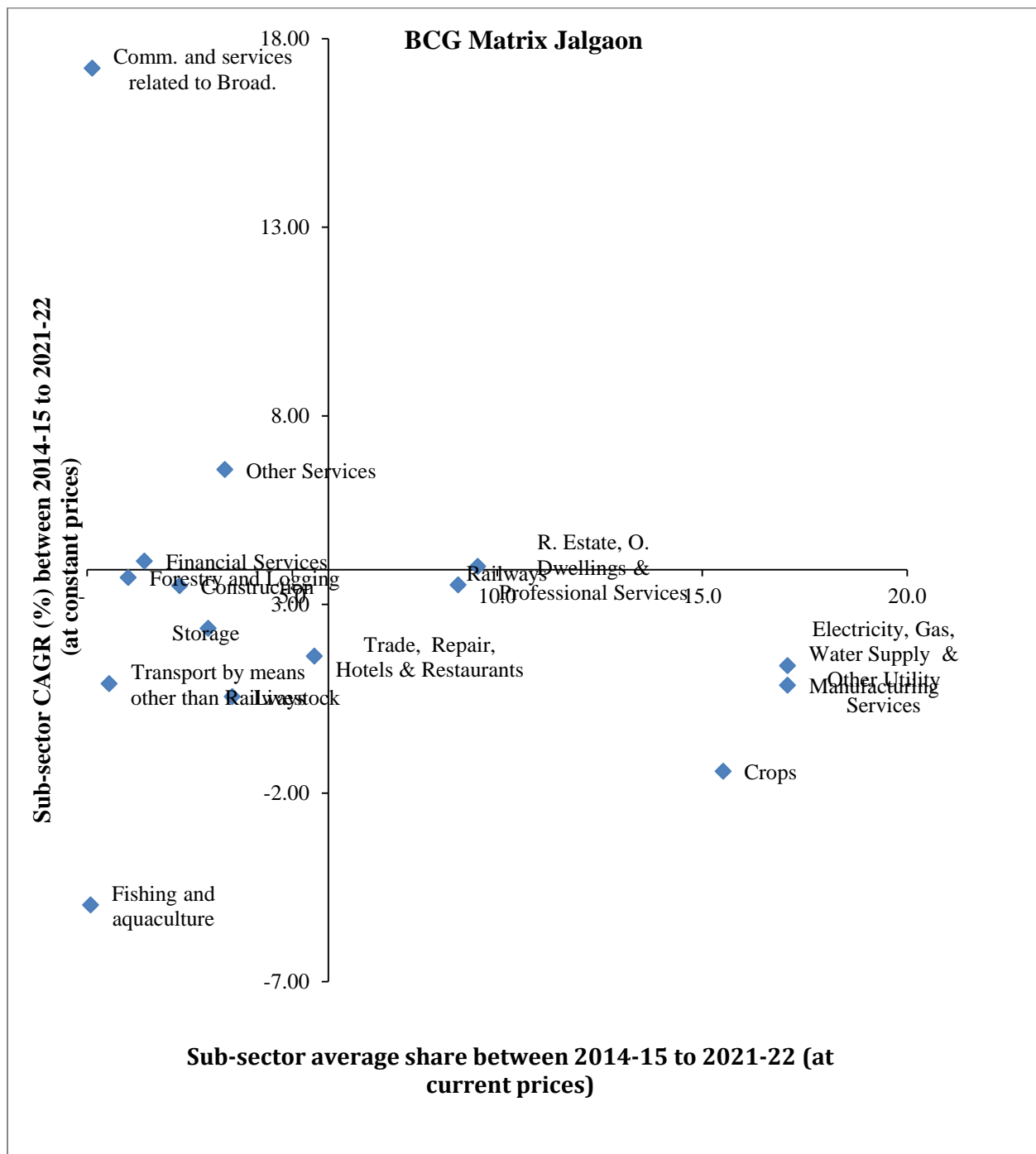
Source: Calculated by authors based on data from DES Report on District Domestic Product of Maharashtra, 2023 (Based on Table-6).

Table 9 Updated Calculations for BCG Matrix and Identification of Sub-Sectors

Sr. No.	Headings	Average Share (2014-15 to 2021-22)	Sub-Sector CAGR (%) between 2014-15 to 2021-22
Primary Sector			
1	Crops	15.51	-1.43
2	Livestock	3.54	0.56
3	Forestry & Logging	1.00	3.71
4	Fishing & Aquaculture	0.09	-4.97
5	Mining & Quarrying	0.66	37.26
Secondary Sector			
6	Manufacturing	17.08	0.86
7	Electricity, Gas, Water Supply & Other Utility Services	17.08	1.38
8	Construction	2.25	3.49
Tertiary Sector			
9	Trade, Repair, Hotels & Restaurants	5.54	1.63
10	Railways	9.05	3.51
11	Transport by means other than Railways	0.54	0.90
12	Storage	2.95	2.36
13	Communication & Services related to Broadcasting	0.12	17.21
14	Financial Services	1.40	4.15
15	R. Estate, O. Dwellings & Professional Services	9.53	4.01
16	Public Administration & Defence	20.32	5.56
17	Other Services	3.36	6.58
Average		6.47	5.10

Source: Based on data from DES Report on District Domestic Product of Maharashtra, 2023

Figure 3 Updated BCG Matrix for Jalgaon based GDVA and CAGR at Current Prices



Source: Calculated by authors based on data from DES Report on District Domestic Product of Maharashtra, 2023 (Based on Table-7).

Table 10 Identification of Growth and Aspirational Sub-Sectors Based on BCG Matrix

Sr. No.	Sectors	Growth	Aspiration
1	Primary Sector	Crops	Fishing & Aquaculture
		Livestock (Animal Husbandry)	Forest & Logging
2	Secondary Sector	Manufacturing	Electricity, Gas, Water Supply
		Construction	
3	Tertiary Sector	Real Estate	Railway
		Financial Services	Transport by means other than Railways
		Storage & Other Services	Communication & Services
			Public Administration & Defense
			Trade, Repair, Hotels & Restaurants

Source: Calculated by authors

From the BCG Matrix and above table, the following inferences can be drawn;

- The focused (star) sub-areas under Primary Sector should be – crops (banana, cotton, maize and toor) and animal husbandry.
- The focused (star) sub-areas under Secondary Sector should be – food processing units, Plastic Processing (Mats + PVC pipes), irrigation, cotton ginning industry, toor dal mills, and chemical fertilizer manufacturing, wood processing units and harnessing units for solar and wind energy.
- The focused (star) sub-areas under Tertiary Sector should be – banking sector, religious tourism, gold manufacturing and Gems and Jewelers.

Stage III – How will the District reach there?

Chapter 4 – Detailed analysis of priority subsectors

Table 11 Overall District SWOT

Strength <ol style="list-style-type: none">1. Fertile agriculture land + black cotton soil2. Availability of irrigation facility3. High banana produce (1st in State), high Cotton and Maize cultivation4. Cotton spinning, ginning and de-seeding industries5. Existence of plastic and related product industries6. Existence of toor dal industries7. Decent road connectivity8. Growing gems and gold jewellery industries9. Presence of temples – as tourist attractions	Weakness <ol style="list-style-type: none">1. High Reliance on agriculture for employment2. Low contribution of the primary sector to GDDP (17%)3. Cold storage facilities are not available (especially for Banana)4. Mono-cropping is a major issue5. Toor is not cultivated (despite the existence of dal mills)6. Lack of entrepreneurial spirit and inadequate professionalism in mind set7. Lack of technically skilled workforce8. Rail network and other infrastructure is weak
Opportunities <ol style="list-style-type: none">1. Agri-tourism could be promoted2. If groundwater level is increased and large pounds are created - fishing can be explored3. Banana food processing industries (like chips, jam, pulp) and Banana stems processing industry4. Textile industries from cotton	Threats <ol style="list-style-type: none">1. Lack of cold storage facilities and hence no Banana Processing Industries2. Shifting out of industries due to lack of railway stoppage and inadequate transportation facilities3. Migration of workforce to metro cities in search of employment and education

5. Boost to be provided to toor dal mills
6. Transportation sector- set up a direct road network from Jalgaon to Surat and Jalgaon to JNPT in Mumbai
7. Formalization of the Gems and Gold Industry is necessary - promote Jalgaon as a 'Gold Hub' (like Surat as a 'Diamond Hub')
8. Religious tourism opportunities to be explored

Source: Based on data gathered from stakeholder's interaction, 2023

*EST = Education, Skilling & Training



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Table 12 Primary Sector SWOT

<p>Strength</p> <ol style="list-style-type: none"> 1. High agricultural produce – Cotton, Banana & Maize 2. Existence of cotton spinning, ginning and de-seeding industries (80% cotton goes to ginning mills) 3. Availability of irrigation facilities 4. Availability of agricultural land 5. Fertile black cotton soil 6. Availability of water and land 7. Employs more than 70% of the total population 	<p>Weakness</p> <ol style="list-style-type: none"> 1. A declining share of agriculture to GDDP 2. Lack of cold storage facilities 3. Extensive reliance on agriculture for employment 4. Lack of agro-based industries for banana and related products 5. Only 1-2% of Bananas are used in the food processing industry 6. Lack of innovation and capacity building 7. Disguised employment in the agricultural sector 8. The use of fertilizers and pesticides is very high – amongst the highest in Maharashtra 9. Lack of awareness about FSSAI guidelines on packaging & certifications
<p>Opportunities</p> <ol style="list-style-type: none"> 1. Multi-crop pattern to be explored (with soybean and toor), since water & land are available 2. Banana food processing industries (such as pulp, jams, chips) 3. Banana stem processing industry 4. Millet food processing 5. Cultivating toor and promoting toor dal 	<p>Threats</p> <ol style="list-style-type: none"> 1. Lack of crop diversification – mono-cropping is a major issue (extensive dependence on cotton) 2. APMCs are not very effective, are not managed properly and are not continuous in nature 3. Fluctuations in prices of raw materials is a major concern – no price stability

mills

6. Setting up of food testing labs
7. Research in agriculture is required

Source: Based on data gathered from stakeholder's interaction, 2023



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Table 13 Sub-Sector SWOT Analysis - Agriculture (Crops)

<p>Strength</p> <ol style="list-style-type: none"> 1. The district benefits from a well-established irrigation system 2. The presence of an experienced farming community enhances agricultural productivity 	<p>Weakness</p> <ol style="list-style-type: none"> 1. Despite the irrigation network, the district faces challenges related to water scarcity (especially in Monsoons), impacting crop yields 2. Reliance on monsoons for water availability makes agriculture vulnerable to climate variations 3. The level of farm mechanization in certain areas is limited, affecting overall efficiency
<p>Opportunities</p> <ol style="list-style-type: none"> 1. Encouraging farmers to adopt modern agricultural technologies can improve productivity and efficiency 2. Exploring and promoting the cultivation of high-value crops or specialty products can open new avenues for farmers 3. The rising demand for organic produce presents an opportunity for farmers to transition towards organic farming practices 	<p>Threats</p> <ol style="list-style-type: none"> 1. Mono-cropping and unsustainable agricultural practices may lead to soil erosion and land degradation over time 2. Fluctuations in crop prices can pose a threat to the economic viability of farming activities

Source: Based on data gathered from stakeholder's interaction, 2023

Table 14 Sub-Sector SWOT Analysis - Livestock

<p>Strength</p> <ol style="list-style-type: none"> 1. Jalgaon has a robust agricultural sector, providing ample feed resources for livestock 2. Various government schemes and initiatives supporting animal husbandry can be leveraged for development 	<p>Weakness</p> <ol style="list-style-type: none"> 1. Insufficient infrastructure such as veterinary clinics and animal care facilities may hinder optimal growth 2. Limited adoption of modern technologies in animal husbandry might be a hurdle for efficiency 3. Limited market access and connectivity could impact the distribution of animal products
<p>Opportunities</p> <ol style="list-style-type: none"> 1. There is an opportunity for value addition in the form of processing units for dairy and meat products 2. Encouraging farmers to diversify into high-value livestock products like organic dairy or specialty breeds 3. Implementation of training programs for farmers to enhance their skills and knowledge 	<p>Threats</p> <ol style="list-style-type: none"> 1. Changing climatic conditions might affect the availability and quality of fodder. 2. Fluctuations in market prices for livestock products can impact the economic viability of animal husbandry

Source: Based on data gathered from stakeholder's interaction, 2023

Table 15 Sub-Sector SWOT Analysis - Forestry & Logging

<p>Strength</p> <ol style="list-style-type: none"> 1. Jalgaon District is known for providing a range of teak wood, and scrub forest. 2. No major challenges are faced by this department. 3. The focus on sustainable forestry practices in the region may ensure long-term environmental and economic benefits. 	<p>Weakness</p> <ol style="list-style-type: none"> 1. No major forest products and hence hardly any economic contribution. 2. Weed and non-fodder plants are more in number, so usable fodder production is less. 3. No regular sighting of animals – so no tourism. 4. No major forest products and hence hardly any economic contribution. 5. The sector faces challenges due to the limited adoption of modern technology in logging and forestry operations.
<p>Opportunities</p> <ol style="list-style-type: none"> 1. Tendu leaves extraction takes place, which largely is exported to Madhya Pradesh for Bidi Manufacturing. 2. Introducing agroforestry practices could diversify income sources for local communities and enhance overall productivity. 3. Investing in Research and Development (R&D) for sustainable logging practices and innovative wood products could open new avenues for growth. 4. Leveraging the region's natural beauty for eco-tourism could bring additional revenue. 	<p>Threats</p> <ol style="list-style-type: none"> 1. Changes in climate patterns could affect forest health, leading to increased vulnerability to pests and diseases.

