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# CONTENTS

Gender Difference in the Vocational Aspiration Among Higher Secondary School Students <b>Dr. Ajimol P.G.</b>	1
Advantages of Learner Centred Approach – A Study <b>S. Srilakshmi</b>	5
A Study on the Significance of Education of Women in Hooghly (Chinsurah Mogra CD Block) <b>Ms. Moupia Ghosh William</b>	9
Language as a Spandrel- Can Evolutionary Biology Solve the Language Puzzle? <b>Dr. Beena Rani S.</b>	13
The Source of Syntax- The Broca's Area and Syntax Formation <b>Dr. Beena Rani S.</b>	16
Exploring Positivism of Salmond and Austin in Directive Principles of State Policy in Indian Constitution <b>Sajid A. Patel</b>	20
Finance Act, 2017; A Misuse of Legislative Procedure of Indian Parliament <b>Sajid A. Patel</b>	25
Common Insect Pests : An Information Consolidation Package <b>Dr. S. L. Jadhav</b>	29
Capital Management of Business Enterprises Under Value Added Tax <b>Dr. Pragati Mehra</b>	37
A Study on Mandatory CSR Expenditure by Top Indian Companies <b>Subhendu Kundu</b>	49
An Analytical Study of Financial Products and Services and their Marketing Strategies in the Current Era <b>Dr. Rajeev Vashisht</b>	59
Customary Rules and Structural Dimensions of Social Organizations in Transgender Community of Odisha: An Appraisal <b>Sulipta Priyadarshini Acharya</b>	66

Customer's Attitude Towards Shopping Malls in Thrissur, Kerala <b>Jayaprakasan P. P. and DR. M.B. Gopalakrishnan</b>	74
Some Exact Solutions of Einstein's Field Equations <b>Shiva Kant Pathak</b>	81
पत्रहीन नग्न गाछ : यात्री <b>डॉ. सुधीर कुमार सुमन</b>	95
Are Class Teachers a Class Apart? Creating Classic Connections <b>Dr. Giselle Ann Dsouza</b>	102
Effect of Equatorial Field Variation in Macrocyclic Complexes of Biacetyl-Bis (Mercaptoethylimino) Nickel (II) of N <sub>2</sub> S <sub>2</sub> Type Donor Ligand <b>Dr. Degwekar N. A.</b>	110
Why People Shied Away from Equity Market for a few Years in Post Subprime Era <b>Dr. Bijay Krishna Bhattacharya, L. K. Sinha Ray and M. K. Ghosh</b>	115
बौद्ध धर्म में कुशीनगर का ऐतिहासिक महत्व <b>डॉ. अशोक कुमार शाही</b>	131
Raktakarabi Natoke Ganer Swarup Bichar <b>Dr. Anirban Sahu</b>	136
Organized V/S Unorganized Retailers: An Analysis of Vegetable Buying Preferences in Jodhpur City <b>Dr. Ramesh Chouhan</b>	143
Community Driven Rural Development; Emerging Models in South Korea and India <b>Dr. G. Valentina</b>	152
Student Teachers Reflective Diaries: A Learning Log <b>Dr. Meena Sehrawat and Dr. M. M. Roy</b>	162
Study of Human Rights Awareness among Undergraduate Students of Arts and Science Stream <b>Ms. Kavita</b>	170
Web Overload and Role of LIS Professionals in Information Literacy <b>Jagtap Dagadu Arjun</b>	173
यशपाल के उपन्यासों में अभिव्यक्त स्त्री-अस्मिता <b>डॉ. साहिद</b>	177

