



“UNLOCKING FARMER ENGAGEMENT: EXPLORING AWARENESS AND SATISFACTION IN AGRICULTURAL SCHEMES”

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ABSTRACT

In recent years, Indian agriculture has performed admirably. This Agriculture development allows human civilization to expand rapidly which began with hunting and gathering and has now developed to the stage of cultivation and industrial activities. Due to the evolution of growth, there has been an increase in the population and a rise in environmental usage. This study identifies to explore farmers' awareness and satisfaction factors on Agricultural schemes through a survey and sample of respondents. The study is overviewed with the research questionnaire, which has been a convenient sample technique. Thus, it is concluded that farmers utilize the agricultural schemes that support their production, prices, income, and sales in Coimbatore District. Further, farmers require subsidies for organic fertilizers.

Keywords: Agriculture Schemes, subsidy, Farmers' Awareness, and Satisfaction.

INTRODUCTION

Despite the recent expansion activities made by the Central Government, agriculture continues to be the backbone of the Indian economy. The government needs to look out for their welfare and protect their interests because more than 40 percent of Indians are still relying on the agricultural economy. Additionally, these agricultural schemes help the growth of the sector and raise farmers' incomes throughout the nation. Agricultural schemes are initiatives that are designed to support farmers and enhance their productivity, profitability, and overall well-being. These schemes aim to provide farmers with access to the necessary resources, tools, and knowledge to improve their agricultural practices and maximize their yields. Farmers' participation in these schemes is growing more essential since the challenges that farmers experience, such as changes in the climate, disasters, and financial instability.

Farmers who utilize agricultural schemes receive a variety of benefits. In some cases, they may be able to get grants or loans to spend on their farms and buy machinery, seeds, or fertilizer. These initiatives may also offer training and technical support to farmers so they can enhance their farming practices, manage their crops more successfully, and adopt new technologies. Some programs also concentrate on enhancing farmers' ability to sell their products at higher prices and to more significant markets.

Overall, Farmers' satisfaction with agricultural schemes, as well as the identification of the banks that primarily use these schemes, are critical factors in analyzing the impact of these

schemes on the agricultural economy which depends upon their perceived benefits and can influence their adoption and the continuation of these schemes. Understanding which banks are most active in utilizing these schemes can also provide information on agricultural loan accessibility and the efficacy of these initiatives. Therefore, policymakers and researchers interested in enhancing the efficiency and impact of agricultural schemes on agriculture can gain valuable insights from analyzing the levels of farmer satisfaction with agricultural schemes and identifying the banks that are most active in utilizing these schemes.

The study aimed to assess farmers' awareness and satisfaction regarding agricultural schemes, specifically by gathering information on how these schemes have been implemented and adopted by farmers. Hence, this paper focuses on the awareness level to know the sources of utilizing the schemes. The analysis paper includes the demographic profile of respondents, awareness, and satisfaction level of farmers utilizing Agricultural Schemes that shows how the effectiveness of schemes used for enhancing farmers' production and overall satisfaction with the schemes, by examining the extent to which farmers have adopted and benefitted from these Agriculture government schemes.

STATEMENT OF THE PROBLEM

As per the census 2015-2016, the average size of operational holdings decreased from the previous year to this current census in India was 1.08 hectares (Agricultural Census 2015-2016; Ministry of Agriculture and farmers welfare, 01-10-2018). The situation has only been worsening over time. The government is also working hard to solve the problem even without much resources and technical support. The study attempts to assess farmers' level of awareness and satisfaction factors of various aspects of agricultural production and their farm practices by utilizing agriculture schemes. As a result, responses are gathered from various areas of Coimbatore farmers, and individual opinions are asked for instruction.

Despite the government's efforts to promote various agricultural schemes to support farmers, there is a lack of awareness among the farming community, which has resulted in low participation rates and limited benefits for farmers.