Source: Based on data gathered from stakeholder's interaction, 2023

Table 16 Secondary Sector SWOT

<p>Strength</p> <ol style="list-style-type: none"> 1. Existence of dal mills 2. Existence of Plastic, Pipes and Mats Industries (Jain Irrigation) 3. Export of plastic mats (Shraddha Mats) 4. The location of Jalgaon MIDC is easily accessible by road from nearby cities 5. Availability of raw materials (except toor) 6. Availability of manpower 7. Availability of ample land 	<p>Weakness</p> <ol style="list-style-type: none"> 1. Out of the 3 MIDC areas (Jalgaon, Bhusawal & Chalisgaon), only Jalgaon MIDC is functional 2. Reduction in number of industries in MIDC area from 994 to 862 3. Complex, complicated and slow approval system at govt offices 4. No redressal mechanism at govt. level 5. No 24*7 electricity and load shedding is a common phenomenon even in MIDC 6. High electricity cost – since subsidies are not provided 7. Unskilled labor force 8. Low wages as compared to cities 9. Double taxation is a major challenge (APMC fees + corporation tax) 10. Infrastructural constraints - especially rail transport
<p>Opportunities</p> <ol style="list-style-type: none"> 1. Food processing industry especially for Banana Products 2. Cotton and textile industries can be explored 3. Cotton and Banana Fibre to be explored (banana silk industries) (Ideally 70% cotton and 30% banana shoot fiber is utilized to make silk) 	<p>Threats</p> <ol style="list-style-type: none"> 1. Out-migration of labor force to cities (brain drain) 2. Low Ease of Doing Business (EODB) hampering growth of manufacturing sector 3. High number of daily wage workers, who shift factories frequently and hence absenteeism

4. Real estate sector and construction to be promoted
5. Export-linked growth strategies could be developed for processed banana products

Source: Based on data gathered from stakeholder's interaction, 2023



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Table 17 Sub-Sector SWOT Analysis - Manufacturing

Strength <ol style="list-style-type: none"> 1. Availability of raw material 2. Good road connectivity – for transport and logistics of product 3. Prevalent Food Processing Industry- Jain Farm Fresh, Dal Mills, Wipro Vanaspati Ghee 	Weakness <ol style="list-style-type: none"> 1. Only 5-6% of Bananas used in Food Processing Industry 2. Lack of proper machinery and equipment 3. Rejection of sun dried banana powder in export due to high ash content 4. Lack of awareness about FSSAI guidelines on packaging & certifications
Opportunities <ol style="list-style-type: none"> 1. Food Testing Lab could be set up 2. Credit supply through government schemes & banking support 3. Skilled labour in food processing industry 4. Growing demand of processed foods 	Threats <ol style="list-style-type: none"> 1. Fluctuations in prices of raw material 2. Adverse weather conditions affect the availability and quality of raw material

Source: Provided by Jalgaon District Planning Department, 2023

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Table 18 Tertiary Sector SWOT

<p>Strength</p> <ol style="list-style-type: none"> 1. High contribution to GDDP – more than 50% 2. The district is famous for the purity of gold 3. Gems and jewellery is an established business in the sector 4. Government health centres and hospitals are available 5. Both public and private banks are available for credit 6. Housing is affordable 	<p>Weakness</p> <ol style="list-style-type: none"> 1. Language barrier for service sector and 2. Unskilled labour force hence low employment 3. Lack of educational and skill training institutes for employment in the tertiary sector 4. 80% of labour in gold sector are migrants from West Bengal 5. Lack of marketing of religious tourist places 6. Lack of hotels and accommodation facilities for tourists
<p>Opportunities</p> <ol style="list-style-type: none"> 1. Formal skill training institutions and vocational training to be set up 2. Customized training is required to suit local needs should be provided 3. Required skilling intervention in Gem and jewellery sector 4. Lack of good higher educational facilities (extensive dependence on North Maharashtra University) 5. Promote District as a ‘Gold Hub’ - connect with Surat via road 6. Formalizing trading and automation of Gold Markets is necessary 7. Real Estate (especially cinema halls, malls, etc) have a lot of potential and 	<p>Threats</p> <ol style="list-style-type: none"> 1. Lack of awareness about various services 2. Informal credit lending is common 3. High competition from nearby cities 4. Extensive out-migration, so skills are not available locally

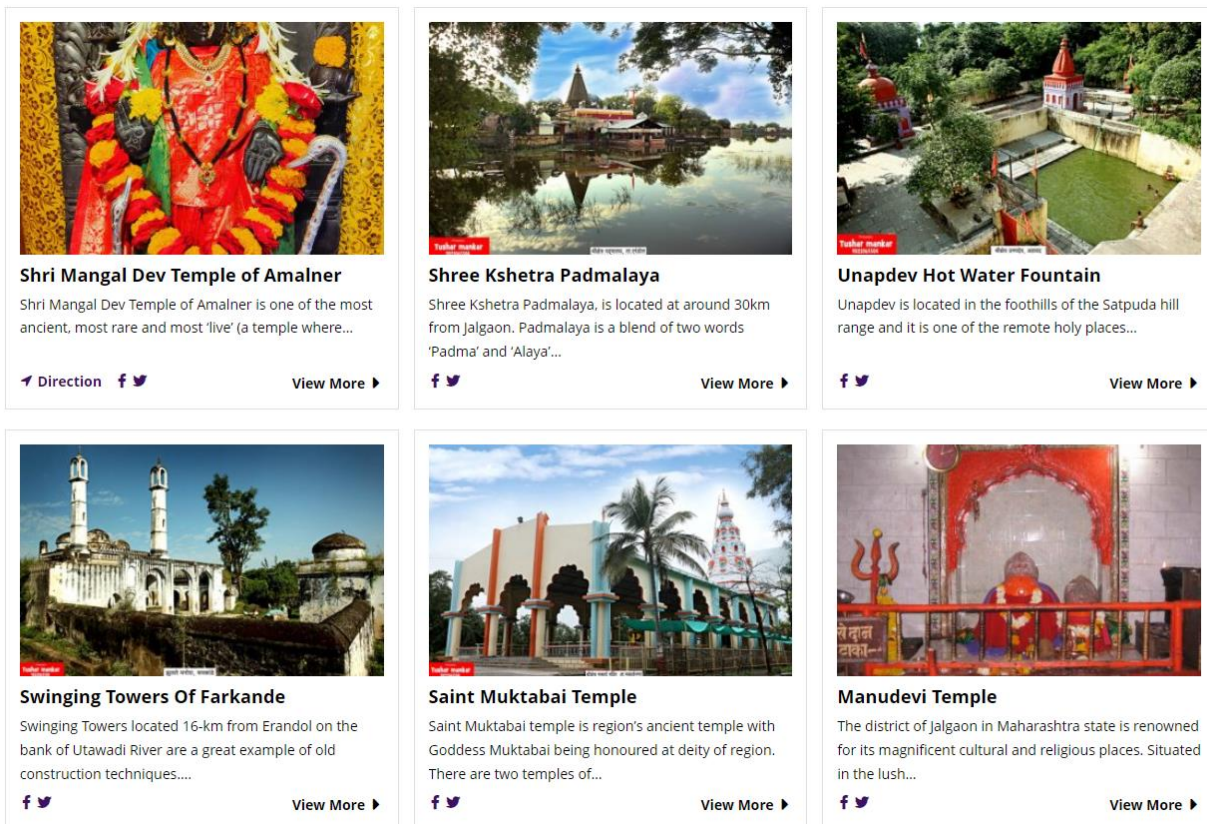
can promote growth

8. Religious tourism should be promoted;

- Mangal Dev Temple, Amalner
- Patna Devi Temple, Chalisgaon
- Ajanta Caves, Ajanta
- Satpuda Mountains
- Manudevi Temple

Source: Based on data gathered from stakeholder's interaction, 2023

Figure 4 Famous Tourist Places in Jalgaon District



Source: Jalgaon District Website, 2023

Table 19 Sub-Sector SWOT Analysis - Trade, Repair, Hotels & Restaurants

<p>Strength</p> <ol style="list-style-type: none"> 1. Jalgaon's prominence in agriculture can boost trade activities, especially in the trade of agricultural produce like bananas and cotton. 2. Its location on transportation routes can attract trade and tourism, fostering a conducive environment for hotels and restaurants. 3. Cultural sites or events could draw tourists, offering opportunities for hoteliers and restaurateurs to cater to visitors. 	<p>Weakness</p> <ol style="list-style-type: none"> 1. Insufficient infrastructure, especially in rural areas, limits the growth potential for hotels, restaurants, and repair services. 2. Lack of specialized skills or training in hospitality or repair services adversely impacts the service quality.
<p>Opportunities</p> <ol style="list-style-type: none"> 1. Leveraging cultural events & religious sites, can attract tourists, boosting demand for hotels and restaurants. 2. Offering specialized repair services can attract a broader customer base. 	<p>Threats</p> <ol style="list-style-type: none"> 1. Nearby urban centers especially Aurangabad may attract tourists or customers, posing competition for Jalgaon's hospitality and service industry. 2. Economic downturns or shifts in consumer spending patterns can impact the hospitality and repair sectors.

Source: Based on data gathered from multiple secondary sources, 2023

Table 20 Sub-Sector SWOT Analysis - Education and Skill Development

Strength <ol style="list-style-type: none"> 1. Presence of several established educational institutes – schools, college & university 2. Good PTR (30:1 for primary, 36:1 for secondary) 	Weakness <ol style="list-style-type: none"> 1. High dropout ratio 2. Low literacy rate (District-78.2)
Opportunities <ol style="list-style-type: none"> 1. Sports & physical education 2. Introduction of modern teaching technologies 3. Modern pedagogy 4. More skill training institutes 	Threats <ol style="list-style-type: none"> 1. Coaching industry leading to out migration 2. Online & distance learning programmes, so adequate skill sets are not provided

Source: Provided by Jalgaon District Planning Department, 2023

Table 21 Sub-Sector SWOT Analysis - Gems and Jewellery

Strength <ol style="list-style-type: none"> 1. Jalgaon know as ‘Gold Capital’ – famous for the purity of gold 2. Established businesses in the sector 3. Total 108 gold credit agencies 	Weakness <ol style="list-style-type: none"> 1. Lack of local skilled labour 2. About 90% workforce - migrants from WB 3. Lack of formal skill training in the sector 4. Lack of use of modern technologies
Opportunities <ol style="list-style-type: none"> 1. Growing demand from nearby areas 2. Formal skilling, upskilling can be provided 	Threats <ol style="list-style-type: none"> 1. Increasing competition from city based jewellers 2. Fluctuations in global economy and consumer spending

Source: Provided by Jalgaon District Planning Department, 2023

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Projections and Calculations

Overall District Projections

Table 22 Overall Predictions to Achieve USD 1 Trillion Target for Maharashtra

Headings	Jalgaon District		Maharashtra	
2021-22 (current GDDP in Rs. crores)	49,307		2,027,971	
2027-28 (target GDDP Rs. in crores)	200,788	171,404	8,200,000	7,000,000
Required CAGR for the share in one trillion dollar	26.37%	23.08%	26.22%	22.93%
Years to reach the projection at current CAGR	59.45	52.75	59.15	52.45
Current 5-year CAGR (2017-18 - 2021-22)	1.10%		1.43%	
Dollar Rate	at 82 rupees exchange rate	at 70 rupees exchange rate	at 82 rupees exchange rate	at 70 rupees exchange rate
Average (between current and rs.70)	13.73	12.09	13.83	12.18

Source: DES Report on District Domestic Product of Maharashtra, 2023 (at Constant Prices)

Jalgaon District is up against a steep hill to climb the economic production in order to meet Maharashtra's target of reaching upto a trillion dollar GDP. The table shows that in order to fulfil the GDDP 2027–2028 targets, a strong Compound Annual Growth Rate (CAGR) of 26.37% or 23.08%, depending on the currency rate utilized, is required. This necessitates a major acceleration of economic development initiatives, given that the district's 5-year CAGR is now at a meager 1.10%. It has been observed that at Rs.80 exchange rate, the district will take 59.65 years to complete the target for 1 Trillion Dollar Economy. Similarly, at Rs.70 exchange rate, the

district will take 52.95 years to complete the target.

Jalgaon District will probably need to focus and carry out a wide range of programs, investments and legislative changes that promote economic growth, encourage innovation and open doors for both companies and individuals in order to close this gap. Realizing the district's economic potential and bringing it into line with the larger objectives of the Maharashtra and Indian governments would depend heavily on these actions.

Table 23 Five-Year CAGR Comparison Between Jalgaon and Maharashtra (2017-2022)

Sr. No.	Headings	Jalgaon (figures in percent)	Maharashtra (figures in percent)
1	Population	0.61	0.73
2	Per Capita DDP	0.49	0.70
3	GDDP / GSDP	1.10	1.43
4	Primary Sector	2.80	4.51
5	Secondary Sector	-1.26	-1.09
6	Tertiary Sector	2.17	2.35

Source: Calculated by authors (at Constant Prices)

From the above table, it can be seen that - while Jalgaon is growing in various economic aspects, there are differences in growth rates compared to the state of Maharashtra. The per capita DDP in Jalgaon is lower than the overall growth rate in Maharashtra, indicating potential disparities in economic development. Both Jalgaon and Maharashtra experience growth in the primary sector, but Maharashtra's growth is significantly higher, suggesting a more robust agricultural or resource-based economy at the state level. Both Jalgaon and Maharashtra show a decline in the secondary sector, with Jalgaon experiencing a slightly steeper decline. This may warrant further investigation into the industrial activities in the district. The tertiary sector in Jalgaon is growing, albeit at a slightly slower rate compared to Maharashtra.

