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## **A Study on Awareness and Impact of Government Schemes for Farmers in Coimbatore City**

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### **ABSTRACT**

Agriculture is the largest and most important sector of the Indian economy. The welfare of farmers has always been the top priority of the Government of India. Government plays an important role in order to achieve the goals, benefits of farmers and economic development by providing various schemes. The study assessed awareness and impact of government schemes for farmers in Coimbatore city, Tamilnadu state in India. Convenience sampling technique was used to select 100 farmers in Coimbatore city. Also, the study aim to find out the awareness of the farmers, level of satisfaction and opinion of farmers and issues of farmers regarding agricultural government schemes. This study concluded that every farmers have to know about the schemes provided by government and government should make more efficiency to make aware of the schemes and get benefits by all the farmers in an easy mode of reach.

**Keywords:** Farmers awareness, government schemes, benefits of schemes.

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### **INTRODUCTION**

Agriculture is the main source for the economic growth and development of the country. India is an agricultural country and one third of the population depends on the agricultural sector directly or indirectly. Agriculture sector is considered to be the backbone of its economic. The progress of our nation is impossible without the development of the agriculture. Farmers have great importance in our society. They are the one who provide us food. Governments have employed various measures to maintain farm prices and incomes above what the market would otherwise have yielded. Government introduced several schemes in this regard that will enhance the productivity monetary status of the farmer's agricultural infrastructure and so on. Central and State governments have been initiating different schemes time to time for the upliftment of agricultural field and welfare of farmers related to it. So Government of India has considered the welfare of farmers as its importance to improve the economic status of the farmers. This research study identifies the awareness, level of satisfaction, opinion of farmers and issues of farmers towards schemes provided by government.

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### **STATEMENT OF PROBLEM**

The agricultural sector is still in development and is also growing significantly to getting schemes by the government. The aim of the government on establishing the schemes are to help out the farmers in an efficient way, the main problem is not all the farmers are known to the schemes announced and the satisfaction obtained by the farmers towards schemes. This research is mainly carried out to find awareness, level of satisfaction, opinion of farmers and issues of farmers towards government schemes and to find out a best possible solution to the problems faced by farmers in obtaining government schemes. This study focuses on awareness and impact of government schemes for farmers in Coimbatore city has been analyzed.

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### **OBJECTIVES OF THE STUDY**

- To study about the awareness of the farmers regarding government schemes.
- To study about the level of satisfaction and opinion of farmers towards agricultural government schemes.
- To study about the issues faced by farmers in agricultural government schemes.

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### **RESEARCH METHODOLOGY**

The research methodology gives an idea about the type of research design, the sampling techniques, the process of data collection and the instrument used for data collection

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### PERIOD OF THE STUDY

The study has been conducted from 2021-2022.

### AREA OF THE STUDY

The study is under taken in Coimbatore city.

### SAMPLE SIZE

The sample size of the study is 100 respondents.

### DATA SOURCE

The data required for the study has been collected from both primary and secondary sources.

### PRIMARY DATA

Primary data have been collected through a structured questionnaire. The questionnaire is to be filled up by the respondents having farms.

### SECONDARY DATA

Secondary data have been collected from various government publications, journals, magazines and websites. Government reports and academic research findings also taken into consideration for this present study.

### STATISTICAL TOOLS

Percentage Analysis and Correlation Analysis are the tools used in this study.

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### SCOPE OF THE STUDY

The present research work has been taken up to explore the awareness of Government schemes among farmers in Coimbatore city. A study may also be carried out to study the difficulties faced by farmers and awareness of farmers in knowing Government schemes. The study helps to identify the level of awareness and benefits getting by farmers in the government schemes. In short, the result of the present study may be useful for agricultural development by providing government schemes to increase awareness of farmers.