संतकवि डेल्हजी की लोक सांस्कृतिक दृष्टि <i>रामस्वरूप</i>	182
Sustainability and Competitiveness of Kerala Tourism: A Critical Study of the Tourism Policies and Other Initiatives of the Government of Kerala, India <i>Aneeb K. Jose and Dr. Manoj P. K.</i>	188
Perception of Marginal Farmers Towards Joint Liability Group Scheme Working of Joint Liability Group in the State of Goa <i>Arun R. Marathe</i>	198
Food Preservatives and Its Effect on Human Health <i>Chhaya Sharadchandra Karle</i>	203
बौद्धकालीन शिक्षा व्यवस्था में उच्च शिक्षा के पाठ्यक्रम का एक अध्ययन <i>डॉ. विजय कुमार</i>	209
Continuous Professional Learning of Teachers Through Teachers Development Coordinator Programme: A Life Long Journey of Learning <i>Dr. M. M. Roy and Dr. Meena Sehwat</i>	216
Effectiveness of IT Integrated Learning Package on Attitude Towards Teaching of Student Teachers at Secondary Level <i>Dr. Sindhu S.</i>	223
Why the Reuse and Recycling of Plastic are Essential to Waste Management <i>Shalni Sharma</i>	230
Study of Vocational Interest among Government and Private Secondary School Students <i>Ms. Kavita</i>	235
Corruption and Its Impact on Governance Review of Measures Taken in India <i>Dr. Md. Gaffar</i>	239
Expanding Horizons of the Merchants of Shekhawati in the 18 <sup>th</sup> Century <i>Athar Hussain</i>	245
Impact of Smart Class on Language Learning <i>Dr. Saritha Rajeev</i>	249
Various Indian Inventions on Mathematics <i>Dr. Yogita</i>	255

# Perception of Marginal Farmers Towards Joint Liability Group Scheme Working of Joint Liability Group in the State of Goa

Arun R. Marathe\*

## ABSTRACT

Agriculture is one of the important occupation in the state of Goa. However the land holding structure and the land title is one of the important issue in the state that limits the agricultural activities in the state. Due to this small/marginal and tenant farmers unable to get the credit facilities from the banking system. Micro finance lending is one of the pivotal initiative of NABARD that has enabled these farmers to get the benefits of agricultural credit facility through the scheme called Joint Liability Group. This paper aims at studying the perception of marginal farmers towards this scheme in the state.

**Keywords:** Tenant Farmers, Micro finance, Joint Liability Group, NABARD.

## INTRODUCTION

Mahatma Gandhi once said, "If the village perishes India will perish too". Gandhiji firmly believed that self-reliant villages can form a strong footing for a just, equal and non-violent order. India is called country of villages as more than 65% population of the country stays in villages. It simply means if India as country wants to remove the tag of 'Developing country' and should become 'Developed country' major focus of the Government, its policies, implementing agencies must be on the overall growth of the rural India. Rural population of India still depends largely on the agriculture and allied activities. Hence structural development need to take place so as to improve the life standard on the villages. After 72 years of independence also Indian villages are facing problems pertaining to poverty, unemployment, social-inequality.

Finance is a life blood of the economy. Every sector of the economy is dependent on the credit facilities available in the country and agriculture cannot be the exception. It is not only important to function the economy in the current state but also essential to bring the technological innovation and disruption in the sector. It is also required for up scaling of the operations in the different sectors of the economy. Timely and adequate provision of finance puts strong foundation for any activity of the economy to flourish. In agriculture the small, marginal as well as large scale producing farmers depends upon the timely availability of credit to meet routine as well as contingences coming out of climatic conditions, weather, market etc. However it has been observed that the availability of financial facilities to marginal and tenant farmers have been a limiting factor in agriculture. Here comes the micro finance system to overcome this lacuna in the financial system.

Joint liability group(JLG) is one of the important scheme implemented by NABARD under their developmental initiatives in the state of Goa. It is a micro finance lending offered to the marginal and

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land less farmers who cannot get access to the credit facilities individually due to small farm holding and other land title issues. JLGs are essentially credit groups of small/marginal/tenant farmers/asset less poor who do not have proper title of their farmland. These informal groups of 4-10 members are engaged in similar economic activities and are willing to jointly undertake to repay the loans taken by them from the Banks. Financing of JLGs was introduced as a pilot project in 2004-05 by NABARD in 8 States with the support of 13 RRBs. The scheme was later mainstreamed for the banking system in the year 2006.