Table 24 A Comparison of Growth Rates of GDDP and District Expenditure (Figures in Rs. Crores)

Years	GDDP / Output	YOYGR	Actual Expenditure	YOYGR
2016-17	45,466		305	
2017-18	46,688	3	286	-6
2018-19	47,510	2	285	0
2019-20	48,123	1	285	0
2020-21	46,684	-3	347	22
2021-22	49,307	6	400	15
Average Growth Rate	47,662	1.8	320	6.2
CAGR	1.64		5.57	

Source: Calculated by authors based on expenditure data that was provided by the District Planning Department, 2023.

From the above table-20, it can be seen that the GDDP and Expenditure (from budget) of Jalgaon District both exhibit positive trends, with fluctuations in growth rates. Notable spikes in growth rates for Expenditure occurred in 2020-21 and 2021-22, largely attributed to the Covid-19 pandemic. The CAGR for GDDP standing at 1.64% and for Expenditure standing at 5.51% provides a stable measure of growth, further indicating that, the Annual Expenditure has grown a much faster rate when compared to the GDDP or Output. These numbers suggest a dynamic economic scenario with some fluctuations but overall positive trends in both GDDP and District Expenditure.

Table 25 A Comparison between Budgeted and Actual Expenditure (Figures in Rs. Crores)

Years	Budgeted Expenditure	Actual Expenditure	Difference / Variance
2016-17	185	305	-120
2017-18	287	286	1
2018-19	301	285	16
2019-20	308	285	23
2020-21	375	347	28
2021-22	400	400	0
Average Growth Rate	309	320	
CAGR	16.65	5.57	

Source: Calculated by authors based on expenditure data that was provided by the District Planning Department, 2023.

The above table-21, showcase the difference between planned and actual expenditure which is called a Variance. Usually, the idea is that actual expenditure has to be as close to the planned expenditures as possible and therefore the variance has to be as less as possible. For the above table, it can be seen that there has been wide and fluctuating difference between planned and actual expenditures, indicating a simple fact, that overtime, the expenditures for Jalgoan district have not been estimated in a defined and systematic manner.

Table 26 A Ten-Year Comparison of GDDP between Jalgaon and Maharashtra

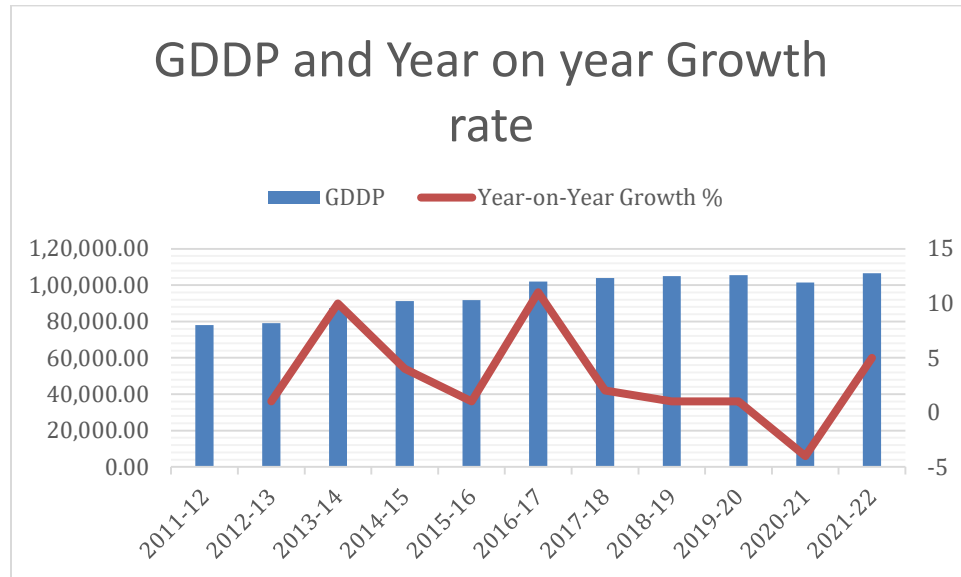
Years	GDDP – Jalgaon (in Rs. crores)	GDDP – Maha (in Rs. crores)	GDDP Jalgaon as ratio of Maha (in percent)	Per Capita DDP – Jalgaon (in Rs. crores)	Per Capita DDP – Maha (in Rs. crores)	Jalgaon Per Capita GDDP as ratio of Maha (in percent)
2011-12	33,180	1,280,369	2.59	77,998.00	113,192	0.69
2012-13	33,972	1,357,942	2.50	79,093.00	118,716	0.67
2013-14	15,978	1,451,615	1.10	87,340.00	125,511	0.70
2014-15	39,919	1,543,165	2.59	91,195.00	131,977	0.69
2015-16	40,574	1,654,284	2.45	91,835.00	139,960	0.66
2016-17	45,466	1,807,046	2.52	102,030.00	151,353	0.67
2017-18	46,688	1,888,706	2.47	103,936.00	156,694	0.66
2018-19	47,510	1,957,381	2.43	104,931.00	160,867	0.65
2019-20	48,123	2,004,663	2.40	105,457.00	163,221	0.65
2020-21	46,684	1,858,370	2.51	101,514.00	149,916	0.68
2021-22	49,307	2,027,971	2.43	106,482	162,231	0.66
10-Year Average	40,673	1,711,956	2.36%	95,619.18	143,058	0.67%
5-Year Average	47,662	1,947,418	2.45%	104,464.00	158,586	0.66%

Source: Calculated by authors (at Constant Prices)

- The GDDP of Jalgaon shows an upward trend over the ten years, reaching 49,307 in 2021-22. The overall GSDP of Maharashtra also increased, reaching 2,027,971 in 2021-22.
- Jalgaon as a ratio of Maharashtra: This indicates the proportion of Jalgaon's GDDP to the total GSDP of Maharashtra. It fluctuated but maintained around 2.36% on a ten-year average and stood at 2.45% on a five-year average.
- Per Capita DDP: This indicates the average income per person in both Jalgaon and Maharashtra. Jalgaon Per Capita DDP as a ratio of Maharashtra shows the per capita income in Jalgaon relative to Maharashtra, which averaged at 0.67% over ten years and

stood at 0.66% over five years.

Figure 5 Jalgaon GDDP and YOYGR Comparison



Source: Calculated by authors

From the above figure-3, it can be seen that while the Year-Over-Year Growth Rate for Jalgaon has fluctuated over the ten-year time-frame (2011-12 to 2021-22), the Gross District Domestic Product (GDDP) has shown a constant increase over the selected period (except in the year 2020-21 which was the Covid Pandemic Year).

Table 27 Sectoral Share in Jalgaon's GDDP (5 Years) (in%)

Years	Primary as% of total	Secondary as% of total	Tertiary as% of total	GDDP (in Rs. crores)
2017-18	16.46	25.44	46.42	46,688
2018-19	15.17	25.10	47.85	47,510
2019-20	15.59	23.11	49.81	48,123
2020-21	19.92	23.03	46.99	46,684
2021-22	17.89	22.61	48.94	49,307
Average	17	24	48	47662
CAGR	2.80	-1.26	2.17	1.10

Source: Calculated by authors

Together with the related Jalgaon's GDDP numbers, the table breaks down the sectoral proportion of Jalgaon's GDDP for the years 2017–18 to 2021–22. Here is a summary and justification of the table:

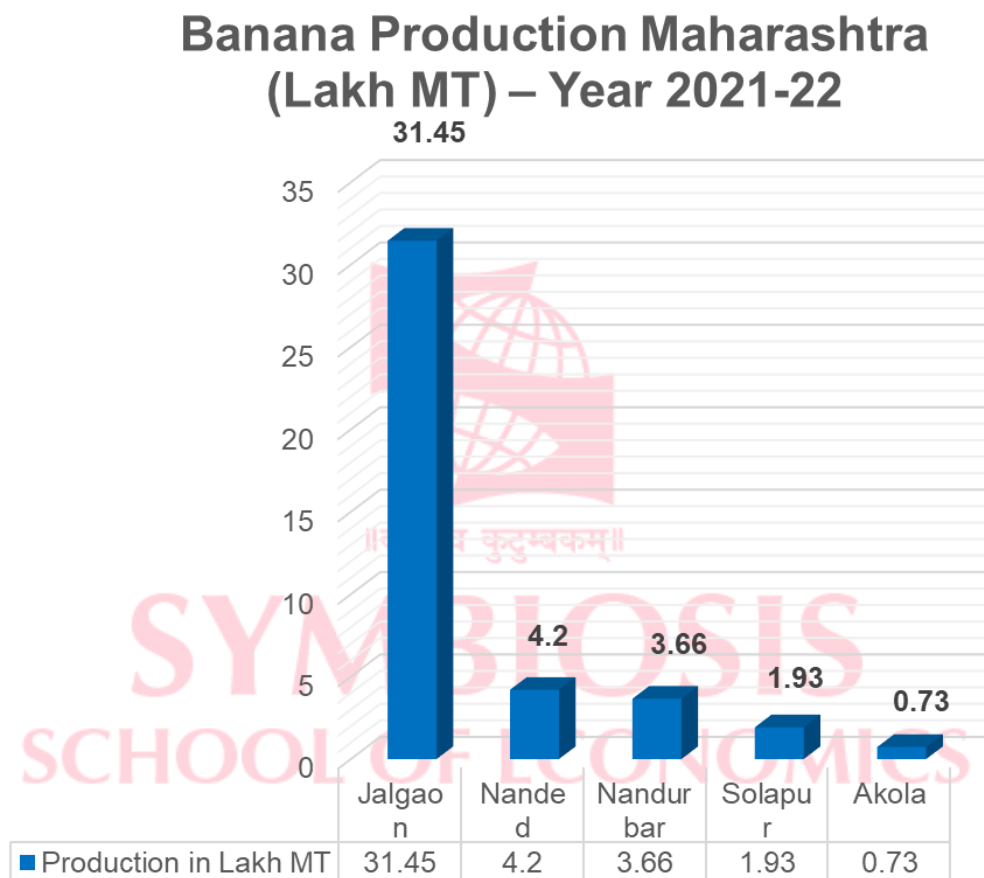
- ❖ Of the 46,688 crore rupees that made up the GDDP in 2017–18, the primary sector provided 16.46%, the secondary sector contributed 25.44%, and the tertiary sector contributed 46.42%. These percentages have fluctuated only slightly over the years that followed.
- ❖ The share of the primary sector fell to 15.17% in 2018–19, the percentage of the secondary sector slightly decreased to 25.10%, and the share of the tertiary sector increased to 47.85%.
- ❖ The primary sector's share increased a little to 15.59% in 2019–20, the secondary sector's share decreased to 23.11%, and the tertiary sector's share increased further to 49.81%.
- ❖ The share of the primary sector increased significantly to 19.92% in 2020–21, while the percentage of the secondary sector stayed relatively stable at 23.03% and the share of the tertiary sector declined to 46.99%.
- ❖ The share of the primary sector fell to 17.89% in the most recent year, 2021–2022, the percentage of the secondary sector marginally reduced to 22.61%, and the share of the tertiary sector climbed to 48.94%. A total of 49,307 crore rupees was the GDDP.

During these years, the average contribution for the primary sector stood at 17%, the secondary sector at 24%, and the tertiary sector at 48%. Over the course of this time, the the CAGR for primary sector was 2.80%, the secondary sector was -1.26% and the tertiary sector was 2.17%.

These sectors' overall growth rates are reflected in the CAGR numbers. These patterns imply that Jalgaon's economy has primarily benefited from the tertiary sector, which encompasses trade and services. The primary and secondary sector' shares have been fluctuating in nature and therefore will not be a dependable strategy for the growth of the district. To further support the region's economic development and sectoral balance, these findings can be incorporated into economic policies and initiatives.

