



National Seminar On Recent Trends In Commerce Management And Economics

1. **Maharashtra Governments financing schemes for tribals of Maharashtra**
Prof. Aswale Santosh Radhakrishnan, (M.Com, GDC&A, SET) - Adv. M.N. Deshmukh Arts Science & Commerce College Rajur, Tal- Akole, Dist- Ahmednagar. 422604
Page No: 1-6
DOI:10.12733.JICS.2020.V112.535569.15101
2. **Agricultural Marketing in India**
Miss. Amrita R. Billade - Global Institute of Management, Sangamner
Page No: 7-17
DOI:10.12733.JICS.2020.V112.535569.15102
3. **ASIA AND EUROPEAN SOVEREIGN-DEBT CRISIS**
DR. THAKUR AKASH ASHOK, Assistant professor - Department of Accountancy G.E. Society's R.N.C Arts, J.D.B Commerce & N.S.C. Science College Nasik-Road 422101
Page No: 18-26
DOI:10.12733.JICS.2020.V112.535569.15103
4. **Working of Farmers' Clubs in North Goa: An Analytical Study.**
Arun Ramakant Marathe, Assistant Professors in Commerce - Vidya Prabodhini College of Commerce, Education, Computer & Management, Vidya Nagar, Parvuri Goa, Pin: 403 521.
Page No: 27-30
DOI:10.12733.JICS.2020.V112.535569.15104
5. **INDIA AND SAARC COUNTRIES : RECENT TREND IN INTERNATIONAL TRADE**
Dr. Bhausaheb Y. Deshmukh, (Associate Professor & Head, Dept. of Economics) - Adv.M.N.Deshmukh Arts,Sci & Comm.College Rajur, Tal-Akole,Dist- A-Nagar, (MS)
Page No: 31-37
DOI:10.12733.JICS.2020.V112.535569.15105
6. **Impact of Goods and Service Tax (GST) on Indian Economy**
Dr. Bhagwat Bhaurao Gadekar - B.Y.K. College of Commerce, Nashik., Savitribai Phule Pune University, Pune.
Page No: 38-44
DOI:10.12733.JICS.2020.V112.535569.15106
7. **Consumer Behaviour Towards Purchasing of Durable Goods.**
Mrs. Bankar S.D., Lecturer In Commerce - (M.Com, M. Phil., SET) New Arts, Commerce & Sci. College, Ahmednagar
Page No: 45-48
DOI:10.12733.JICS.2020.V112.535569.15107
8. **Management Education in India: Aspirants outlook and recent trends**
Dr. A. P. Unde
Page No: 49-54
DOI:10.12733.JICS.2020.V112.535569.15108
9. **INDIANSTARTUPS-ECOSYSTEM, ISSUES, CHALLENGES AND OPPORTUNITIES**
PriyankaPatil (BBA, M.Com, M.B.A), Assistant Professor - Department of B.B.A Bhonsala Military College, Rambhoomi, Nashik
Nikita Ramdas Bhatia (B.Com, M.B.A, M.Com), Assistant Professor - Department of B.B.A. Bhonsala Military College, Rambhoomi, Nashik
Page No: 55-59
DOI:10.12733.JICS.2020.V112.535569.15109
10. **Present Scenario of Fishing Industry in India**
Dr.Ramraje Bhausaheb D., (M.Com.SET,NET,G.D.C.&A.,PhD), Assistant Professor - Padmashri Vikhe Patil College Pravaranagar
Dr.Mrs.Kanawade Pratibha V., (M.Com.NET,Ph.D), Assistant Professor - Padmashri Vikhe Patil College Pravaranagar
Page No: 60-64
DOI:10.12733.JICS.2020.V112.535569.15110
11. **E-GOVERNANCE OF TAXATION WITHIN INDIA IN THE ERA OF INFORMATION TECHNOLOGY: THE TIMELY NEED**
DR. BHAVESH CHANDRAKANT BHUPTANI, M.Com; LL.B.; M.Phil.; Ph.D. - Assistant Professor in Commerce at VMV COMMERCE, JMT ARTS & JIP SCIENCE COLLEGE, WARDHMANA NAGAR, NAGPUR
Page No: 65-73
DOI:10.12733.JICS.2020.V112.535569.15111
12. **Micro Finance and Poverty reduction In India**