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### LIMITATIONS OF THE STUDY

- The sample size is limited to 100 respondents so as the result may not be accurate since the response of entire population is not taken into consideration.
- Due to limitations of time and resources, the research was conducted within a limited period of three months.
- The area was wide since it is confined only to Coimbatore city so results cannot be universally accepted.
- Analysis was done based upon personal opinion of respondents, not from any focus groups or experts.

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### REVIEW OF LITERATURE

1. **Shagun (2022)**, Cash-based agricultural schemes received almost 79 per cent of allocations in the Union Budget 2022-23, leaving only about 21 per cent expenditure for 'core schemes'. Budgetary allocations were heavily skewed towards cash-based schemes or direct monetary benefits in the last two fiscals as well. Investment to improve agriculture infrastructure was paltry. The trend, experts said, only addresses the symptoms of the agrarian crisis and not the cause. In the Union budget 2022-23, Rs 1.04 lakh crore has been allocated to just five schemes: Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), Pradhan Mantri Fasal Bima Yojana (PMFBY), Modified Interest Subvention Scheme, Market Intervention Scheme and Price Support Scheme; and Pradhan Mantri Kisan Man Dhan Yojana. All these schemes provide cash benefits to individual farmers. The highest share (51 per cent) among these is of PM-KISAN (Rs 68,000 crore), which provides income support by way of cash benefits to all land-holding farmers. The kind of long-term perspective you get when you look at the schematic approach of the budget is that the Union government is more focused on individualistic solutions."
2. **Mahesh K.M, P.S.Aithal and Sharma K.R.S (2021)** The foremost intent of this research article is to create awareness about various schemes for the productive sector of agriculture. Through this study, the level of performance of these agricultural schemes and programmes were analysed that will be helpful for the attainment of financial inclusion. Here it is necessary to know about various schemes and their making to connect beneficiaries. Agriculture is the basic source of food supply, processing, promotion and distribution. Agricultural products contribute to **GROSS DOMESTIC PRODUCT (G.D.P)** and generate employment in rural areas. The government of India has introduced **Minimum Support Price (MPS)**, MIF, **PMKSY**, **PMFBY**, **e-NAM**, **PM-KISAN**, **PMJDY**, **PM-KUSUM**, **PKVY**, **NAMS** and **MGNREGS**. The mobile app **Kisansuvidha** and innovative programmes like **Kisan economy**, crop insurance, dairy, forestry, beekeeping and with the support of

SHGs which will directly impact productivity, profitability, financial inclusion and the welfare of farmers in the 21st century and development of the country's economy.

3. **The Indian Express (2020)** The Tamilnadu Government has launched the 'Uzhavar-Aluvalar Thodarbu Thittam' in an attempt to bridge the gap between farmers and officials in all village panchayats. A government order was issued to this effect on Tuesday. The primary aim is to help in the dissemination of crop technology to farmers. Under the scheme, in each village panchayats, ten farmers would be identified, out of whom at least two will belong to SC/ST communities, to be trained the technology and other aspects of agriculture. These farmers will be those who have already adopted new technologies or those with the inclination to learn, and will act as a 'bridge' between the agriculture and horticulture departments and other farmers in the panchayat. the inclination to learn, and will act as a 'bridge' between the agriculture and horticulture departments and other farmers in the panchayat.