One District One Product (ODOP)

Figure 6 Banana for Jalgaon - One District One Product

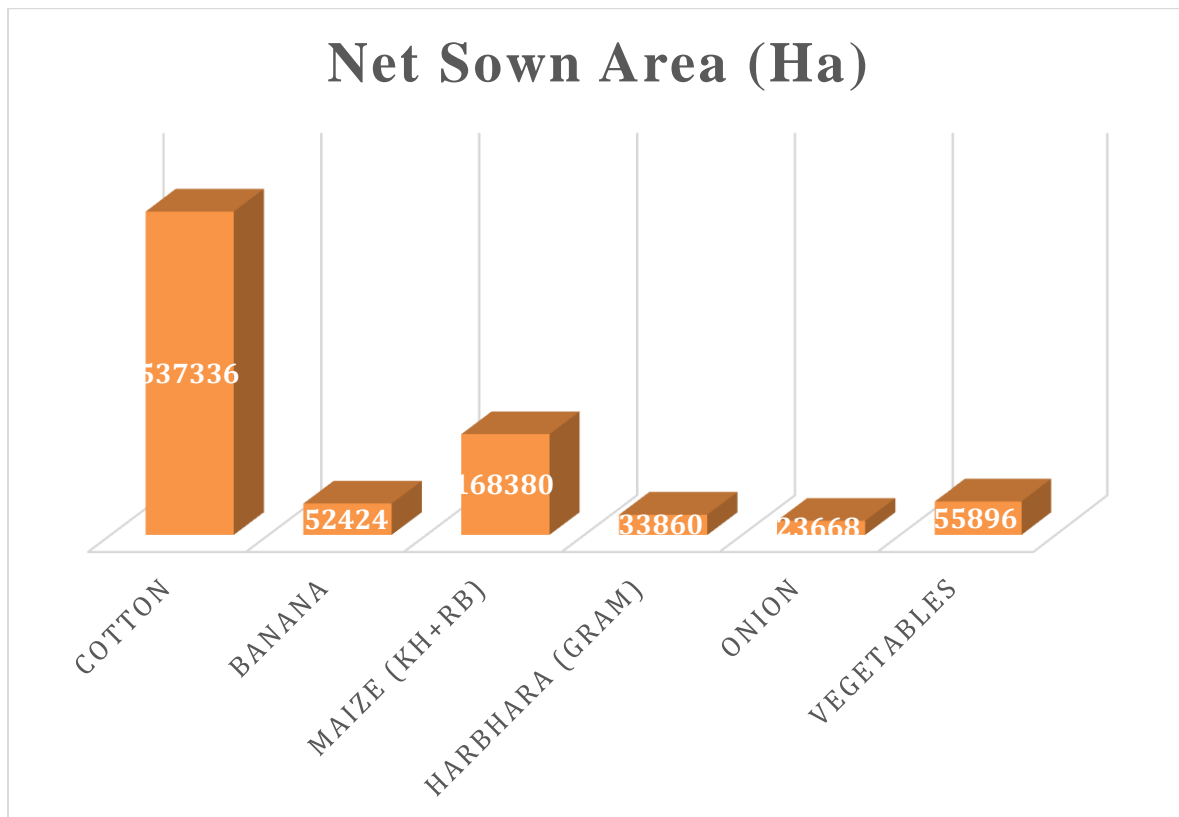


Source: Provided by Jalgaon District Planning Department, 2023

As a part of the State led champion of One District One Product (ODOP), the district of Jalgaon has selected Banana – since it is the leading producer of Banana in the state of Maharashtra – as can be seen from the figure-6 above. A large part of the Banana produce is sent to the northern states of Punjab and Haryana after covering the domestic consumption.

Primary Sector Projections

Figure 7 Major Crops in the District with Net Sown Area



Source: Provided by Jalgaon District Planning Department, 2023

From the above figure;

- About 62% of total area is under Cotton, 19% under Maize and 6% under Banana.
- 90% of the Banana produce is exported in northern states like Punjab and Haryana.
- Under cotton processing - multiple ginning units are present in the district.
- Dal Mills are present in large numbers especially in Jalgaon MIDC.

Table 28 Productivity of Select Crops for Jalgaon District

Sr. No.	Crops	Area ('000'ha)	Production MT ('000)	Productivity KG/ha	Avg. productivity kg/ha – (Cotton-Bales)
1	Cotton	577	233140	404	434
2	Jowar	83	114539	1380	1472
3	Maize	207	573615	2771	2514
4	Bajara	12	11396	950	786
5	Wheat	63	136247	2163	2293
6	Gram/ Harbhara	75	96018	1280	1270

Source: Provided by Jalgaon District Planning Department, 2023

From the above table;

- The largest part of area under cultivation is under Cotton (577'000 hectors), thus indicating mono-cropping being prevalent in the district. The crop however has low average prodcutivity standing at 434 kgs per hector.
- The highest average productivity is seen for Maize (at2514 kgs per hector), which is also the second highest grown crop in the district.

Table 29 Primary Sector Share in Jalgaon's GDDP (in Rs. Crores)

Years	Crops	Livestock	Forest ry and Loggi ng	Fishing and aquacult ure	Mining and Quarryi ng	Agriculture and Allied	Primary (total)	Jalgaon n GDD P	Maharashtra
2017-18	6090	1171	381	39	60	7681	7686	46688	1888706
2018-19	5165	1330	419	42	83	6956	7209	47510	1957381
2019-20	5112	1316	425	425	92	6880	7501	48123	2004663
2020-21	6658	1959	463	41	105	9121	9298	46684	1858370
2021-22	6074	1020	466	7	9.3	8566	8823	49307	2027971
Average	5819	1359	430	110	70	7840	8103	47662	1947418
5 years CAGR	-0.05	-2.72	4.11	-29.07	-31.05	2.2	1.26	1.1	1.43

Source: DES Report on District Domestic Product of Maharashtra, 2023

The table includes the GDDP for Jalgaon District and a comparison with the GSDP for the state of Maharashtra. The table also shows the Compound Annual Growth Rate (CAGR) for each subsector over the last five years. The five-year CAGR for Jalgaon's primary sector is 1.1%, which suggests a moderate but low overall growth rate for the industry over this time. Crops, Livestock, Forestry and Logging, Fishing and Aquaculture, Mining and Quarrying, Agriculture and Associated Activities were the subsectors that made up the primary sector. The subsectors showcased the following patterns:

- ❖ Agriculture and allied activities (including crops): The agricultural subsector's contribution has fluctuated over time, reaching a peak of 9121 crore rupees in 2020–21 and a low of 6880 crore rupees in 2019-20. It makes an average contribution of 7840 crore rupees (highest in primary sector) and had a 5-year CAGR at 2.2%.

From the stakeholder's interaction, it was concluded that, hardly 1-2% of cultivation goes for food processing industries. Since the banana production in Jalgaon is largest in the state of Maharashtra, it will be a good strategy to promote food processing industries for bananas such as chips, pulp and jams. In terms of cotton (which is the highest cultivated crop in the district), it will be a good growth strategy to promote ginning and de-seeding industries in the short run along with setting up some textile industries in the long run.

- ❖ Livestock: Over time, the livestock subsector's contribution has increased indicating a growth potential; it peaked in 2020-21 at 1956 crore rupees from the original Rs.965 crores. On an average, it contributed 1,359 crore rupees and had a 5-year CAGR at - 2.27%.
- ❖ Forestry & Logging: With an average contribution of 430 crore rupees, this subsector has remained comparatively constant. It had a 5-year CAGR standing at 4.11%.
- ❖ Fishing and aquaculture: This subsector's contribution is comparatively small in comparison to the others, and it has fluctuated over time, with a notable decline in 2020–21.

From the stakeholder's interaction, it was concluded that, if the groundwater is saved and reservoirs are created, the fishing and aquaculture sector could be promoted.

- ❖ Mining and Quarrying: This subsector CAGR stand at -31%, indicating a negative growth over the selected five-year timeframe. The decline is seen from Rs. 60 in 2017-18 to Rs. 9.3 in 2021-22.

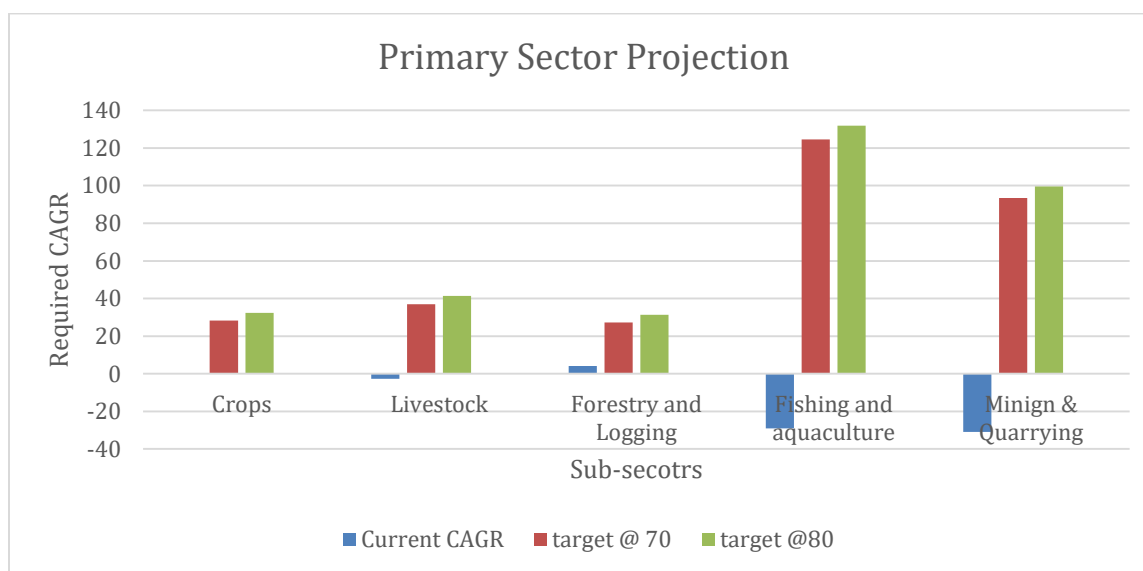
The total contribution of the primary sector to the GDDP is represented by the Primary Sector (Total), which is the total of all the subsectors. An average contribution of 8,103 crore rupees has been displayed in the average GDDP for Jalgaon of Rs. 47662 crores. The data and patterns presented provide a valuable understanding of the economic functioning of the primary sector in Jalgaon District. This may be utilized to develop plans and policies that aim to improve agriculture and related activities and foster sustainable economic growth in the area.

Table 30 Projections of the primary sector on the exchange rate at 70rs and 82rs

Headings	Crops	Livestock	Forestry and Logging	Fishing and aquaculture	Mining and Quarrying	Agriculture and Allied
% Share in Jalgaon	12	3	1	0	0.15	16
% Share in Maharashtra	0.3	0.07	0.02	0.01	0.03	0.4
Current Average	5819.8	1359.2	430.8	110.8	70	7840.8
at Rs.82	24,629.60	5,752.18	1,823.16	468.91	297	33,182.55
at Rs.70	21,025.32	4,910.41	1,556.36	400.29	253	28,326.63
Required CAGR at Rs.82	32.31	41.33	31.37	131.85	99.65	31.11
Required CAGR at Rs.70	28.19	36.93	27.28	124.62	93.43	27.02
Current CAGR	-0.05	-2.72	4.11	-29.07	-31.05	2.2
Average (between current and rs.70)	14.07	17.10	15.69	47.77	31.19	14.61

Source: Calculated by authors

Figure 8 Graphical Representation of Projections for Primary Sector



Source: Calculated by authors

- The current average value for agriculture and allied activities is approximately Rs. 7,840.8 crores and the current CAGR is 2.2%. At an exchange rate of 82 Rs, the predicted share is Rs. 33,182.55 crores, requiring a CAGR of 31.11%. At an exchange rate of 70 Rs, the predicted share is Rs. 28,326.63 crores, requiring a CAGR of 27.02%.
- The current average value for livestock is approximately Rs. 1,359.2 crores and the current CAGR is -2.72%. At an exchange rate of 82 Rs, the predicted value is Rs. 5,752.18 crores, requiring a CAGR of 41.33%. At an exchange rate of 70 Rs, the predicted value is Rs. 4,910.41 crores, requiring a CAGR of 36.93%.
- The current average value for forestry and logging is approximately Rs. 430.8 crores and the current CAGR is 4.11%. At an exchange rate of 82 Rs, the predicted value is Rs. 1,823.16 crores, requiring a CAGR of 31.37%. At an exchange rate of 70 Rs, the predicted value is Rs. 1,556.36 crores, requiring a CAGR of 27.28%.
- The current average value for fishing and aquaculture is approximately Rs. 110.8 crores and the current CAGR is -29.07%. At an exchange rate of 82 Rs, the predicted value is

Rs. 468.91 crores, requiring a CAGR of 131.85%. At an exchange rate of 70 Rs, the predicted value is Rs. 400.29 crores, requiring a CAGR of 124.62%.

- The current average value for mining and quarrying is approximately Rs. 70 crores and the current CAGR is -31%. At an exchange rate of 82 Rs, the predicted value is Rs. 297 crores, requiring a CAGR of 99%. At an exchange rate of 70 Rs, the predicted value is Rs. 253 crores, requiring a CAGR of 93%.



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Secondary Sector Projections

Table 31 Secondary Sector Share in Jalgaon's GDDP (in Rs. Crores)

Years	Manufacturing	Electricity, Gas and Water Supply, Other Utility Services	Construction	Secondary (including Industry)	Jalgaon GDDP	Maharashtra
2017-18	8,776	868	2,235	11,878	46688	1888706
2018-19	8,755	870	2,303	11,927	47510	1957381
2019-20	7,997	841	2,283	11,122	48123	2004663
2020-21	7,664	824	2,262	10,750	46684	1858370
2021-22	7,945	922	2,281	11,149	49307	2027971
Average	8,227	865	2,273	11,365	47,662	1,947,418
5 year CAGR	-1.97	1.21	0.41	-1.26	1.1	1.43

Source: DES Report on District Domestic Product of Maharashtra, 2023

Over the past 5-years (2017-18 -2021-22), Jalgaon's secondary sector (including Manufacturing, Electricity, Gas and Water Supply, and Construction) has displayed fluctuating tendencies, with an average value of about Rs. 11,365 crores and has also indicated a negative CAGR of -1.26%, further indicating a minor fall in industrial activity. This fact is also restated in the stakeholder interaction, when the number of industries has fallen from 994 to 862 and out of 3 MIDCs, only the Jalgaon MIDC is functional.

- ❖ The Manufacturing sector in Jalgaon, has shown a fluctuating trend over the past six years, with an average value of approximately Rs. 8,227 crores. However, there has been a negative 5-year CAGR of -1.97%, indicating a slight decline in manufacturing activities during this period.
- ❖ The Electricity, Gas and Water Supply, and Other Utility Services sector has shown a

relatively stable growth, with an average value of approximately Rs. 865 crores. The 5-year CAGR for this sector is 1.21%, signifying a modest positive growth trend.

