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Initiation of Farmers University and Farmers Bank in India

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ABSTRACT: The Farmer University confers specifically in the domain of agriculture research, training, demonstration, programmes, government policy and rural development. The Farmer Bank focuses in the improvement of agriculture credit, framework and policy for the rural community growth. The research, training, programmes, demonstration, farmer market and employment generations variables of Farmer University were collected from the global agricultural university. The agriculture credit, loan, and government schemes & benefits variables of Farmer University were collected from the global agricultural bank. Farmer University is single Domain institutions, serves research, demonstrations and programmes in the field of for technology enhancement and rural development and employment creations. The Farmer Bank is organized bank, will contribute in the finance, credit, agriculture schemes & benefits and training to the farmer. The university supports more student growth than farmer's development. The proposed Farmers' University emphasizes farmer-participatory education, research and extension activities with active involvement of scientists, farmers and agriculture graduates. The research and training programmes, demonstration etc. will be provided by employing agriculture graduates. The university will conduct scientific crop production and farm-centred activities for farmers' growth. The farm linked activities and crop production would be clubbed with research for technology development. The Farmers' University will function with farmers involvement. The proposed Farmers' Bank is a specialized bank for farmers' services. The Farmers' Bank will assist to manage risks of Farmers associated with crop and livestock, initiate Risk Protection Insurance and guide farmers in government schemes and benefits to farmers. The Farmers University and Farmers' Bank are available for farmers in Missouri, Ohio, Illinois, Iowa, Virginia, Princeton and Union ville countries. The university and bank may be established in the main district of the state. The Farmer University reforms Structural framework, research, Farm linked activities and extension activities, disseminates agriculture schemes & benefits in the rural community. The Farmers Bank constitutes agriculture framework, finance and policy for the farmer and rural development. The organizational institution creates employment and progress the agriculture activities, education and research.

Key words: Demonstration, Farmers University, Farmers Bank, finance, India, research, training

The agricultural university provides education, research and programme for students and farmers. The university focuses education, research and programme like seminar, conferences, workshop, training and internships in whole agriculture aspects. The university facilitates programme, teaching model, governance representation, policy development and extension programmes for rural development (Clive, 1999). The university imposes research and training in the agriculture division such as Agronomy, Soil Science, Plant Pathology, Horticulture, Entomology, Agricultural Microbiology etc. for agricultural research management. The research maintains food security and malnutrition in the country (Anwesha and Pardeep, 2012).

The universities show less emphasis in innovated research for the farmers and rural community

development in the present period. The old generation infrastructure and technologies are available in the agricultural division. The aptitude of the faculty development is confined in the single domain research. The Government of India is willing to fund the innovated and welfare research in the University (NAIP, 2020). The G.B. Pant University of Agriculture and Technology, Indian Agricultural Research Institute, Tamil Nadu Agricultural University and University of Agricultural Sciences focuses more in education and programme like seminar, conferences, workshop, training and internships for students in the present time. The private and public-private sector emphasizes more in the technology, policy and agricultural activities (Ramasamy and Selvaraj, 2015). The government policy is not outreach to the marginal and small farmers who commits suicide to debt and crop failure. The farmer is not outreach

to the private buyers and notified Mandi for relevant prices (Marco and Yuan, 2012).

Farmers University is agricultural domain research institution that will govern specifically in the research, training, programme and demonstration to farmer. It will focus on research with involvement of agriculture qualified students/ agriculture degree completed students. The students will conduct research, training, programme & demonstration to farmer, discuss government policy scheme or benefits, conduct training, seminar, conferences, workshop, internship to farmers and agriculture pursuing students. The university will be formed under the governance of autonomous body Indian Council Agricultural Research (ICAR).