### Percentage analysis

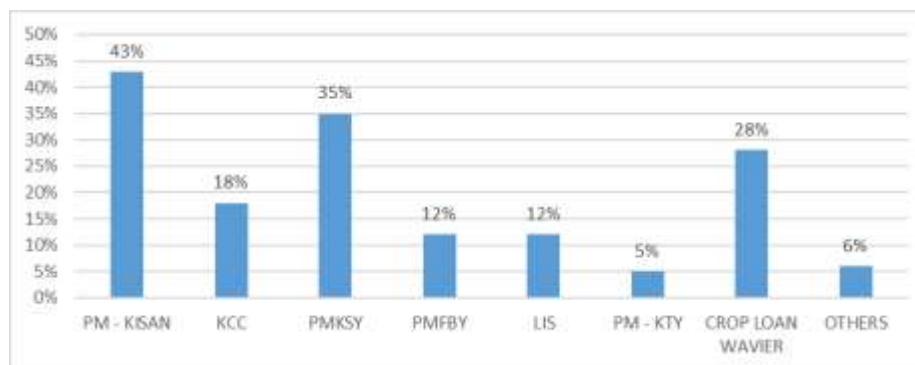
TABLE 1

TABLE SHOWING THE GOVERNMENT SCHEMES AND AWARENESS OF THE RESPONDENTS

GOVERNMENT SCHEMES AND AWARENESS	NO OF RESPONDENTS	PERCENTAGE
PM – KISAN	43	43%
KCC	18	18%
PMKSY	35	35%
PMFBY	12	12%
LIS	12	12%
PM – KTY	5	5%
CROP LOAN WAVIER	28	28%
OTHERS	6	6%
<b>TOTAL</b>	<b>100</b>	<b>100%</b>

CHART NO: 1

CHART SHOWING THE GOVERNMENT SCHEMES AND AWARENESS OF THE RESPONDENTS



### INTERPRETATION

The Table shows that 43% respondents are awareness from PM-KISAN, 18% respondents are awareness from KCC, 35% of respondents are awareness from PMKSY, 12% of respondents are awareness from PMFBY, 12% of respondents are awareness from LIS, 5% of respondents are awareness from PM-KTY, 28% of respondents are awareness from Crop loan waiver scheme, 6% of respondents are awareness from others.

Hence the 43% of most of the respondents are awareness from PM-KISAN scheme.

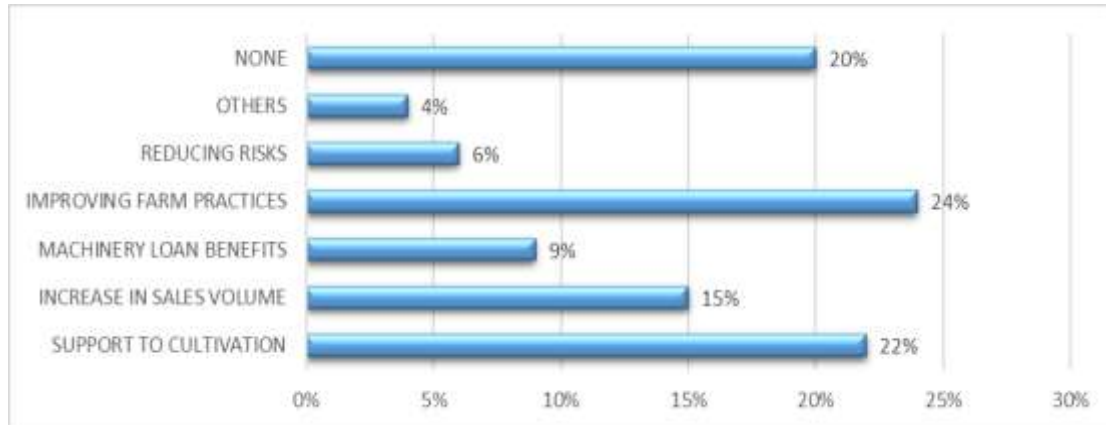
### PERCENTAGE ANALYSIS

TABLE 2

TABLE SHOWING THE WAYS THAT MAKE BENEFITS OF SCHEMES OF THE RESPONDENTS

WAYS that make benefitS OF SCHEMES	NO OF RESPONDENTS	PERCENTAGE
SUPPORT TO CULTIVATION	22%	22%

INCREASE IN SALES VOLUME	15%	15%
MACHINERY LOAN BENEFITS	9%	9%
IMPROVING FARM PRACTICES	24%	24%
REDUCING RISKS	6%	6%
OTHERS	4%	4%
NONE	20%	20%
<b>TOTAL</b>	<b>100</b>	<b>100%</b>