- ❖ The Construction sector in Jalgaon has experienced minor fluctuations but has remained relatively steady, with an average value of approximately Rs. 2,273 crores. The 5-year CAGR for the Construction sector is 0.41%, indicating a slow but positive growth.

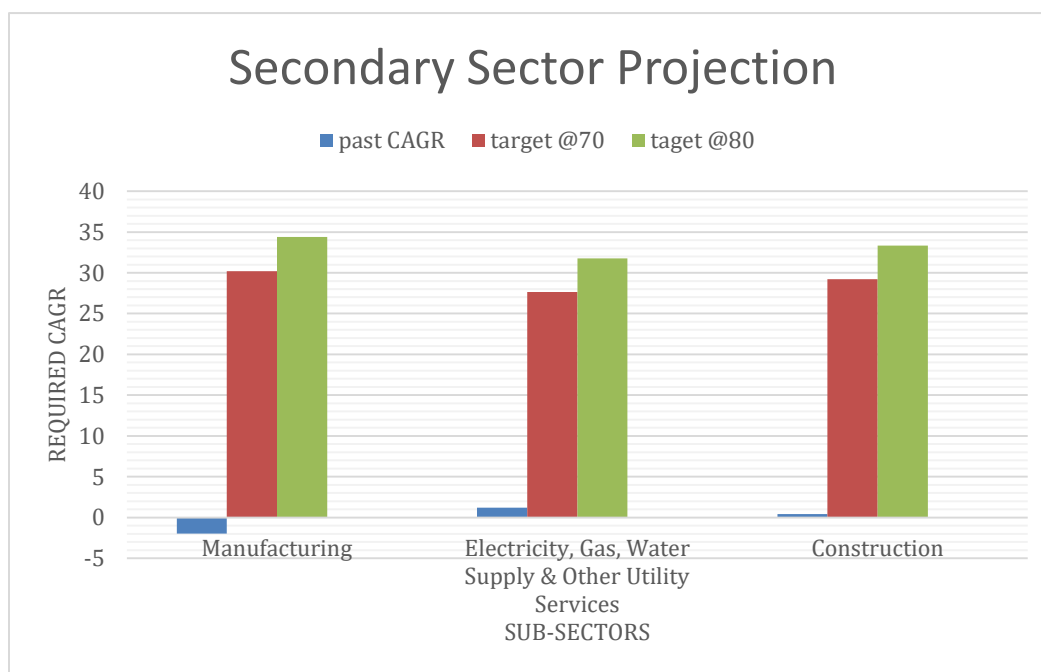
These numerical interpretations provide insights into the trends and growth rates of various sectors within Jalgaon, Maharashtra's secondary economy. These figures can be cited in an academic context to support research and analysis.

Table 32 Projections of the secondary sector on the exchange rate at 70rs and 82rs

Headings	Manufacturing	Electricity, Gas and Water Supply, Other Utility Services	Construction
% Share in Jalgaon	17.26	1.81	4.77
% Share in Maha	0.42	0.04	0.12
Current Average	8,227	865	2,273
at Rs.82	34818	3660	9618
at Rs.70	29723	3125	8210
CAGR at Rs.82	34.38	31.75	33.35
CAGR at Rs.70	30.2	27.65	29.2
Current CAGR	-1.97	1.21	0.41
Average (between current and rs.70)	14.11	14.43	14.80

Source: Calculated by authors

Figure 9 Graphical Representation of Projections for Secondary Sector



Source: Calculated by authors

- ➔ The current average value for manufacturing is approximately Rs. 8,227 crores and the current CAGR is -1.97%. At an exchange rate of 82 Rs, the predicted share is Rs. 34,818 crores, requiring a CAGR of 34.38%. At an exchange rate of 70 Rs, the predicted share is Rs. 29,723 crores, requiring a CAGR of 30.2%.
- ➔ The current average value for electricity, gas, and water supply, along with other utility services, is approximately Rs. 865 crores and the current CAGR is 1.21%. At an exchange rate of 82 Rs, the predicted share is Rs 3,660 crores, requiring a CAGR of 31.75%. At an exchange rate of 70 Rs, the predicted share is Rs. 3,125 crores, requiring a CAGR of 27.65%.
- ➔ The current average value for the construction sector is approximately Rs. 2,273 crores and the current CAGR is 0.41%. At an exchange rate of 82 Rs, the predicted share is Rs. 9,618 crores, requiring a CAGR of 33.35%. At an exchange rate of 70 Rs, the predicted share is Rs. 8,210 crores, requiring a CAGR of 29.2%.

Tertiary Sector Projections

Table 33 Tertiary Sector Share in Jalgaon's GDDP (in Rs. Crores)

Years	Trade & Hotels	Railway	Other Transport	Storage	Communication	Financial Services	Real estate	Public administration & Defense	Other Services	Tertiary Sector (services)	Jalgaon GDP	Maharashtra
2017-18	3,407	238	1,624	26	528	4,204	7,697	1,181	2,766	21,672	46688	1888706
2018-19	3,827	233	1,728	70	534	4,264	7,986	1,235	2,856	22,733	47510	1957381
2019-20	3,900	189	1,896	70	586	4,356	8,404	1,427	3,144	23,972	48123	2004663
2020-21	2,852	157	1,345	65	573	4,567	8,329	1,401	2,646	21,935	46684	1858370
2021-22	3,553	181	1,451	76	646	4,808	8,907	1,532	2,979	24,132	49307	2027971
Average	3,508	200	1,609	61	573	4,440	8,265	1,355	2,878	22,889	47,662	1,947,418
5 year CA GR	0.84	-5.33	-2.23	23.93	4.12	2.72	2.96	5.34	1.49	2.17	1.1	1.43

Source: DES Report on District Domestic Product of Maharashtra, 2023

The total value of the Tertiary Sector services, including various sub-sectors, has an average of approximately Rs. 22,889 crores. The 5-year CAGR for the Tertiary Sector is 2.17%, indicating positive overall growth in Jalgaon's GDDP.

❖ The Trade, Repair, Hotels and restaurants sector has shown an increasing trend over the

years, with an average value of approximately Rs. 3,508 crores. The 5-year CAGR for this sector is 0.84%, indicating a modest positive growth in commercial and hospitality activities.

From the stakeholder interaction, it was concluded that there is a wide scope for real estate development in the commercial sector such as hotels, restaurants and food chains.

- ❖ The Railway sector has experienced a declining trend with an average value of approximately Rs. 200 crores. There has been a significant negative 5-year CAGR of -5.33%, reflecting a substantial decrease in railway-related activities.

This is further restated (from stakeholder interaction) with the fact that the Bhuswal rail junction has been closed down, which is reflected in the decrease in railway activities and increase in transportation costs for local people.

- ❖ The Transport sector excluding Railways has shown a declining trend, with an average value of approximately Rs. 1,609 crores. The 5-year CAGR for this sector is -2.23%, indicating a notable decrease in transportation services excluding railways.
- ❖ The Storage sector has witnessed a substantial increase in 5-year CAGR at 23.93%, with an average value of approximately Rs. 61 crores. This suggests a significant growth in storage-related services.

However, from the stakeholder's interaction, it was observed that there is a significant need for more storage facilities especially the cold storage facilities for Banana and related products.

- ❖ The Communication and services related to the Broadcasting sector has shown a positive 5-year CAGR of 4.12%, with an average value of approximately Rs. 573 crores.
- ❖ The Financial Services sector, which includes banks and other financial institutions has experienced a positive 5-year CAGR of 2.72%, with an average value of approximately Rs. 4,440 crores.
- ❖ The Real estate and Professional Services sector has shown a positive 5-year CAGR of 2.96%, with an average value of approximately Rs. 8,265 crores.
- ❖ The Public Administration and Defense sector has experienced a significant positive 5-year CAGR of 5.34%, with an average value of approximately Rs. 1,355 crores.
- ❖ The Other Services sector has shown a moderate 5-year CAGR of 1.49%, with an average value of approximately Rs. 2,878 crores.

These numerical interpretations provide insights into the trends and growth rates of different sub-

sectors within the Tertiary Sector of Jalgaon's economy. These figures can be utilized in an academic context to support research and thereby implement policies.

Table 34 Projections of the tertiary sector on the exchange rate at 70rs and 82rs

Headings	Trade & Hotels	Railway	Other Transport	Storage	Communication	Financial Service	Real estate	Public administration & Defense	Other Services
% Share in Jalgaon	7.36	0.42	3.38	0.13	1.2	9.32	17.34	2.84	6.04
% Share in Maha	0.18	0.01	0.08	0	0.03	0.23	0.42	0.07	0.15
Current Average	3,508	200	1,609	61	573	4,440	8,265	1,355	2,878
at Rs.82	14845.14	844.71	6808.5	259.85	2426.65	18789.39	34976.09	5735.26	12180.65
at Rs.70	12672.71	721.1	5812.15	221.82	2071.53	16039.76	29857.7	4895.96	10398.14
CAGR at Rs.82	33.11	36.08	36.23	27.87	30.3	31.34	31.46	30.21	32.53
CAGR	28.96	31.84	31.99	23.89	26.24	27.25	27.37	26.16	28.4

at Rs.70									
Curren t CAGR	0.84	-5.33	-2.23	23.93	4.12	2.72	2.96	5.34	1.49
Avera ge (betwe en curren t and rs.70)	14.90	13.26	14.88	23.91	15.18	14.98	15.17	15.75	14.95

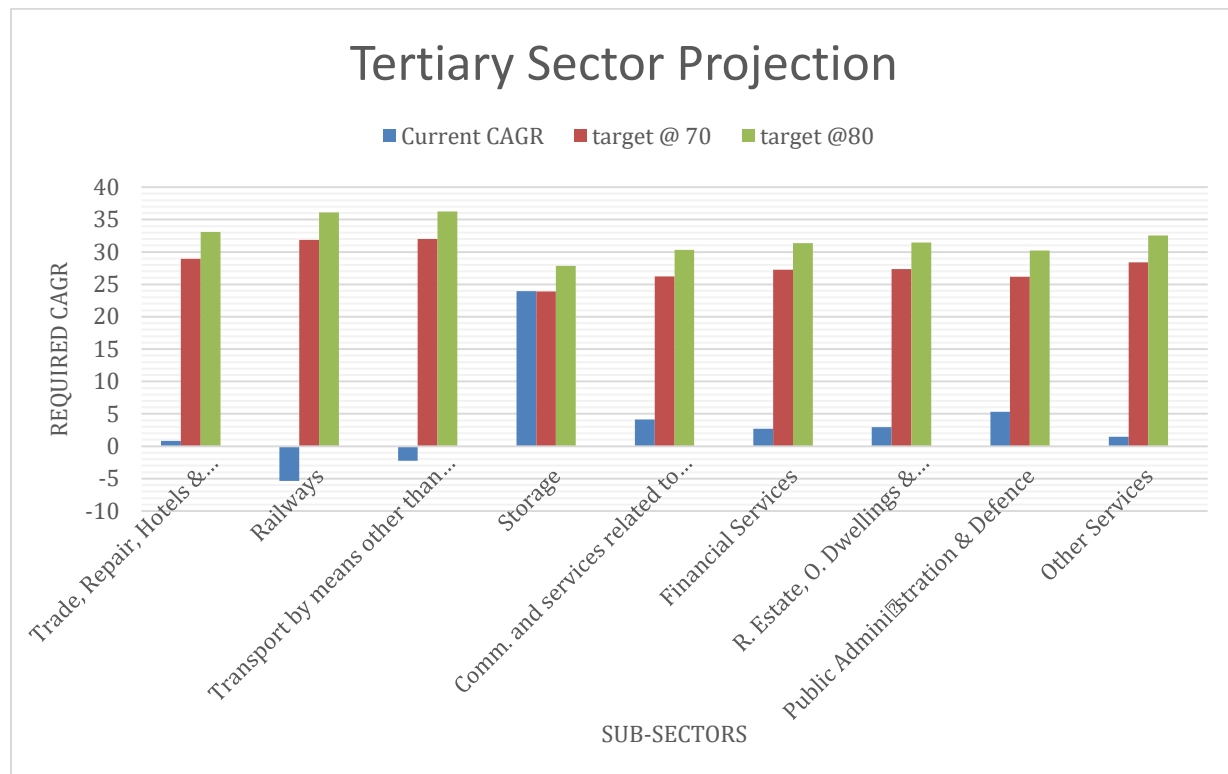
Source: Calculated by authors



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Figure 10 Graphical Representation of Projections for Tertiary Sector






Source: Calculated by authors

- ➔ The current average value for the trade, repair, hotels & restaurants sector is approximately Rs. 3,508 crores and current CAGR for this sector is 0.84%, indicating a modest growth. At an exchange rate of 82 Rs, the predicted value is Rs. 14,845.14 crores, requiring a CAGR of 33.11%. At an exchange rate of 70 Rs, the predicted value is Rs. 12,672.71 crores, requiring a CAGR of 28.96%.
- ➔ The current average value for the railway sector is approximately 200 crores and the current CAGR for the railway sector is -5.33%. At an exchange rate of 82 Rs, the predicted value is Rs. 844.71 crores, requiring a CAGR of 36.08%. At an exchange rate of 70 Rs, the predicted value is Rs. 721.1 crores, requiring a CAGR of 31.84%.
- ➔ The current average value for transport by means other than railways is approximately Rs. 1,609 crores and the current CAGR for this sector is -2.23%, indicating a decline. At an exchange rate of 82 Rs, the predicted value is Rs. 6,808.5 crores, requiring a CAGR of 36.23%. At an exchange rate of 70 Rs, the predicted value is Rs. 5,812.15 crores, requiring a CAGR of 31.99%.