Farmers University will provide only training, programme & demonstration to farmers growth, conduct research with involvement of agriculture qualified students/agriculture degree completed students. The university promotes agriculture crop production, horticulture crop productions, farm linked activities for farmers growth. The agriculture qualified students will perform research into crop production and farm linked activities for improvement of technology (Fig. 1). The objectives of establishment to provide training, demonstration, programme for farmers, promote specialized research in the state, involve theories of education into field practices, provide government scheme awareness, provide employment of agriculture qualified students/agriculture degree completed students, promote social & rural development, incurs sustainable & organic agriculture, aware & encourage agriculture education, reduce below poverty line & malnutrition, abate unemployment rate and progress GDP of the nation.

The organized Bank renders facilities of type of account, cheques, drafts, bills, fixed or term deposits a fixed deposit, money loan, network of branches, currency exchange and government schemes and policy to the customer (Somasundaram, 2018). The organized banks conduct agriculture marketing, training, consultancy, insurance and financing for infrastructure development with involvement of

stakeholders for creating revenue (Deepak, 2005). The agricultural credit framework is limited in the organized bank. The government initiated and inducted various agriculture policy and schemes & benefits in the co-operative sector, commercial banks and rural banks for improving rural credit and framework. The small and marginal farmers receives low to credit & loans from the co-operative sector, commercial banks and rural banks because of low land holders, low per capita income, and low standard of living. The farmer counters with self-destructions and stress because of services of the organized sector bank (Harsh, 2016).

The farmers bank is specialized bank for farmer services that will incur loan, government subsidiaries, government policies benefits, types of account, agriculture MSME projects for farmers and agriculture qualified person (Fig. 2). The objectives of farmers bank is to provide bank for farmers services, provide employment of agriculture qualified person, offer government policies scheme benefits, promote agribusiness project, mitigate below poverty line & malnutrition, improve standard of living, abate unemployment rate and progress GDP of the nation.

The Government of India had established nationalized bank for public services under RBI (Reserves Bank of India) guidelines. Later, the government of India had initiated specialized bank to woman that is Rashtriya Mahila Bank that provide amenities of finance and government policy benefit to women. The State Bank of India and Punjab National Bank provides finance and security to public sector. With the above background, the following objectives were taken in the paper i.e., Formation of Farmer University in India and Formation of Farmer Bank in India

MATERIALS AND METHODS

The information of Farmers University in research, training, programmes, demonstration, farmer market and employment generations variables were collected from the Global Agricultural University. The information of agriculture credit, loan, and

government schemes & benefits variables were collected from the global agricultural bank.

RESULTS AND DISCUSSION

Formation of Farmer University in India

The Government is involved with the agriculture universities for extending farming, raw materials, technology transfer, employment generations and green farming (GoI, 2020). The agriculture university focuses more on student's higher education and research compared to rural development (David and Keith, 2004). The skills in the research are confined to the students and the students are unable to develop whole skills in the specialization and served the best technology to the farmers (Dale, 2012). The agriculture system and research are transferred with the impact of the climate change. The agriculture university scientists, professors and experts are unable to involve multiple researches because of the confined skills development (Karine *et al.*, 2012). The resources, opportunity and training are limited in the Agriculture University for conducting multiple research and technology development (World Bank, 2021).

Farmer University is single domain technical institution, will be governed by the ICAR and agriculture university in the research, training, programme & demonstration with involvement of higher education agricultural students (NAHEP, 2021). The university will implement in the main district of the states of the India. The specialized scientists, professors and experts will work and guide to the Higher Education Degree completed students in the respective Department Division in the applied research, technology enhancement and rural development (NEP, 2020). The Basic and Central laboratory facilities to be available in the Department Division Block. The specialized scientists, professors and experts will be direct and train Post graduate and Doctoral Degree completed students for completing the applied research, technology development for the farmer community and rural development (Brussels, 1980). The developed technology will involve value added product

formation and revenue generation. It will create types of employment, boost technology & education enrichment and thrive the National or International collaborations (Martin *et al.*, 2018) (Fig. 1).