Many farmers in rural areas are not aware of the various agricultural schemes for overall livelihood and incentives available to them, which can hinder their ability to improve their productivity and profitability. The implementation of agricultural schemes is often hindered by a lack of understanding and awareness among farmers, resulting in low adoption rates and limited impact on their livelihoods.

The success of agricultural schemes depends on farmers' understanding of the benefits and how to access them. However, there is a lack of communication and outreach efforts to ensure that farmers are aware of these schemes and can take advantage of them. Despite the availability of several agricultural schemes and initiatives, farmers are often dissatisfied with the implementation and outcomes, due to a lack of transparency, accessibility, and effective communication. This can negatively impact the effectiveness of these schemes and the trust of farmers in government policies. Thus, the study attempts to ensure the following research questions:

1. How far do agricultural schemes assist every farmer in agricultural production, and will they aid in increasing farmers' livelihoods?
2. Are today's farmers satisfied with agricultural schemes?

OBJECTIVE OF THE STUDY

To study and explore the farmers’ awareness and satisfaction factors in agricultural schemes

LITERATURE REVIEW

P. Santhi, Sangeetha S (2018) “Awareness on Pradhan Mantri Fasal Bima Yojana scheme among farmers: An empirical analysis”. The objective of the study is to access the level of awareness of the PMFBY. The data was analyzed through percentage, mean, and t-test, chi-square test. The study reveals that adequate publicity is required among farmers ahead of starting of the coverage period, by means of SMS messages, print media, and village media.

M.S. Nain, J.R. Mishra et.al., (2017) “A Study of farmers awareness on agricultural insurance scheme in Southern Haryana” The study’s objective describes awareness of policy interventions has always been a major hindrance. The study was conducted in purposively selected Hathin Block of Palwal district, and Ballabgarh block of Faridabad district. Thus, the study brought out various issues related to the awareness level of the farmers regarding components of the newly launched insurance scheme popularly known as PMFBY (Pradhan Mantri Fasal Bima Yojana.”

Mohana Priya. T and Sudha A.G (2014), in an assessment of Agricultural Schemes in Coimbatore District, found that the main risks in agriculture are price and production. The risk arising from the farm are controlled through formal and informal instruments. The present study focuses on evaluating the performance of crop insurance schemes and insurance products implemented in the state of Tamil Nadu.

Amol Haridas Bobade and Shrikrishna S. Mahajan et.al (2012) their study on “Awareness of Farmers about Crop Insurance Scheme” in Khatav Taluka of Satara District (Maharashtra) and study aim to examine the awareness of farmers and study the procedure & significance of agricultural schemes. The research revealed that, unable to reach the farmer’s satisfaction level and inculcate the benefits of crop insurance. It is a major problem of agricultural schemes.

Suresh Kumar, B.C Barah, C.R. Ranganathan, R. Venkatram, et.al(2011) “An Analysis of farmer’s perception and awareness towards crop insurance schemes as a major tool for risk management in Tamil Nadu. The objective of the study is to whether index-based crop scheme. The dependent variable was the awareness level being the major tool of risk maximization. Thus, the study has clearly highlighted the urgency of innovative products, having minimum human interventions.

SAMPLE AND DATA

The area of study from the ten taluks in Coimbatore district. The source of data from both primary & secondary data. Primary data is collected in the questionnaire form and secondary data is from reviews of past researchers and other official websites/ reports. This study adopted a convenient random sampling technique.

For the Convenience of administration Coimbatore district is divided into two ten taluks. Annur, Coimbatore North, Coimbatore South, Kinathukadavu, Madukkarai, Mettupalayam, Perur, Pollachi, Sular, and Valparai. The study adopted convinces random sampling technique. For the study, 25 farmers in every ten taluks were selected as the sample size for the study of 250 rural farmers. And, Statistical tools like Simple Percentage, the Friedman Rank test have been used in the study.