**CHART NO: 2****CHART SHOWING THE WAYS THAT MAKE BENEFITS OF SCHEMES OF THE RESPONDENTS****INTERPRETATION**

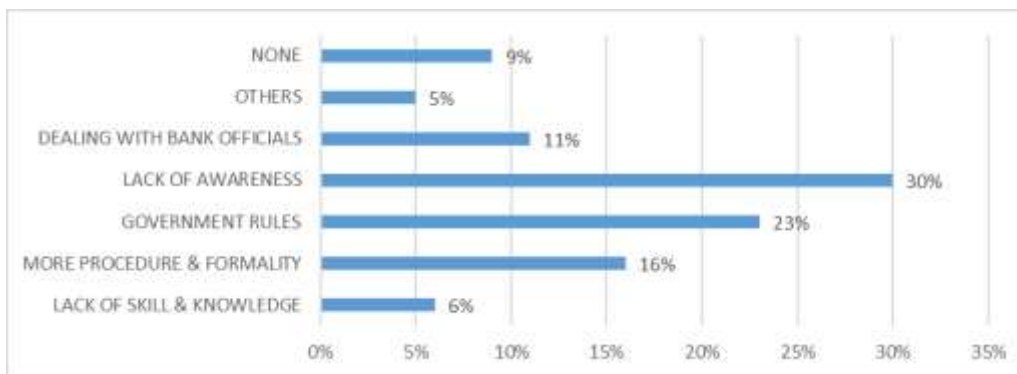
The Table shows that, 22% of respondents are make benefits from support to cultivation, 15% of respondents are make benefits from increased sales volume, 9% of respondents are make benefits from machinery loan, 24% of respondents are make benefits from improved farm practices, 6% of respondents are make benefits from reducing risks, 4% of respondents are make benefits from others and 20% of respondents are make benefits from none.

Hence 24% of most of the respondents are make benefits from Improved farm practices.

**PERCENTAGE ANALYSIS****TABLE 3****TABLE SHOWING THE DIFFICULTIES TO AWARE OF THE SCHEMES OF THE RESPONDENTS**

KINDS OF DIFFICULTIES	NO OF RESPONDENTS	PERCENTAGE
LACK OF SKILL & KNOWLEDGE	6	6%
MORE PROCEDURE & FORMALITY	16	16%
GOVERNMENT RULES	23	23%
LACK OF AWARENESS	30	30%
DEALING WITH BANK OFFICIALS	11	11%
OTHERS	5	5%
NONE	5	5%
<b>TOTAL</b>	<b>100</b>	<b>100%</b>

**CHART NO: 3****CHART SHOWING THE DIFFICULTIES TO AWARE OF THE SCHEMES OF THE RESPONDENTS**



**INTERPRETATION**

The Table shows that, 6% of respondents are difficulties to aware from lack of skill and knowledge, 16% of respondents are difficulties to aware from more procedure and formalities, 23% of respondents are of difficulties to aware from government rules, 30% of respondents are difficulties to aware from lack of awareness, 11% of respondents are difficulties top aware from bank officials, 5% of respondents are difficulties to aware from others and 9% of respondents are difficulties to aware from none.

Hence, 30% of most of the respondents are of difficulties to aware from lack of awareness.

**CORRELATION ANALYSIS**

Analysis between types of crops grown and time taken by the government to fulfill the schemes announced.

X- Types of crops grown.

Y- Time taken by the government to fulfill the schemes announced.

**TABLE 4**

**ANALYSIS BETWEEN TYPES OF CROPS GROWN AND TIME TAKEN BY THE GOVERNMENT TO FULFILL THE SCHEMES ANNOUNCED**

X	Y	X(Y)	X <sup>2</sup>	Y <sup>2</sup>
42	14	588	1764	196
15	28	420	225	784
32	25	800	1024	625
11	31	341	121	961
<b>100</b>	<b>98</b>	<b>2149</b>	<b>3134</b>	<b>2566</b>

Correlation Coefficient Formula

$$r = \frac{n(\sum xy) - (\sum x)(\sum y)}{\sqrt{[n\sum x^2 - (\sum x)^2][n\sum y^2 - (\sum y)^2]}}$$

r = -0.9306

**INTERPRETATION:**

Since the value is -0.9306, there is no significant relationship between types of crops grown and time taken by the government to fulfill the schemes announced.