The open universities, Australia has established crop farmer institute that works on crop production, farm machines work, training, programme, research, demonstrations, irrigation supply system. It provides employment to technical and non technical persons (Crop Farmer, 2020). The University of Vermont establishes Farmers College that conducts research, training, programme and demonstration to farmer only and conduct research with involvement of agriculture eligible candidates (New Farmer, 2019). The university of Maryland extension conducts research, programme, training and markets for famers (Farmer Success, 2019). The University City establishes farmers market institutes to collect fruits, vegetables from rural communities and serves appropriate price to farmers (Table 1).

The establishment of the Farmers University improves the research, programmes and technology in the rural community. It progresses the agriculture knowledge and research in the higher education students. It provides government policies and programmes to the community and rural growth. It will transform system of the agriculture education and research in India. It will raise the opportunity in the field of the agriculture and progress the society growth.

Formation of Farmer Bank in India

The organized bank is involved in providing finance and loan services to the whole public (OECD, 2015). More bank scheme benefits are leveraged by the high class and middle class people compared to the farmer counters a lots of document verification in the credit loan led with high interest (Kesavan, 2021). The government agriculture schemes and benefits are received less by the present farmers in the state. The organized bank is provided guarantee loan to the reputable civil compared to the farmers (GoI, 2018). The farmers do not receive the credit loan within crop season because of slow verification and strong security (Gyanendra, 2016). The farmer is not conferred with agriculture expert for guiding the

agriculture schemes and loan in the organized bank (Anwarul and Prerna, 2015).

The Farmer Bank is organized sector of agriculture; provide agriculture credit, loan, government schemes & benefits to the farmers (Acharya, 2006). The Farmer Bank will be established in the main district of the states of India and will be governed under the apex body National Bank for Rural and Agricultural Development (NABARD) (Shivamaggi, 2000). The higher agriculture education completed students will involve in the organized sector for the finance, documentation and monitoring activity. It will reform banking system, progress benefits of the bank to the farmers, provide government policy benefits to the farmer, conduct extension activities for the farmers and generate opportunity to the Graduate, Post Graduate and Doctoral Degree agriculture students (Craig and Caio, 2018). It will mitigate farmer suicide and create employment in the area of agriculture. The specialized bank will assist to private agriculture sector, Agriculture based MSME and stakeholders for the agribusiness management (Thouraya *et al.*, 2019). The bank will facilitate government agriculture policy and regulations with simple mandate and guidelines among the farmers and stakeholders (Bill, 2002). The bank will conduct

training of the government institution project for the technology enhancement in the rural community. The bank would provide assistance government cooperation and insurance for releasing loan for securing commodities (Eze *et al.*, 2010) (Fig. 2).

The Farmers Bank of Northern Missouri is a specialized bank of farmers and assists Farmers Risk Management, Crop and Livestock Risk Protection Insurance to farmers. The branches are available in Iowa, Leon and Decatur County. The farmers bank, Ohio deals or agriculture personal, business, borrow, rates and sale and farmers service. The farmer bank of Mt. Pulaski works for agriculture finance and management. The farmer National Bank, Ohio provides services of personal, business and lenders in agriculture sector. The farmer saving Bank, Iowa offer work of account checking, saving account, deposit, real estate, installment and commercial loans in agriculture and of green city deals with agriculture loans and business. The Farmers Bank of Virginia facilitates personal, business, mortgage and investor relations activities in agriculture. The farmer's bank and company deals support of agriculture loans and business (Table 2). The Farmers Bank sanctioned agricultural Loans of total \$24.5 million and \$24.6 million for farm equipment, inventory and farm land in 2020 and 2019 financial

Table 1: Presence of Farmers University in the world

S. No.	Name of Farmers University	Place	Functions
1.	The University of Vermont	Vermont	Farmers training and programmes
2.	The University of Maryland extension	Maryland	Farmers programme and market
3.	Open Universities	Australia	Crop production, Farm machineries operation, training, research, demonstration, advance irrigation system
4.	University city	Philadelphia	Farmers market, collection of crops to rural community
5.	University of Utah	Utah	Farmers market, Provide facility to vendor to sell commodities