- The current average value for storage is approximately Rs. 61 crores and the current CAGR for this sector is 23.93%, indicating substantial growth. At an exchange rate of 82 Rs, the predicted value is Rs. 259.85 crores, requiring a CAGR of 27.87%. At an exchange rate of 70 Rs, the predicted value is Rs. 221.82 crores, requiring a CAGR of 23.89%.
- The current average value for communication and services related to broadcasting is approximately Rs. 573 crores and the current CAGR for this sector is 4.12%, indicating growth. At an exchange rate of 82 Rs, the predicted value is Rs. 2,426.65 crores, requiring a CAGR of 30.3%. At an exchange rate of 70 Rs, the predicted value is Rs. 2,071.53 crores, requiring a CAGR of 26.24%.
- The current average value for financial services is approximately Rs. 4,440 crores and the current CAGR for this sector is 2.72%, indicating moderate growth. At an exchange rate of 82 Rs, the predicted value is Rs. 18,789.39 crores, requiring a CAGR of 31.34%. At an exchange rate of 70 Rs, the predicted value is Rs. 16,039.76 crores, requiring a CAGR of 27.25%.
- The current average value for real estate, ownership of dwellings, and professional services is approximately Rs. 8,265 crores and the current CAGR for this sector is 2.96%, indicating moderate growth. At an exchange rate of 82 Rs, the predicted value is Rs. 34,976.09 crores, requiring a CAGR of 31.46%. At an exchange rate of 70 Rs, the predicted value is Rs. 29,857.7 crores, requiring a CAGR of 27.37%.
- The current average value for public administration and Defense is approximately Rs. 1,355 crores and the current CAGR for this sector is 5.34%, indicating growth. At an exchange rate of 82 Rs, the predicted value is Rs. 5,735.26 crores, requiring a CAGR of 30.21%. At an exchange rate of 70 Rs, the predicted value is Rs. 4,895.96 crores, requiring a CAGR of 26.16%.
- The current average value for other services is approximately Rs. 2,878 crores and the current CAGR for this sector is 1.49%, indicating modest growth. At an exchange rate of 82 Rs, the predicted value is Rs. 12,180.65 crores, requiring a CAGR of 32.53%. At an exchange rate of 70 Rs, the predicted value is Rs. 10,398.14 crores, requiring a CAGR of 28.4%.






Chapter 5 – Action Plan

Table 35 Five-Year Action Plan - Primary Sector Strategies

S . N .	Sub Sector	Challenge s / Objective s	Interventi ons Required	Ease of Implementa tion (on a 1-2-3 Rating Scale)	Physical Targets for 5 Years	Policies / Schemes	Linkag e with SDGs
Short-Term (One Year) (2023-24)							
1	Crops	Hardly 1-2% of cultivation goes for food processing industries.	Banana processing units (chips, cake, biscuits, pulp) to be set up and post-harvest strategies to be developed.	1	Food Processi ng Units	Maharashtra Agribusiness Network (MAGNET), Hon. Balasaheb Thackeray Agribusiness and Rural Transformation (SMART) Project	12 RESPONSIBLE CONSUMPTION AND PRODUCTION 
2	Crops	Since mono-cropping is a major issue with respect to Cotton. 62% of land is	Encourage and promote multi-cropping and inter-cropping (soybean and toor,	1	NA*	Pradhan Mantri Fasal Bima Yojana (PMFBY), Krishi Vikas Yojana	3 GOOD HEALTH AND WELL-BEING  12 RESPONSIBLE CONSUMPTION AND PRODUCTION 



		<p>under cotton cultivation . Adequate fodder is not generated.</p>	<p>along with cotton and banana) by creating awareness. Even if 5% of land each year is used for crop diversification, it will help to deal with the issue of mono-cropping. Crop diversification for climate resilience and sustainable farm profitability. Change the mindset of people by educating</p>				
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			<p>them about the advantages of multi-cropping. The local government should encourage farmers to avail benefits under various schemes and thereby improve farm practices.</p>				
3	Crops	Use of fertilizers is very high.	<p>Bio fuel sector and green fuel to be explored in this regard, since cattle is available in the district.</p> <p>Skill Training</p>	3	NA*	<p>Rashtriya Krishi Vikas Yojana - Remunerative Approaches for Agriculture and Allied sector Rejuvenation (RKVYRAFT AAR)</p>	<div> <div>3 GOOD HEALTH AND WELL-BEING</div> <div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div> </div>


			and Demonstration on Organic Farming should be conducted.				
4	Agriculture & Allied	APMC are not continuous – so there is no open market for cotton.	Streamlining of APMCs especially for cotton and dal manufacturing.	2	APMCs	Electronic National Agriculture Market (eNAM)	12 RESPONSIBLE CONSUMPTION AND PRODUCTION 
5	Transportation	Adequate transportation facilities are not available.	Longer stops for the railway at Jalgoan (since going to Bhusawal is an expense).	1	Longer Railway Stops	Agriculture Export Policy of Maharashtra, PM Gati Shakti	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE  11 SUSTAINABLE CITIES AND COMMUNITIES 
6	Livestock	Milk production is poor and productivity has declined	Fodder cultivation is required for cattle, the introduction of more	2	Cattle Houses	Rashtriya Gokul Mission (RGM), National Programme for Dairy Development	3 GOOD HEALTH AND WELL-BEING  12 RESPONSIBLE CONSUMPTION AND PRODUCTION 

		overtime.	Gir Cows (which are milk producing cows) and increase the role played by co-operative dairies in the district.			(NPDD), Dairy processing & Infrastructure Development Fund (DIDF)	
7	Forestry & Logging	No major forest products and hence hardly any economic contribution. No regular sighting of animals – so no tourism.	Fodder area can be identified, extracted and then auctioned for some meaningful contribution to the district GDDP. Teak forest maybe utilized for wood processing and in	1	NA*	NA*	<div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div> <div>13 CLIMATE ACTION</div>

			furniture industries.				
Medium-Term (Three Years) (2023-26)							
8	Agriculture & Allied	Lesser demand for banana products.	Identify new markers and establish food processing industries.	3	New Markets / Shops	Electronic National Agriculture Market (eNAM)	12 RESPONSIBLE CONSUMPTION AND PRODUCTION
9	Agriculture & Allied	Marketing and branding are expensive and knowledge of markets is unavailable.	Marketing options – NAFED and from the government. Awareness programmes, training sessions need to be conducted.	3	New Markets / Shops	Electronic National Agriculture Market (eNAM)	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 12 RESPONSIBLE CONSUMPTION AND PRODUCTION
10	Agriculture & Allied	Banana is not exported, therefore lesser incomes are	Banana and related products to be exported to Kerala. Tie up with mills in	1	Export Oriented Units (EOUs) and Special Econom	Maharashtra Agribusiness Network (MAGNET), Agriculture Export Policy of Maharashtra	12 RESPONSIBLE CONSUMPTION AND PRODUCTION

		generated.	Yewla for banana silk and Seri-Culture.		ic Zones (SEZs)		
1 1	Storage	Not cold storage facilities are available.	Building of cold storage of bananas and related products. Warehousing facilities needs to be created. Private sector investments and CSR funding could be involved in this regard.	3	Cold Storage Units	Integrated Cold Chain and Value Addition scheme under Pradhan Mantri Kisan Sampada Yojana (PMKSY)	<div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div> 
Long-Term (Five Years) (2023-28)							
1 2	Fishing & Aquaculture	Fishing is not very well developed. Only smaller fishes are growing	Community recharge structure could be made to save ground water and	3	Fishing Ponds and Water Storage Facilities. Fishing	Animal Husbandry Infrastructure Development Fund (AHIDF), Pradhan Mantri Mastya Sampada	<div>14 LIFE BELOW WATER</div> 

		due to lack of space and lack of storage of water. To increase Fish Production By 500 MT Per Year.	thereby promote fishing (1000 tons of target can be achieved). If groundwater is saved, then aquaculture can be promoted for the added income of local people. Soil and water conservation through watershed programmes should be implemented, recharge of groundwater is		clusters could be formulated.	Yojana (PMMSY), Fisheries And Aquaculture Infrastructure Development Fund (FIDF)	
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			essential.				
1 3	Mining & Quarrying	No significant contribution to the District Economy.	No significant contribution to the District Economy.	3	NA*	NA*	<div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div> 

Source: Based on data gathered from stakeholder's interaction, 2023

*NA=Not Available




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Table 36 Five-Year Action Plan - Secondary Sector Strategies

S	Sub Sector	Challenges / Objectives	Interventions Required	Ease of Implementation (on a 1-2-3 Rating Scale)	Physical Targets for 5 Years	Policies / Schemes	Linkage with SDGs
Short-Term (One Year) (2023-24)							
1	Manufacturing	The number of industries has fallen from 994 to 862. There are 3 MIDCs – Jalgaon, Bhusawal and Chalisgaon. However only Jalgaon MIDC is functional. Bhusawal and Chalisgaon MIDC are empty. Land	Streaming of land allocation processes is very important and needs to be fastened, in order to promote industrial growth. Facilitate access to credit and small finance for MSME's. Industrial corridors should be encourage	2	MSMEs	Interest Subsidy Incentive, Credit Guarantee Scheme for Micro & Small Enterprises (CG TMSE), Micro & Small Enterprises Cluster Development Programme (MSE-CDP) Scheme, Credit Guarantee Scheme for Subordinate Debt	 

		allocation in MIDC is very slow.	d to promote local industries.			(CGSSD) for Stressed MSMEs.	
2	Manufacturing	Dual taxation – GST + market cess in APMC makes pulses expensive. Dual taxation – MIDC tax and Mahanagar Palika tax. No refund of GST for capital investments.	Government intervention is required at the local level. Local-level taxes can be altered.	1	MSMEs	NA*	<div>8 DECENT WORK AND ECONOMIC GROWTH</div> <div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div>
3	Electricity	Electricity is expensive because subsidies are not given (whereas in Vidharbha	Affordable electricity prices throughout the state. Subsidized electricity could be	2	Allocation of Subsidies	Power tariff Subsidy (Maharashtra State Policy)	<div>8 DECENT WORK AND ECONOMIC GROWTH</div> <div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div>


		and Marathwad a electricity subsidies are provided). Load-shedding is common even in MIDC areas.	provided for industries in the MIDC area. Local market and MIDC timings could be extended for longer production timings. A local Thermal Power Plant should be set up.				
Medium-Term (Three Years) (2023-26)							
4	Manufacturing	Out of the total demand by dal mills, only 30% toor is produced in the district and hence imports for	Cultivation of toor is necessary not only to reduce the import of dal, but also to promote the Dal	3	Dal Mills	Project (CROPSAP)	<div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div> 

		raw material is high.	Mills Association.				
5	Manufacturing	There are a lot of issues with APMC – extensive documentation, FSSI certification is complex and complicated and GST as increased tax, test reports to be uploaded on govt. websites every 6 months which is a tedious process, import licenses to be renewed each year.	It is important to implement farm laws to manage the prices of pulses in APMCs. Simplification of governmental and licensing processes would help encourage industries in the MIDC area. Upgradation in technology and digital marketing of products can further	1	APMCs and Industry Facilitation Centre (IFC)	Procurement and Marketing Support (PMS) Scheme, International Cooperation (IC) Scheme	<div>9</div> <div>INDUSTRY, INNOVATION AND INFRASTRUCTURE</div> 

			aid in reaching wider markets. Setting up an Industry Facilitation Centre (IFC) would help.				
6	Education	Local labour is unskilled. Lack of awareness about new courses. A lot of internal influence and hence delay in allocating new courses to the district.	CIPET training is not available in the district (it is in Aurangabad) - this could be provided. Customized training to be provided by ITIs. The DGT training should be provided	2	CIPET and ITIs	Assistance to Training Institutions (ATI) Scheme, Skill development , employment and entrepreneurship training center for tribal candidates	<div> 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE  </div>

			for machine operators, electricians and fitters. Employment fairs should be organised immediately after each such training program to bring employer and employee together.				
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Long-Term (Three Years) (2023-28)



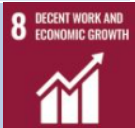

7	Construction	The construction especially commercial (Malls or Cinema Halls) sector is not well developed.	There is a need for marketing Jalgaon as an investment hub especially for developme	3	NA*	Real Estate (Regulation and Development) Act, 2016	<div>9</div> <div>INDUSTRY, INNOVATION AND INFRASTRUCTURE</div> 
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			nt from the private sector.				
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Source: Based on data gathered from stakeholder's interaction, 2023

*NA=Not Available

Table 37 Five-Year Action Plan - Tertiary Sector Strategies

S . N .	Sub Sector	Challenges / Objectives	Intervention s Required	Ease of Implementat ion (on a 1-2-3 Rating Scale)	Physical Targets for 5 Years	Policies / Schemes	Linkage with SDGs
Short-Term (One Year) (2023-24)							
1	Transport	Transportation is an issue. Bhusawal train junction is closed causing inconvenience in transportation and increase in cost.	Better road and railway connectivity.	1	Longer Railway Stops	PM Gati Shakti	 
2	Other Services	Gold recycling and processing is an unorganized industry (informal).	There is a need to formalize gold manufacturing. The supply chain for gold to be set up. It is	3	Gold Processing Units	PM Economic Package for MSME Sector	 

			important to set up gold Clusters. Gold retail license is a must at the local level.				
3	Trade	All of the gold is imported, which comes to the district for recycling.	Surat to Jalgaon road link to be set up for promoting Jalgaon as Gold Hub. Prominent Jewelers' include – Ratanlan C Bafna and Rajmal Lakhichand.	3	Longer Railway Stops and Improved Road Connectivity and Network	PM Gati Shakti	<div>8 DECENT WORK AND ECONOMIC GROWTH</div> <div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div>
4	Educational	There are almost 7000 artisans in the district. Laboures are largely from West Bengal.	The identification of labour demand in the Jewellery sector and providing necessary formal training to	3	CIPET and ITIs	Assistance to Training Institutions (ATI) Scheme	<div>8 DECENT WORK AND ECONOMIC GROWTH</div> <div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div>

			the local workers is necessary in order to avoid migration.				
5	Tourism	Religious Tourism and Agro Tourism needs to be promoted as a growth strategy. The potential can be explored at the adjacent mentioned places.	Jalgaon district has a lot of old temples, which if rebuilt and maintained properly will bring in a lot of local revenue. Agro Tourism could be promoted in the Satpuda Range. Private investments in local transportation facilities & accommodation facilities will go a long	2	Longer Railway Stops and Improved Road Connectivity and Network	PM Gati Shakti	<div>8 DECENT WORK AND ECONOMIC GROWTH</div> <div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div>