## NEED FOR THE STUDY

Goa being a smallest state in the country, has a very small area of land that can be cultivated as compared to other big states. Further the distribution of the agricultural land is fragmented into small land holdings. Ownership of the land is also an issue to be discussed as most of the agricultural land have been owned by the forefathers and now there are many claimant on the land that makes it difficult to make use of that land for cultivation. Further there are farmers having very small land holding or no land for cultivation. Some farmers takes a land on lease basis for cultivation and earn their livelihood. This makes the micro finance scheme very essential in the state. This paper aims at studying the perception of marginal and tenant farmers towards the joint liability group lending.

## STUDY DESIGN AND METHODOLOGY

- **Description / Location of the Study area**

The study area confines to the state of Goa.

- **Data Source and Data Collection:**

The data required for the study is collected from primary as well as secondary sources. The primary data is collected through a personal interview method. The secondary data is collected from Audit reports, books, journals, periodicals, websites and other published material.

- **Analytical Tools Employed**

The data collected is analysed using Descriptive statistics.

## Limitations of the Study

The study confines to Goa only, hence results drawn or suggestions given cannot be generalised to other the country. Further the study is based on the Data collected from primary sources may contain the personal biases of the respondents and may vary if similar study conducted elsewhere.

## ANALYSIS AND DISCUSSION

From the above table it can be observed that the majority of farmers are strongly feels like the scheme was needed in the state to help the small farmers. They are of the strong opinion that the famers were not able to get the credit facility for farming activity before this scheme. They feel that the cost involved, documentation required to avail the scheme are economical and very simple respectively. They are happy with the transparency maintained in offering the scheme to the farmers. Farmers views that the officials were very cooperative and proactive while availing the benefits of this scheme. Further this scheme has introduced the farmers towards cooperative farming and has empowered them to elevate their financial condition. Famers were very positive about this scheme of NABARD. They further stated that the repayment of the credit is also hassle free and members of the group can easily repay it in expected time period.





Variables	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
This scheme has introduced the farmers to the benefits of co-operative farming.	10	100.0	-	-	-	-	-	-	-	-
The advances taken are paid by the group on regular basis.	02	20.0	08	80.0	-	-	-	-	-	-
It has empowered the members and has improved their financial condition.	01	10.0	09	90.0	-	-	-	-	-	-
Do you feel it has benefitted the farmer in improving the quality of life.	09	90.0	01	10.0	-	-	-	-	-	-
Efforts of NABARD in this scheme has brought positive change in the farming.	03	30.0	07	70.0	-	-	-	-	-	-

Source: Primary Data

However they strongly believe that more awareness of this scheme is required to be done so that the benefits of this scheme can reach out to many marginal and tenant farmers in the state. Further they were of the opinion that more credit can be made available to farmers so that they can go for more variety in farming and increase the production by adopting advance method and other facilities.

## FINDINGS

Based on the above analysis following findings can be revealed.

1. Farmers are satisfied with the availability of the scheme that has motivated them to engage themselves in farming.
2. Documentation, cost involved in availing the scheme is also minimal and can be easily done by the farmers.
3. The officials are proactive and cooperative and the process is simple and transparent.
4. It has oriented farmers towards the cooperative farming and made them understand the benefits of working together.
5. The scheme requires more publicity to reach out to the needy farmers in the state.
6. More awareness and publicity will add confidence to the farmers about the availing and repaying the credit taken.
7. More funding should be done under this scheme to increase the production and productivity in farming.

## CONCLUSION

Farming in Goa can see good days if small and tenant farmers can be helped with the farm credit facility. It can help small farmers to opt for agriculture as their main source livelihood. It can boost the confidence among the farmers to go for more variety in cultivation like vegetables, pulses, fruits etc. More amount of farm credit can lead to empowerment of the small/marginal and tenant farmers.

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