Dr.Bhavini K. Patel, (M.Com, M.Phil & Ph.D) - Surat Municipal Corporation From Surat,Gujarat
Page No: 74-79
DOI:10.12733.JICS.2020.V112.535569.15112
13. **Utilization of Total Quality Management**
Dr. Borde Gorakshanath Dnyaneshwar - Head department of Commerce Pravaranagar
Mr. Shelke Digambar Sakharan - Padmashri Vikhe Patil College, Padmashri Vikhe Patil College, Pravaranagar
Page No: 80-84
DOI:10.12733.JICS.2020.V112.535569.15113
14. **"The Study of Recent Trends in Rural Marketing"**
Dr. Gadhe Dattatraya Punjabi, Associate Professor (Commerce) - C.D. Jain College of Commerce, Shirampur Dist- Ahmednagar Pin - 423601
Page No: 85-90
DOI:10.12733.JICS.2020.V112.535569.15114
15. **A STUDY ON INFLUENCE OF SOCIAL MEDIA ADVERTISEMENT ON CONSUMERS IN BALASORE TOWN**
DR DEBADUTTA DAS, Asst. Prof. - Department of Business Management FAKIR MOHAN UNIVERSITY, BALASORE, ODISHA
Page No: 91-115
DOI:10.12733.JICS.2020.V112.535569.15115
16. **THE CHALLENGES OF VOLUNTARY RETIREMENT SCHEME AND IT'S IMPACT ON EMPLOYEES AND ORGANISATION WITH REFERENCE TO BSNL/MTNL**
Dr. Devendra Kashinath Bhawari - BYK College of Commerce, Nashik
Page No: 116-121
DOI:10.12733.JICS.2020.V112.535569.15116
17. **MICRO INSURANCE IN INDIA: ISSUES AND CHALLENGES**
Dr. Devika - Post-doctoral Fellow, ICSSR, New Delhi.
Dr. Ashok Agrawal, Associate Professor - Dept. of ABST, University of Rajasthan,
Page No: 122-131
DOI:10.12733.JICS.2020.V112.535569.15117
18. **RECENT TRENDS IN RETAIL MARKETING WITH RESPECT TO COMMUNICATION**
PROF.VAIBHAV B. DONGARE, ASSISTANT PROFESSOR - ATES'S TECHNICAL CAMPUS, AKOLE
DR. NITIN ZAWARE, DIRECTOR - RAJEEV BUSINESS SCHOOL, PUNE
Page No: 132-136
DOI:10.12733.JICS.2020.V112.535569.15118
19. **AN ANALYTICAL STUDY OF SUSTAINABLE DEVELOPMENT AWARENESS AND ATTITUDE IN EMPLOYEES WITH THE REFERENCE OF MAHINDRA AND MAHINDRA, NASHIK**
Dr Chandrakant Bhagwat Chaudhari, (M.Com, Ph.D,ICWA, MBA,LLB,SET) HOD - Business Administration RNC Arts JDB Commerce and SNC Science College, Nashikroad
Page No: 137-142
DOI:10.12733.JICS.2020.V112.535569.15119
20. **A Study of Implementation of GST and Its Impact on Higher Education: An Overview**
Dr. Shyam Jivan Salunkhe, Associate Professor and Head - Faculty of Commerce A R B Garud College, Shendumi Dist. Jalgaon Maharashtra 424204
Page No: 143-149
DOI:10.12733.JICS.2020.V112.535569.15120
21. **Impact of Social Media Marketing On Customers with Special Reference to Selected Professors in BYK College of Commerce, Nashik.**
Dr. Chintamani Avinash Ramesh, Assistant Professor - B.Y.K. College of Commerce, Nashik
Page No: 150-156
DOI:10.12733.JICS.2020.V112.535569.15121
22. **Skill Based Education for Employment Development**
Dr. V. A. Kharde, Dr. R. A. Dighe - Asst. Professor, Dept. of Commerce, A.S.C. College, Kolhar
Page No: 157-160
DOI:10.12733.JICS.2020.V112.535569.15122
23. **E-BUSINESS: INNOVATIVE BUSINESS MODELS**
Dr. Mahendrakumar D. Katre, Assistant Professor - Yashoda Girl's Arts & Commerce College, Nagpur.
Page No: 161-168
DOI:10.12733.JICS.2020.V112.535569.15123