			<p>way in promoting tourism.</p> <ul style="list-style-type: none"> • Mangal Dev Temple, Amalner • Patna Devi Temple, Chalisgaon • Ajanta Caves, Ajanta • Satpuda Mountains Range • Manudevi Temple 				
Medium-Term (Three Years) (2023-26)							
6	Real Estate	Real estate and construction growth is slow.	Real estate sector (malls and cinema halls) to be developed to create	2	NA*	Real Estate (Regulation and Development) Act, 2016	<div>8 DECENT WORK AND ECONOMIC GROWTH</div> <div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div>

			demand and prevent out-migration. Food chains like Kamat, Haldirams, Dominos, McDonalds to be encouraged.				
7	Educational	Lack of skilled labour and lack of higher education institutions (extensive dependence on North Maharashtra a University).	Investments, especially in higher education must be encouraged, not only to provide local skill sets but also to prevent out migration of young people.	1	CIPET and ITIs	Assistance to Training Institutions (ATI) Scheme	<div>8 DECENT WORK AND ECONOMIC GROWTH</div> <div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div>
8	Financial Services	Presence of banking sector is seen in the district both private and public.	Provision of credit for new construction and private companies is imperative.	2	Banks and Other Financial Institutions	NA*	<div>8 DECENT WORK AND ECONOMIC GROWTH</div> <div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div>

		However, there is a need to boost access to credit for all sectors.					
Long-Term (Three Years) (2023-28)							
9	Storage	Overall storage facilities needs to be improved.	Building of overall storage facilities is necessary for both farm produce and manufacturing. Private sector investments and CSR funding could be involved in this regard.	3	Storage Facilities	NA*	<div> <div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div> <div>11 SUSTAINABLE CITIES AND COMMUNITIES</div> </div>

Source: Based on data gathered from stakeholder's interaction, 2023

*NA=Not Available

Table 38 Industry -Wise Generation of Employment

Sr. No.	Name of the cluster	Generated Employment
1	Plastic mat cluster	9,000
2	Gold ornament cluster	5,000
3	Engineering cluster	1,200

Source: District wise skill gap study for the State of Maharashtra

Sector-Wise Credit Allocations

Primary Sector

Table 39 Targeted and Achieved Credit for Primary Sector Over 5-Years (Figures in Rs. Lakhs)

Sr. No.	Agriculture			Farm Credit			Agriculture Infrastructure			Ancillary Activities		
	Tgt	Achmn t	% Ach	Tgt	Achmn t	% Ach	Tgt	Achmn t	% Ach	Tgt	Achmn t	% Ach
2017	384717	252450	66	375874	124977	33	8843	756	9	0	126717	0
2018	370438	227589	61	289999	188090	65	80439	7675	10	0	31823	0
2019	423645	234009	55	320000	181209	57	103645	5096	5	0	47704	0
2020	432000	235087	54	330000	196366	60	102000	4369	4	0	34351	0
2021	461873	306480	66	445932	258009	58	14308	2321	16	1633	46149	2826

Source: SLBC Maharashtra, 2021

Table 40 Estimated Credit Targets for Primary Sector (2023-24) (Figures in Rs. Crores)

Farm Credit				Out of Farm Credit, total allied activities		Agri. Infrastructure		Ancillary Activities		Total Agriculture (PS)	
Crop Loan		Term Loan									
A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
29853 6	3014.9 7	9668 8	2643.0 6	4856 7	1216.1 4	10756	270.03	45280	1133.04	45126 0	7061. 1

Source: Provided by Jalgaon District Planning Department, 2023

Secondary Sector

Table 41 Targeted and Achieved Credit for Secondary Sector Over 5-Years (Figures in Rs. Lakhs)

Sr · N o.	MSME			Micro Enterprises (Manu + Service)			Small Enterprises (Manu + Service)			Medium Enterprises (Manu + Service)			Khadi & Village Industries			Others under MSMEs		
	Tgt	Ach mnt	% A c h	Tgt	Ach mnt	% A c h	Tgt	Ach mnt	% A c h	Tgt	Ach mnt	% A c h	Tgt	Ach mnt	% A c h	Tgt	Ach mnt	% A c h
20 17	101 773	184 892	1 8 2	0	442 16	0	0	896 41	0	0	395 87	0	0	518	0	101 773	109 30	1 1
20 18	123 534	173 456	1 4 0	49 41 3	665 64	1 3 5	24 70 7	857 65	3 4 7	24 70 7	142 32	5 8	0	622	0	247 07	627 3	2 5
20 19	942 06	250 567	2 6 6	0	993 51	0	0	925 72	0	0	394 20	0	0	686	0	942 06	185 38	2 0
20 20	128 000	216 195	1 6 9	0	949 45	0	0	105 069	0	0	110 59	0	0	374	0	128 000	474 9	4
20 21	206 195	137 615	6 7	15 92 2	692 78	4 3 5	44 78 2	531 59	1 1 9	29 85 2	144 97	4 9	28 37 0	336	1	872 68	345	0

Source: SLBC Maharashtra, 2021

Table 42 Estimated Credit Targets for Secondary Sector (2023-24) (Figures in Rs. Crores)

Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi and Village Industrie s		Others under MSMEs		Total MSMEs (PS)	
A/c	Amt	A/c	Amt	A/c	Amt	A/ c	Am t	A/c	Amt	A/c	Amt
27882	262.74	7819	737.02	6525	493.44	0	0	11884 0	1120.7 9	16106 6	2613.9 9

Source: Provided by Jalgaon District Planning Department, 2023

Tertiary Sector

Table 43 Targeted and Achieved Credit for Tertiary Sector Over 5-Years (Figures in Rs. Lakhs)

Sr No.	Export Credit			Education			Housing			Social Infrastructure			Renewable Energy			Others		
	Tg t	Ach mnt	% Ach	Tg t	Ach mnt	% Ach	Tg t	Ach mnt	% Ach	Tg t	Ach mnt	% Ach	Tg t	Ach mnt	% Ach	Tg t	Ach mnt	% Ach
2017	0	108	0	14567	1822	13	25751	13376	52	0	680	0	0	1584	0	33891	2295	7
2018	0	184	0	16728	1886	11	29581	17842	60	0	120	0	0	143	0	38929	6235	16
2019	0	17235	0	16397	2395	15	28990	26052	90	0	127	0	0	2005	0	38154	18778	49
2020	0	962	0	12754	2351	18	22621	42542	188	0	525	0	0	330	0	29625	8082	27
2021	5936	1117	19	11845	1591	13	21008	29354	140	7909	1646	21	7170	196	3	6497	6333	97

Source: SLBC Maharashtra, 2021

Table 44 Estimated Credit Targets for Tertiary Sector (2023-24) (Figures in Rs. Crores)

Export Credit		Education (PS)		Housing (PS)		Social Infrastructure		Renewable Energy	
A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1524	23.04	7194	110.97	2668	604.48	5704	87.96	1523	23.12

Source: Provided by Jalgaon District Planning Department, 2023

Recommendations

Why Jalgaon?

The District of Jalgaon is located in the north-west region popularly known as Khandesh region in the state of Maharashtra. It is surrounded by the Satpuda mountain ranges in the north, Ajanta mountain ranges in the south. It is bounded by Madhya Pradesh state to the north, and by the districts of Buldhana to the east, Jalna to the southeast, Aurangabad to the south, Nashik to the southwest, and Dhule to the west. The district is rich in volcanic soil which is well suited for cotton production. It has an area of 11,765 sq. kms. with a population of 42 lakhs in 2011.

The district has decent road and rail connectivity to major cities in the state and to cities in other states, which is crucial for trade and industrial development. It can make the district accessible to markets and suppliers, encouraging economic growth and investment. Considering all these advantages that makes the district conducive to industrial growth, and the industrial growth of Mumbai, Thane, Pune, and Nashik, reaching towards saturation, Jalgaon has a high growth potential.

Existing resources must be harnessed and employed optimally for the maximum multiplier effect. Growth Plan for Ahmednagar district involves a combination of infrastructure development (physical/ social and institutional), economic initiatives, and urban development and planning. Some sector-wise recommendations that would contribute to the growth of Jalgaon are discussed in the sections below.

1) Primary Sector

The growth rate of primary sector in Jalgaon district in the last 5 years is much lower than the required growth rate to achieve the projected GDDP targets for 2027-28. Within the Primary Sector, Crops have outperformed the other sub-sectors. Some recommendations to strengthen the post-harvest processing infrastructure are as follows;

1.1 Agriculture

- As a part of ODOP program – there is a need to set up banana processing units. Setting up post-harvest units, will not only help in increasing overall incomes of local people but also contribute to the district's GDDP.

- There is a need to enhance agricultural processing infrastructure. Improving agricultural processing infrastructure can lead to increased efficiency, reduced waste, higher-quality products, and enhanced market access.
- Focus needs to be on increasing warehouses and cold storage facilities for agricultural produce (especially banana). Promotion of Negotiable Warehouse Receipt (NWR) in the existing warehouses is also recommended.
- Need for a proper market integration to create a more interconnected and efficient system for crops such as cotton, banana, soybean and toor.
- Ease of doing business for FPCs- to bring buyers and sellers on one platform.
- Value addition via food processing industry for agricultural products - this will also enhance the productivity and employ additional workforce from the agricultural sector.

1.2 Livestock- Dairy and Animal Husbandry

- Interventions are required mainly to upgrade infrastructure wherein disease diagnosis labs can be established in the district.
- Cold storage facilities to be increased for milk and related products.
- Cattle insurance to be provided.
- Adequate fodder to be provided for cattle.

2) Secondary Sector

Secondary sector in the district has showcased a negative growth rate, which needs to be pushed to an average of 14% in the next five years (until 2027-28). The district has a lot of untapped potential in terms of its strategic location, road and rail connectivity, and existence of three MIDCs. The district needs a big push in its manufacturing and industrial sector to achieve the targeted growth. Some recommendations are as follows;

2.1 MIDC

- The district has three MIDC areas with decent connectivity which needs to be tapped.
- Adequate 24*7 electricity needs to be provided at a subsidized rate for the industries to be settled within the MIDCs.
- Land allocation needs to be quick and the process has to be made more transparent.

- It is recommended to organize Investor Conferences and events to showcase the potential of MIDC areas and attract investors.
- Focus on creation of specialized clusters for industries to encourage collaboration, innovation, and shared resources.
- Establish incubators and accelerators to support startups and foster a culture of innovation.

2.2 Rural Transformation via Non-Farm Growth

- It is essential to create market linkages via creating platforms to connect rural producers with urban markets, facilitating the sale of non-farm products.
- Onboarding of Sellers/ MSMEs/ Women SHGs/ FPOs/ Artisans, etc. into the Open Network for Digital Commerce (ONDC) network such that a larger proportion of people can participate digitally, improving the rural digital economy at the district level.
- Encourage the establishment of food processing units especially for banana processing for value addition to agricultural produce, and thereby reducing post-harvest losses.
- Promote agro-tourism by showcasing agricultural practices, farm stays, and agro-based experiences to attract tourists.

3) Tertiary Sector

Services sector has grown at a CAGR of 1% which needs to grow at 14% to achieve the projected GDDP targets by 2027-28. Within the services sector, the district has a potential to grow in sub-sectors like hotels, restaurants, transport, real estate, etc. due to untapped tourism and its strategic location. Few recommendations that would boost the growth of services sector are as follows;

3.1 Transport and IT

- Investment in efficient and accessible public transit systems especially roads and railways can go a long way in improving distribution and transportation of products from Jalgaon.
- Setting up an IT Park can act as a catalyst for multifaceted development, transforming Jalgaon into a dynamic, tech-savvy hub. The growth of an IT park often spurs the

development of supporting services like restaurants, housing, transportation, and healthcare, improving the overall quality of life in the city.

3.2 Tourism

- Since a lot of temples exist in the district, promotion of religious tourism is suggested to boost the overall economy of Jalgaon.
- Development of tourism-related infrastructure like resorts, tourist information centers, parking facilities, toilets, clean drinking water facilities and recreational facilities is also important.
- Due to availability of land, the district also has scope for adventure tourism wherein trekking, camping, rock climbing can be focused on.

3.3 Education and Skill Development

- Collaborate with educational institutions to offer industry-specific training programs and skill development courses.
- Encourage industries to provide internships to students, bridging the gap between academia and practical skills.
- Provide resources, funding, and mentorship for local entrepreneurs to start businesses.
- Policy interventions are recommended for simplification of regulatory structures wherein simplified and digitized procedures can speed up approvals and reduce paperwork.