RESEARCH METHODOLOGY

**SECTION I- OBTAIN YOUR LEVEL OF AWARENESS ABOUT
 THE AGRICULTURAL SCHEMES**

Table 3.1 Level of Awareness

Agricultural Schemes		Highly Aware	Aware	Neutral	Not Aware	Highly Not Aware	Total
Experienced Farmers	No.	51	95	49	35	20	250
	%	20.4	38	19.6	14	8	100.0
Agriculture Officers	No.	26	95	59	51	19	250
	%	10.4	38	23.6	20.4	7.6	100.0
Financial Institution	No.	26	94	68	50	12	250
	%	10.4	37.6	27.2	20.0	4.8	100.0
Magazine and Newspaper	No.	45	101	49	48	7	250
	%	18	40.4	19.6	19.2	2.8	100.0
Radio/Tv/Social media Programs related to agricultural	No.	49	81	66	42	12	250
	%	19.6	32.4	26.4	16.8	4.8	100.0
Toll-free information on agriculture via telephone and mobile	No.	1	36	71	93	49	250
	%	0.4	14.4	28.4	37.2	19.6	100.0
Agri trade fair exhibition	No.	8	21	85	100	36	250
	%	3.2	8.4	34.0	40.0	14.4	100.0
Relatives/Family /Friends	No.	21	28	85	82	34	250
	%	8.4	11.2	34.0	32.0	13.6	100.0

(Source: computed data)

From the above table, it is inferred that 38.0 percent of the respondents have aware with experienced farmers and 8.0 percent of the respondents have highly not aware from experienced farmers and followed by 38.0 percent of the respondents have aware with agriculture officers and 7.6 percent of the respondents have highly not aware from agriculture officers and followed by 37.6 percent of the respondents have aware with Financial Institution and 4.8 percent of the respondents have highly not aware from Financial Institution and followed by 40.4 percent of the respondents have aware with Magazine and Newspapers and 2.8 percent of the respondents have highly not agreed to obtain from Magazine and Newspapers and followed by 32.4 percent of the respondents have aware with Radio/Tv/Social media Programs related to agriculture and 4.8 percent of the respondents have highly not aware to obtain from Radio/Tv/Social media Programs related to agriculture and followed by 37.2 percent of the respondents have not aware with Toll-free information on agriculture of telephone & mobile and .4 percent of the respondents have highly aware to obtain Toll-free information on agriculture by telephone and mobile; 40.0 percent of the respondents have not aware with Agri trade fair exhibition and 3.2 percent of the respondents have highly aware to obtain Agri trade fair exhibition and followed by 32.8 percent of the respondents have not aware with Relatives/Family /Friends and 8.4 percent of the respondents have highly aware to obtain Relatives/Family /Friends.

Hence, majority of the respondents (40.4 percent) obtain awareness from magazines and Newspapers.

SECTION II- BANKYOU ACQUIRETHEAGRICULTURALSCEMES

Table3.2 Banks for Agricultural Schemes

S.NO.	Particulars	Frequency	Percent
1.	Nationalized Bank	51	20.4
2.	Co-operative Bank	90	36.0
3.	Private Bank	16	6.4
4.	Financial Institution (NABARD, ICICI, etc.,)	68	27.2
5.	Other	25	10.0
Total		250	100

(Source: primary data)

From the above table it indicates that 36.0 percent of the respondents belong to the category of a Cooperative bank, followed by 27.2 percent of them belonging to the category of financial institution (NABARD, ICICI, etc.), followed by 20.4 percent of them belong to the category of a nationalized bank, followed by 10.0 percent of them belong to the category of others, and followed by 6.4 percent of them belong to the category of the private bank.