**CORRELATION ANALYSIS**

Analysis between farming experience of the respondents and perception on the impact of government schemes.

X – Farming experience of the respondents.

Y – Perception on the impact of government schemes.

**TABLE : 5**

**ANALYSIS BETWEEN FARMING EXPERIENCE OF THE RESPONDENTS AND PERCEPTION ON THE IMPACT OF GOVERNMENT SCHEMES**

X	Y	X(Y)	X <sup>2</sup>	Y <sup>2</sup>
11	10	110	121	100
14	12	168	196	144
30	26	780	900	676
24	20	480	576	400
21	15	315	441	225
<b>100</b>	<b>83</b>	<b>1853</b>	<b>2234</b>	<b>1545</b>

**Correlation Coefficient Formula**

$$r = \frac{n(\sum xy) - (\sum x)(\sum y)}{\sqrt{[n\sum x^2 - (\sum x)^2][n\sum y^2 - (\sum y)^2]}}$$

$$r = 0.9757$$

**INTERPRETATION:**

Since the value is 0.9757, there is significant relationship between farming experience of the respondents and perception on the impact of government schemes.

**FINDINGS**

- 35% of the most of the respondents are from the age group of 51 – 60.
- 30% of most of the respondents have 11-20 years of farming experience.
- 42% of most of the respondents are grown Food crops.
- 33% of most of the respondents income range between Rs.76001- Rs.100000.
- The majority 72% of respondents are saying aware of the agricultural government schemes.
- 43% of most of the respondents are aware of the agricultural government Schemes.
- 27% of the most of the respondents are getting information sources from Agricultural union office.
- The majority 51% of respondents are using government schemes for More than 5 years.
- 24% of most of the respondents are getting benefits from Improving farm practices.
- The majority 51% of respondents are say satisfaction of the schemes provided by government.
- 26% of most of the respondents perception goes to loan benefits.
- The majority 75% of respondents are say difficulties to get aware about the schemes.
- 44% of most of the respondents are say feeling hard in get the schemes of the government.
- 43% of most of the respondents say may be the schemes are announced by government at the exact time
- The majority 63% of respondents are say government do not take proper steps to promote the schemes.
- The majority 54% of respondents are say they face issues in claiming amount in government schemes.

**SUGGESTIONS**

- Government should take more steps to create awareness and grant the subsidy to make benefits to get loan.
- Government should speed up the awareness among farmers to know about all the schemes announced.
- Government should remind the schemes in a convenient easy mode of reach like messages, advertisements or newspapers, voice calls etc. Even illiterate farmers can operate in easy way if the schemes can be easily approachable.
- Government need to reduce the interference of government officials in getting benefits from the schemes.
- Software should select the eligible farmers and allocate schemes.

- Government should instruct the officials to give correct knowledge about the schemes because most of the farmers are illiterate.
- Government should conduct monthly once agricultural programmes to aware about various schemes.
- Government schemes of claiming amount have to be directly sent to farmer's bank account.
- Government should confirm whether the schemes are bought by farmers only or others.
- Government wants to fix the price in day to day farm activities.

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## CONCLUSION

In this study, discovered that the impact and awareness level of farmers regarding government schemes. Farmers are not have enough source to aware of the schemes provided by government. In the opinion of farmers, schemes are announced by government but subsidies of the schemes are not reached. The majority of farmers facing hard to approach the schemes and difficult to get benefits from it. The State and Central government should look for effective ways to announce the schemes in a right time and make all the farmers obtain all the schemes in a higher satisfactory level. This study concluded that every farmers have to know about the schemes provided by government and government should make more efficiency to make aware and make the farmers to benefits from the schemes.

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