Recommendations pertaining to secondary and tertiary sector would not only lead to increase in incomes of the stakeholders but also generate additional employment opportunities in the district, increase the sources of livelihoods and reduce the dependency on agricultural sector for employment.

Sectors which are unique to Jalgaon are ‘food processing’, ‘gems and jewellery’, and ‘tourism, travel and hospitality’. If adequate investments materialise in these sectors (both from Government and private), then these sectors will generate employment much more than what has been forecasted as of now.

Collaboration between government bodies, local communities, private sectors, and NGOs is vital for the successful implementation of these recommendations, aiming for holistic and sustainable development in Jalgaon District.

Chapter 6 – Implementation/ monitoring support reqd.

List of Annexures

Table 45 Stakeholder Identification - Primary Sector

Sr. No.	Stakeholder Designation	Government / Private	Name of the Institute / Body	SPOC Name	SPOC Contact (e-mail Mobile no.)
1	DSAO	Government	Collectorate Jalgaon	NA*	
2	Project Director	Government	ATMA	NA*	
3	Assistant Commissioner	Government	FDA	NA*	
4	ADO	Government	Zilla Parishad	NA*	
5	Animal Husbandary Officer	Government	Zilla Parishad	Hemant Waghode	9960240315
4	Principal Scientist	Government	Oil and Seed Research Centre Jalgaon	Dr. Sanjiv Patil	9422775727
5	District Development Manager	Government	NABARD	Mr Shrikant Zambare	8160363418
6	Head KVK, Mamurabad	Government	Krushi Vigyan Kendra, Mamurabad	Dr Hemant Baheti	7588580512

7	Head KVK, Pal	Government	Krush Vigyan Kendra, Pal	Mahesh Mahajan	9970661546/ 8669791959
8	Scientist	Government	Banana Research Centre Jalgaon	Dr. Pujari Sir	9420943146
9	SMS (FST)	Government	Krush Vigyan Kendra, Mamurabad	Mr. Tushar Gore	
10	Agro-Economist	Private	Jain Irrigation	Dr, B.D.Jade	9422774981
11	Sr. Scientist & Head Banana Tissue Culture	Private	Jain Irrigation	Dr. K.B.Patil	9422774941
12	Head	Government	NAFED	Mr. Ganesh Budhukale	8087412630
13	Proprietor	Private	Mahjan Banana Export	Mr. Prashant Mahajan	9763904777
14	Proprietor	Private	Max Fresh FPC	Vishal Agrawal	9423188307
15	Individual	Private	Farmer	Mayur Wagh	9767364746/ 8830633197
16	Chairman	Private	FPO	Bhalchandra Chaudhari	9764741723/ 9797155116
17	Individual	Private	Farmer	Avdhut Mahajan	9767713332
18	Individual	Private	Farmer/	Premanand	9763893777

			Exporter	Mahjan	
19	Chairman	Private	Ginning Mill Association	Pradip Jain	9823046495
20	Officer	Government	Animal Husbandry Department	Mandavale Sir	9834933768

Source: Provided by Jalgaon District Planning Department, 2023

*NA = Not Available

Table 46 Stakeholder Identification - Secondary Sector

Sr. No.	Stakeholder Designation	Government / Private	Name of the Institute / Body	SPOC Name	SPOC Contact (e-mail Mobile no.)
1	GeM	Government	District Industries Centre	Chetan B Patil	9112050107
2	Manager	Government	District Industries Centre	Mr. Dongare Sir	9423168140/ 8329894180
3	Member	Private	Jain Irrigation	Mr. Sunil Lodha	9422774970
4	Member	Private	Supreme Industries	Mr. Dhananjay Jehurkar	9765402539
5	Proprietor	Private	Jalgaon Dal Mill Association	Mr. Manoj Nagla	9421001359
6	Proprietor	Private	Be natural Organics	Mr. Pratibha Zawar	8888877444

7	Proprietor	Private	Bhaskar Foods	Mr. Bhaskar Mali	9422283582
8	Proprietor	Private	Plastic Pipe Mfg Association	Mr. Ravindra Laddha	9823094276
9	Proprietor	Private	Oil Mil Owners Association	Mr. Mahale	9422292115
10	Proprietor	Private	Shraddha Polymats	Mr. Mahendra Raisonni	9823054546
11	Proprietor	Private	Textile Association	Mr. Ashish Gujrathi	98224003099
12	Proprietor	Private	Soyo Solar Energy	Mr. Kishor Dhake	9422277066
13	Proprietor	Private	Small Scale Ind Asso.	Mr. Sham Agrawal	9225120678
14	Proprietor	Private	Jalgaon Dal Mill Association	Mr Govind Maniyar	9422772100
15	Proprietor	Private	Jalgaon Dal Mill Association	Mr Dinesh Rathi	9823046503
16	Proprietor	Private	Dal Mill Association	Mr Avinash Kakkad	9423188990
17	Proprietor	Private	Jalgaon Dal Mill Association	Mr Satish Biyani	9823289418
18	Senior Engineer	Private	Wipro Amalner	Mr Harish Mahore	9765355522

Source: Provided by Jalgaon District Planning Department, 2023

Table 47 Stakeholder Identification - Tertiary Sector

Sr. No.	Stakeholder Designation	Government / Private	Name of the Institute / Body	SPOC Name	SPOC Contact
1	Education Officer- Primary	Government	Zilla Parishad	Vikas Patil	7588008740
2	Education Officer Secondary				
3	Dean	Government	Government Ayurvedic College	NA*	NA*
4	Dean	Government	Government Homeopathy College	NA*	NA*
5	Dean	Government	Government Medical College	NA*	NA*
6	Proprietor	Private	Gold	Ajay Lawani	9423187097
7	Proprietor	Private	Gold	Gautam Luniya	9421522890
8	Proprietor	Private	Gold	Vijay Verma	9420787206
9	Proprietor	Private	Tourism	Amey Neve	7020544160/ 8275759500
10	Proprietor	Private	Tourism	Aman Sharma	9975101438

Source: Provided by Jalgaon District Planning Department, 2023.

*NA = Not Available.

Figure 11 Financial Inclusion Index (2011, 2015 & 2023) (from Studies at SSE)

District	Year 2011	District	Year 2015	District	Year 2020
Bhandara	0.1176	Bhandara	0.0785	Bhandara	0.0427
Dhule	0.1813	Hingoli	0.3575	Nandurbar	0.3443
Hingoli	0.2622	Parbhani	0.4212	Hingoli	0.3712
Jalna	0.3565	Nandurbar	0.4229	Jalna	0.3781
Buldana	0.4510	Jalna	0.4430	Parbhani	0.3868
Latur	0.4542	Washim	0.4920	Latur	0.4011
Washim	0.4823	Nanded	0.5137	Washim	0.4902
Nanded	0.4856	Latur	0.5244	Nanded	0.5015
Yavatmal	0.5003	Dhule	0.5383	Gadchiroli	0.5072
Jalgaon	0.5122	Yavatmal	0.5446	Yavatmal	0.5485
Gondia	0.5185	Gadchiroli	0.5779	Dhule	0.5587
Gadchiroli	0.5268	Buldana	0.6124	Buldana	0.5933
Osmanabad	0.5323	Jalgaon	0.6178	Gondia	0.6454
Nandurbar	0.5456	Osmanabad	0.6550	Jalgaon	0.6480
Nasik	0.6206	Thane	0.6792	Thane	0.6512
Solapur	0.6402	Solapur	0.6901	Solapur	0.6919
Aurangabad	0.6694	Gondia	0.7054	Aurangabad	0.6996
Akola	0.6758	Aurangabad	0.7460	Akola	0.7116
Thane	0.6867	Akola	0.7566	Ahmednagar	0.7773
Ahmednagar	0.6900	Nasik	0.8007	Osmanabad	0.8010
Amravati	0.7122	Ahmednagar	0.8109	Chandrapur	0.8046
Chandrapur	0.7763	Chandrapur	0.8347	Nasik	0.8137
Sangli	0.8089	Amravati	0.8679	Sangli	0.8290
Satara	0.8091	Sangli	0.9157	Amravati	0.8430
Wardha	0.8597	Satara	1.0385	Kolhapur	0.9748
Kolhapur	0.9039	Kolhapur	1.0468	Satara	0.9920
Parbhani	0.9073	Wardha	1.0720	Wardha	1.0949
Beed	1.0854	Beed	1.4021	Nagpur	1.3292
Raigad	1.3006	Nagpur	1.4332	Raigad	1.4751
Nagpur	1.3327	Raigad	1.5277	Beed	1.7516
Pune	1.6355	Pune	1.8269	Pune	1.7541
Botasani	1.7035	Botasani	1.8033	Botasani	1.8120

Report Card of Jalgaon					
Performing well on parameters	Value	Rank	Performing poor on parameters	Value	Rank
Dimension 1 (SDG- Growth Index)					
Per Capita Growth rate	0.455	3	Percentage_of_Secondary_sec_of_total_GDP	0.068	16
Percentage_of_Primary_sec_of_total_GDP	0.113	2	Percentage_of_household_with_banking_facility	0.055	29
Proportion of fair price shops to total fair price shops	0.572	7	percapita_PMJDY_Bank_A/c_opened	0.189	16
Per_capita_con_of_Electricity	0.327	11	Percapita_PMJDY_Deposits	0.111	19
Cropping Intensity	0.234	8	No. of SHGs	0.105	26
			Micro enterprises	0.021	26
			Small enterprises	0.041	12
Dimension-2 (SDG-PHII)					
1-AAY	-0.076	11	National_Poverty_Line	0.288	17
Total cereal productivity in Kgs/hector	0.300	12	Health_Insurance	0.092	24
Total pulses productivity in Kgs/hector	0.290	14	Mother_and_Child_Protection_Card	0.494	27
Total food grain productivity in Kgs/hector	0.244	9	Financial_Assistance_to_mother_and_child	0.080	14
Total oilseeds productivity in Kgs/hector	0.160	11	1-Homeless_household	0.326	22
Gini Inequality_inverse	-0.261	9	1-Stunted_Children/100	0.300	17
Dimension - 3 (SDG-HWSI)					
Households_with_an_improved_drinking-water_source	0.068	3	Households_using_improved_sanitation_facility	0.163	19
Households_sing_iodized_salt	0.301	11	Households_using_clean_fuel_for_cooking	-0.018	23
Children_under_5_years_who_are_not_severely_wasted_(weight-for-height)	0.182	11	Households_with_any_usual_member_covered_by_a_health_scheme_or_health_insurance	0.074	24
Children_under_5_years_who_are_not_underweight_(weight-for-age)	0.486	14	Women_age_20-24_years_married_before_age_18_years	0.153	21
Women_whose_BMI_is_normal_(BMI < 18.5 kg/m2)	0.427	2	Women_age_15-19_years_who_were_not_already_mothers_or_pregnant_at_the_time_of_the_survey	0.143	29
Men_whose_BMI_is_normal_(BMI < 18.5 kg/m2)	0.262	5	Institutional births	0.762	27
Doctor/10000	0.306	12	Institutional births in public facility	0.222	29
			Children under age 3 years breastfed within one hour of birth	-0.285	25
			Children_under_5_years_who_are_not_stunted_(height-for-age)	0.153	17
			Children_under_5_years_who_are_not_wasted_(weight-for-height)	0.268	27
			Women_who_are_not_overweight_or_obese_(BMI ≥ 25.0 kg/m2)	0.008	29
			Men_who_are_not_overweight_or_obese_(BMI ≥ 25.0 kg/m2)	0.108	19
			Maternal_mortality_ratio	0.123	16
			Nurses/10000	0.042	26
Dimension-4 (SDG-EI)					
Net_Enrollment_Ratio_(Primary)	0.445	8	Percentage_of_Professionally_Qualified_Teachers_(Government_contractual_Total)	-0.096	16
Net_Enrollment_Ratio_(Upper_Primary)	-0.203	11	Inverse_of_Pupil_Teacher_Ratio	0.031	31
Percentage_of_Professionally_Qualified_Teachers_(Government_Regular_Total)	0.420	5	Percent_of_Government_Rural_Schools	0.043	25
Percentage_of_Professionally_Qualified_Teachers_(Private_Total_All)	0.268	3	Percentage_of_Schools_with_MDM	0.269	25
Percentage_of_schools_with_PTR(<30_at_Pr_Level)	-0.007	2	Percentage_of_Schools_with_Computer	0.047	21
Inverse_of_Student_Classroom_Ratio	-0.003	2	Avg_Teacher_per_School	-0.006	30
Percentage_of_Schools_with_Approachable_by_Weather_Road	0.813	2	Percent_of_Beneficiaries_Upper_Primary(Textbook)	0.360	26
Percentage_of_Schools_with_Playground	0.781	3	Percent_of_Beneficiaries_Primary(Uniform)	0.014	21
Percentage_of_Schools_with_Boundary_wall	0.883	5	Percent_of_Beneficiaries_Upper_Primary(Uniform)	0.027	25
Percentage_of_Schools_with_Girl's_toilet	0.881	8			
Percentage_of_Schools_with_Drinking_Water	0.796	7			
Percentage_of_Schools_with_Electricity	0.437	18			
Percent_of_Beneficiaries_Primary(Textbook)	0.050	12			
SDG-CI					
SDG-CI	3.561	11			

Figure 13 Photos from Stakeholder Meetings






Figure 14 Photos from Meeting with Banana Farmers



Figure 15 Photos from Field Visit to Plastic Mats Industry





END OF REPORT

॥वसुधैव कुटुम्बकम्॥

SYMBIOSIS

SCHOOL OF ECONOMICS