Hence, it is inferred that majority of 36.4 percent of them belong to the category of the cooperative bank which is used to acquire the agriculture schemes

SECTION III-LEVEL OF THE UTILIZATION OF THE CREDIT FACILITIES FROM THE AGRICULTURAL SCHEMES

Table 3.3 Level of the Utilization

Schemes	Mean Score	Mean rank
Kisan Credit Card	10.54	9
Pradhan Mantri Fasal Bima Yojana	10.38	12
Soil Health Card (SHC)	10.30	16
Agro-Forestry Scheme	10.58	8
Paramparagat Krishi Vikas Yojana (PKVY)	10.70	6
Crop Loan Schemes	10.48	11
Tractor Schemes	10.66	7
Farm Forestry Schemes	10.22	17
Replacement of old Pumpsets with new Pumpsets.	10.38	12
Land Development scheme Area of operation	9.66	19
National Agricultural Development Programme (NADP)	10.54	9
Drip/ Sprinkles Irrigation Scheme	11.14	2
Micro Irrigation Fund scheme	10.06	18
Agri- Farm House Schemes	10.86	4
Livelihood activities for asset-less persons Sponsored by State Govt	10.82	5
National Mission for Sustainable Agriculture (NMSA)	10.38	12
Pradhan Mantri Krishi Sinchai Yojana (PMKSY)	11.38	1
PM Kisan Samman Nidhi Yojana	11.14	2

Pradhan Mantri Kusum Yojana	9.42	20
Mission Organic Value Chain Development for North Eastern Region (MOVCDNER)	10.34	15

(Source: computed data)

Table Friedman test Mean Ranks towards the level of utilization of the credit facilities from the agricultural schemes

Test Statistics	
N	250
Chi-Square	57.213
df	19
Asymp. Sig.	.000
Friedman Test	

It is observed from the above table that among the study variables, Pradhan Mantri Krishi Sinchai Yojana (PMKSY) has got the highest rank and that acts as the credit facilities from the agricultural schemes PM Kisan Samman Nidhi Yojana and Drip/ Sprinkles Irrigation Scheme have been ranked two. Agri- Farm House Schemes has been ranked four. Livelihood activities for asset-less persons Sponsored by State Govt and Paramparagat Krishi Vikas Yojana (PKVY) has been ranked by five and six. Tractor Schemes and Agro-Forestry Scheme has been ranked number seven and eight. Kisan Credit Card and National Agricultural Development Programme (NADP) have been ranked nine. Crop Loan Schemes has been ranked eleven, Pradhan Mantri Fasal Bima Yojana, Replacement of old Pumpsets with new Pumpsets and National Mission for Sustainable Agriculture (NMSA) has been ranked twelve, Mission Organic Value Chain Development for North Eastern Region (MOVCDNER) has been ranked fifteen, Soil Health Card (SHC) has been ranked sixteen, Farm Forestry Schemes has been ranked seventeen, Micro Irrigation Fund scheme has been ranked eighteen, Land Development scheme Area of operation, and Pradhan Mantri Kusum Yojana has been ranked nineteen and twenty respectively.

Since P value is less than 0.05 the null hypothesis is rejected at 5 percent level of significance. Hence there is a significant association between mean ranks on Pradhan Mantri Krishi Sinchai Yojana scheme towards the level of utilization of the credit facilities from the agricultural schemes. The respondents ranked the factors on a scale of 1 to 20. The highest ranking was number one.

Null Hypothesis: There is no significant association between mean ranks towards the level of utilization of the credit facilities from the agricultural schemes.

SECTION IV- SATISFACTION LEVEL OF AGRICULTURAL PRODUCTION AMONG FARMER ACTIVITY

Table 3.4 Level of Satisfaction

Statement		Highly Satisfied	Satisfied	Neutral	Not Satisfied	Highly Not Satisfied	Total
Stability in yield and return	No.	10	44	85	72	39	250
	%	4.0	17.6	34.0	28.8	15.6	100.0
Feasibility of conservation practices	No.	18	20	71	89	52	250
	%	7.2	8.0	28.4	35.6	20.8	100.0
Market Accessibility	No.	3	27	89	94	37	250
	%	1.2	10.8	35.6	37.6	14.8	100.0
Training Programs	No.	3	9	91	121	26	250
	%	1.2	3.6	36.4	48.4	10.4	100.0
Service Provided by the agricultural department	No.	6	33	80	107	24	250
	%	2.4	13.2	32.0	42.8	9.6	100.0
Fertilizer credit	No.	15	17	74	97	47	250
	%	6.0	6.8	29.6	38.8	18.8	100.0
Pesticides loan	No.	8	29	93	91	29	250
	%	3.2	11.6	37.2	36.4	11.6	100.0
Technical information	No.	4	15	66	89	76	250
	%	1.6	6.0	26.4	35.6	30.4	100.0
Variety of equipment (Tools and Machinery)	No.	2	12	91	127	18	250
	%	.8	4.8	36.4	50.8	7.2	100.0
Initiative measures are taken	No.	6	34	65	111	34	250