Working of Farmers' Clubs in North Goa: An Analytical Study.

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Abstract

Agriculture is the backbone of the Indian Economy as nearly 60% of the population of the country depend on agriculture and contribute 23% to the GDP. For transmitting the latest agriculture techniques to the Farmers' field, orienting them to establish better relationship with banks, adoption of latest post-harvest handling technology, value addition, etc. and enjoy the benefits of collective bargaining power both for procuring inputs and select their produce the Farmers' Club Programme is an appropriate and most suitable strategy initiated by NABARD in late 1982. This paper aims at studying the working of Farmers' clubs in North Goa and also to understand the benefits and challenges faced by the farmers in running the clubs. The data is collected through conducting the interviews and secondary data is collected from the published reports, articles, published papers, websites and journals. The finding shows that Farmers club have succeeded in making farmers understand the strength and the power of working together, solve difficulties by cooperating each other. In years to come farmers clubs and its activities will have a crucial role to play in bringing Goan economy to the stable position and also to bring the self-sustainability to the Goan farmers.

Key Words: Farmers' Club, agriculture collective bargaining.

Farmers' Club: Introduction

Farmers' Club is a grass root level informal forum. In 1982 the then honorable Hon'ble Prime Minister of India launched "Vikas Volunteer Vahini (VVV)" programme to propagate the principles of "Development through Credit". The VVV programme was revisited and renamed as Farmers' Club Programme (FCP) in 2005. Such Clubs are organised by rural branches of banks, NGOs and KVKs etc. with support and financial assistance from NABARD for mutual benefit of banks and the farmers. The objective of the programme is "Development through credit, technology transfer, awareness and capacity building". The emphasis of the programme is on increasing the income of the farmers by increasing the production & productivity by adopting appropriate technology, good agricultural practices, proper use of credit and marketing skills

Farmers' Clubs in Goa

NABARD'S initiative in promoting farmer's clubs for facilitating access to credit, providing extension services, technology and market has been excellent. Since its first footing in the state it has initiated 97 farmers clubs – 59 in north Goa and 38 in south Goa.

Financial Support from NABARD:

Sl. No.	Name of the Programme	Maximum Eligible Grant other than NER	North East Region (including Sikkim and Andaman & Nicobar Islands)
1	Maintenance of a Farmers' Club	Rs. 3,000 per Club per year for 3 years.	Rs. 3,000 per Club year for 5 years
2	Grant if applicable in the case of KVKs, NGOs, Agriculture Universities etc.	Rs. 2,000/- per Club per year for 3 years.	Rs. 2,000/- per Club per year for 3 years.
3	Inauguration	Rs. 5000/-	Rs. 5000/-
4	“Meet with Experts” Program	Rs. 1,250 per meet for 4 meets for 3 years.	Rs. 1,250 per meet for 4 meets for 3 years.

Need of the Study

For sustainable growth in agriculture, there is a need to improve productivity and reduce the costs. Farmers' Club programme initiated by National Bank for Agriculture and Rural Development (NABARD) in 1982, is one such initiative. These clubs are grassroots level informal forums. Such clubs are organized by rural branches of banks with the support and financial assistance of NABARD for the mutual benefit of the banks concerned and rural people. The programme is aimed at transmitting the latest agriculture techniques to the farmers' field, orienting them to establish better relationship with banks, adoption of latest post-harvest handling technology, value addition and enjoy the benefits of collective bargaining power for procuring inputs and select their produce. There is a need to study the working, growth and development of Farmers' Clubs in Goa along with empirically examining the perspective of member and non-member of Farmers' Club programme in North Goa district. The study also aims to analyze the awareness and satisfaction level of the respondents towards the Farmers' Club programme.