Table 2: Presence of Farmers Bank in World

S. No.	Name of Farmers Bank	Place	Functions
1.	Farmers Bank	Ohio	Personal, Business, Borrow, Sale for agriculture and farmers
2.	Farmers Bank of Pulaski	Illinois	Agriculture finance and management
3.	Farmers National Bank	Ohio	Personal, Business, Lenders
4.	Farmers Saving Bank	Iowa	Account checking, saving account, certificates of deposit, real estate, installment and commercial loans to farmers
5.	Farmers Bank of green city	green city	Agricultural finance
6.	Farmers Bank	Virginia	Personal, Business, Mortgage, investor in agriculture
7.	Farmers Bank and trust company	Princeton	Agriculture loans and business
8.	Farmers Bank of Northern Missouri	Missouri	Farmers Risk Management, Crop and Livestock Risk Protection Insurance

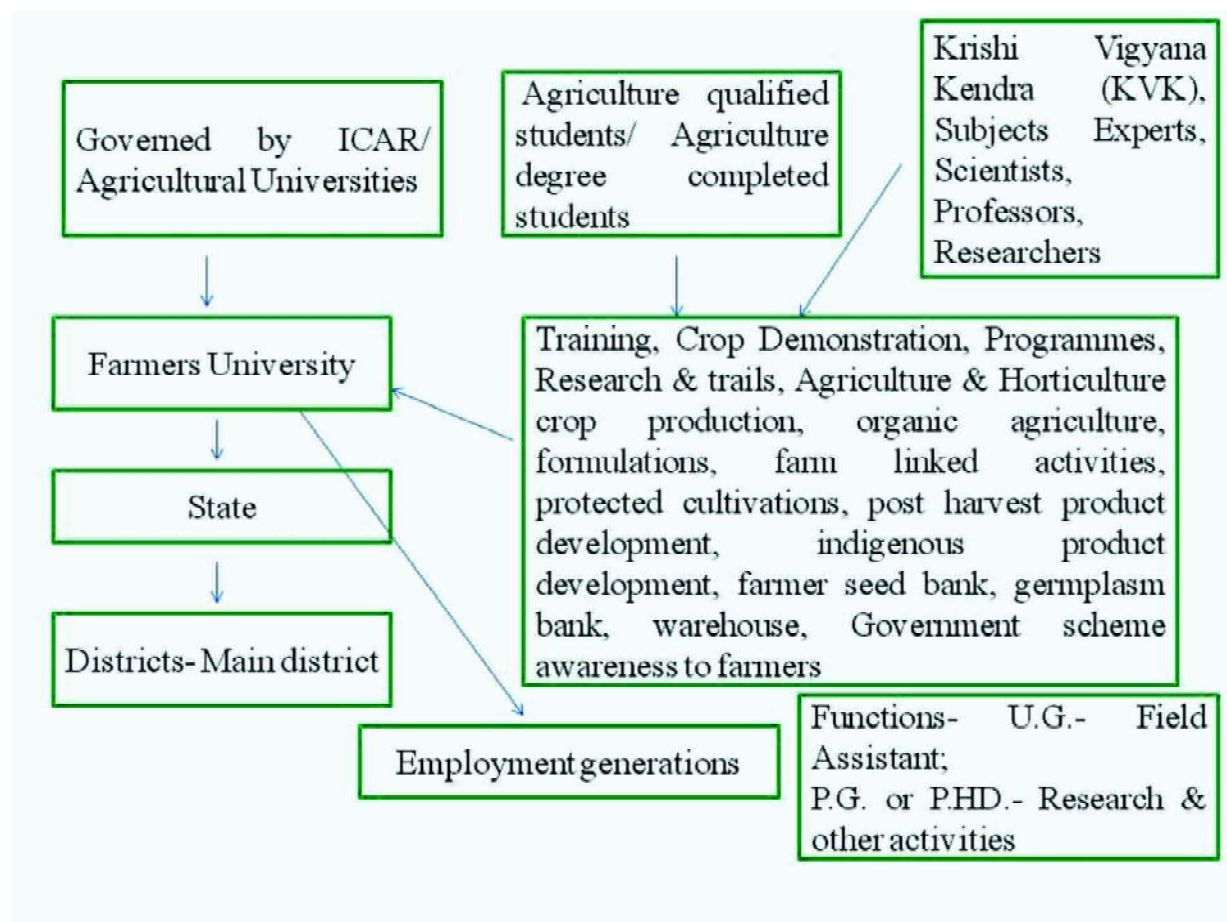


Fig. 1: Development and functions of Farmers University

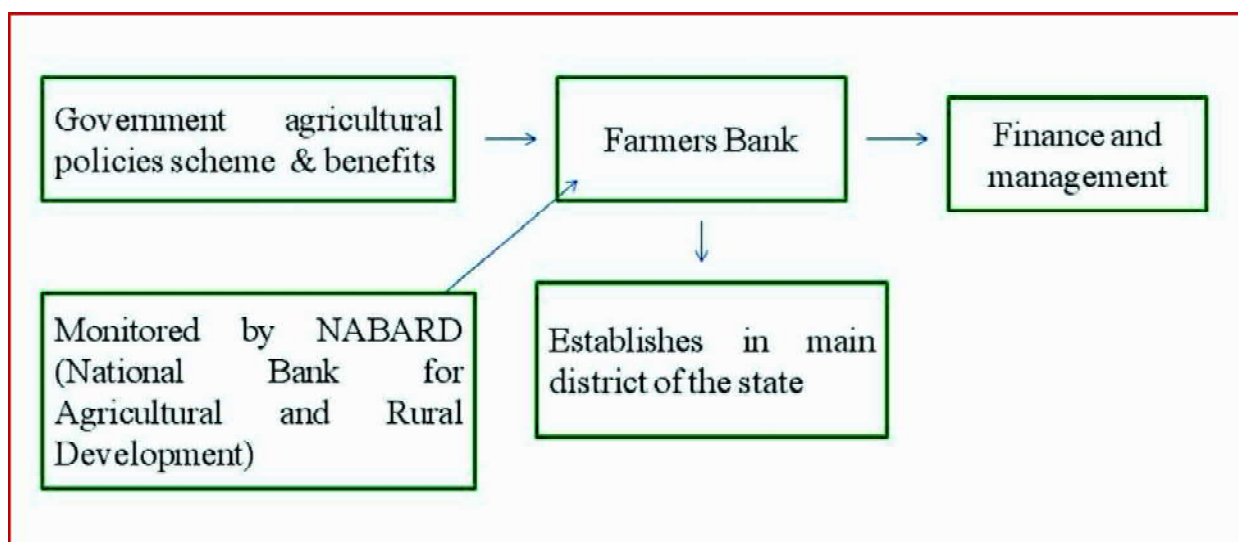


Fig. 2: Development and functions of Farmers Bank

year respectively. The total \$52.8 million and \$58.0 million were released for the agricultural business in 2020 and 2019 financial year respectively (Elliott, 2020)

CONCLUSION

The establishment of resources will improve human and technology development. It will reform banking system of India and offers benefit of bank and government schemes. It would provide employment to agriculture person and incur rural development. The farmer university will provide training, demonstration, programme, research, sustainable and organic agriculture. It would produce employment to agriculture eligible candidate, technical and non technical candidate. It will encourage agriculture education and research, progress other business of the society, promotes rural, urban and education development, forbids violence & miscreant and forms harmony & peace in the society.

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