enby the government	.						
	%	2.4	13.6	26.0	44.4	13.6	100.0

(Source: computed data)

From the above table it indicates that 34.0 percent of the respondents belong to the category of Stability in yield and return, followed by 35.6 percent of them belong to the category of Feasibility of conservation practices, followed by 37.6 percent of them belong to the category of Market Accessibility, followed by 48.4 percent of them belong to the category of Training Programs, and followed by 42.8 percent of them belong to the category of Service Provided by the agricultural department and followed by 38.8 percent of them belong to the category of Fertilizer credit and followed by 36.4 percent of them belong to the category of Pesticides loan and followed by 35.6 percent of them belong to the category of Technical information and followed by 50.8 percent of them belong to the category of Variety of equipment (Tools and Machinery) and followed by 44.4 percent of them belong to the category of Initiative measures are taken by the government. Hence, it is inferred that the majority of (50.8 percent) of them belong to the category of Variety of equipment (Tools and Machinery)

FINDINGS

Majority of 40.4 percent of the respondents obtain awareness from magazines and newspapers and followed by 36.4 percent of them belong to the category of the co-operative bank which is used to acquire agriculture schemes and followed by 50.8 percent of them belong to the category of a variety of equipment (tools and machinery) and followed by value is less than 0.05. At a 5% level of significance, the null hypothesis is rejected. Hence there is a significant association between mean ranks towards the reasons for utilizing the credit facilities from the agricultural schemes. Thus, to extend the number of funds available to the farmers and further influence them during this pandemic, subsidy schemes may offer funds in the form of loans or loans to farmers.

SUGGESTIONS

- More agricultural production provided by various banks needs to be published in magazines to form agriculturalists to utilize various available production.
- Conduct a survey among farmers to assess their level of awareness and satisfaction with agricultural schemes.
- Analyze the effectiveness of existing communication and outreach strategies to promote agricultural schemes among farmers.
- Evaluate the impact of various agricultural schemes on the productivity and profitability of farmers, and identify the factors that contribute to their success or failure.
- Identify the barriers to farmers' participation in agricultural schemes, such as lack of information, resources, or access to markets, and suggest ways to overcome them.
- Explore the role of government, NGOs, and other stakeholders in promoting farmers' awareness and satisfaction with agricultural schemes.

CONCLUSION

The revision in agricultural schemes will help every farmer in India. Since, Farmers' awareness & satisfaction with the agricultural schemes may be stricken by many factors like personal and farm attributes perceived economic comeback, perceived package

appropriateness, use of multiple communication strategies, access to credit, and year of expertise of farmers in agricultural schemes. Though, the revision in Farmer's schemes in India need high subsidy by concerning varied government schemes and strategies to debate the importance of applicable farmers who benefited from some schemes through communication support and interactions with field experts and farmers. Thus, it is concluded that farmers utilize the agricultural schemes that support their production, prices, income, and sales.

This research is limited to a coimbatore district of farmers. The data from 250 respondents from ten taluks in coimbatore district were analyzed in this research paper. The study may not account for external factors that could affect farmers' awareness and satisfaction with agricultural schemes, such as weather conditions, market prices, or political stability. And, it may not have the long-term impact of agricultural schemes on farmers' livelihoods, as it may take several years to see significant changes. It can be taken for cultural or social factors that could affect farmers' willingness to participate in agricultural schemes, such as gender roles, caste, or religion. Carrying out such factors, to enhance the methodological limitations in this research study.

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