Working, benefits and challenges faced by the Farmers' Clubs.

- ❖ The farmers club is a small initiative taken up by the NABARD to improve the productivity and reduce the cost of farming. The programme is aimed at transmitting the latest agriculture techniques to the farmers' field, orienting them to establish better relationship with banks, adoption of latest post-harvest handling technology, value

addition and enjoy the benefits of collective bargaining power. The emphasis of this programme is to create awareness and capacity building of farmers to increase the income of the farmers.

- ❖ The formation of farmers club requires minimum 10 members and some legal formalities with the local bank which works in coordination with the NABARD.
- ❖ The farmers club must have office bearers like President, Secretary, Treasurer etc. and they should be the member of that club. It must maintain proper minute book and accounts of fund received, utilized and balance remaining and should be disclosed to its members.
- ❖ Every farmer club gets Rs. 3000 per year for first three years as maintenance expenditure. Further it gets Rs. 5000 for the inauguration of the club.
- ❖ Another Rs. 1250 per meeting is paid to the farmer club to arrange a meeting with the experts in the respective field. Farmer club get this amount for four programmes which can be conducted in three years.
- ❖ The idea of farmers club brought a very good result as formation of such club lead to removal of numbness among the farmers and to take initiative and active participation in farming. Farmers of north Goa needed support and encouragement which these farmers club did and achieved a good result.
- ❖ It is observed that some farmers clubs were started to get the financial benefits from the Banks/Government or Mining companies (in some cases). Hence after getting the financial benefits the club has become dormant. It is also observed that some clubs didn't get the financial aid from the NABARD and because of which they stopped the clubs activities.
- ❖ It is studied that some clubs have taken active interest in taking the clubs activities to the betterment of its members. These clubs have really understood the purpose of such clubs and have tried to bring self-sustainability by creating their own fund the clubs activity as well as for the betterment of its members.
- ❖ Most of the farmers club has a problem of lack of initiative and lethargic approach of members towards club's activities. It is learnt that these members joined the club to get financial benefits.
- ❖ Some farmer clubs get external benefit from various sources like some support from their MLAs, farm lands located in the industrial area gets support from these industries like they provide them irrigation facilities, seeds, fertilizers, etc
- ❖ Most of the farmers clubs have taken the benefit of Government subsidies on farming tools, equipment, seeds, fertilizers etc. and remaining expenditure is shared among the members has benefited them in getting the farming tools, equipment available at lowest cost.
- ❖ Farmers are leaving farming activities because of non-availability of labour to work in farm. Whereas the new generation are not ready to work in the farm as they are searching the Government or private jobs.
- ❖ Most of the farmers have been part of these farmers club as it has been very helpful source where their problems and queries are solved. Also ICAR approaches to farmers club when any new method or technique of farming is invented by them.

- ❖ Most of the farmers clubs were unaware of the schemes that government is providing to farmers.
- ❖ Some farmers clubs in north Goa cannot be located due to unavailability of proper address and contact details.
- ❖ It is difficult to continue the farming club activities with the initial finance aid provided by the NABARD.

Conclusion

Farmers club have succeeded in making farmers understand the strength and the power of working together, solve difficulties by cooperating each other. It has also contributed immensely in cultivating the habit of saving for the betterment of farming and the farmers. More support to these clubs can bring green revolution in the crises hit state like Goa. Due to mining activities, low income from agriculture, educated youth and many more issues agriculture was in neglected state. But after closing of mining activities, agriculture and allied activities has given a real hope for the survival for this mining hit population. In years to come farmers clubs and its activities will have a crucial role to play in bringing Goan economy to the stable position and also to bring the self-sustainability to the Goan farmers.

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