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RESEARCH ARTICLE

Farmers' awareness and involvement in government agricultural schemes: A study in Coimbatore district

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Abstract: The availability of agricultural credit has significantly improved farming practices in India by enabling farmers to invest in quality inputs and adopt modern techniques. This study, conducted in Coimbatore district, examines farmers' awareness and involvement in government agricultural schemes based on insights from loan providers. Using statistical tools like frequency, percentage, and mean scores, the research reveals that while awareness of key schemes such as the Pradhan Mantri Fasal Bima Yojana (PMFBY) is high—89% knew it is mandatory for loanee farmers—knowledge of others like the Pradhan Mantri Krishi Sinchai Yojana (PMKSY), e-NAM, and Small Farmers Agri-business Consortium (SFAC) remains low. Farmers displayed greater involvement during the initial stages of scheme implementation, with mean scores highest in surveying (1.65) and planning (1.61), and lower participation in later stages like implementation, maintenance, and evaluation. Overall, 63.33% of respondents showed medium involvement in government schemes, and only 12.5% had high involvement. The findings underscore the need for enhanced awareness campaigns, farmer training programs, and stronger bank-farmer engagement to improve participation and the effective use of agricultural schemes, thereby promoting inclusive growth and reducing rural poverty.

Keywords: *Agricultural scheme, Loan providers, Involvement, Farmers, Awareness*

Introduction

The agriculture sector in India, which employs more than 50% of the labour force and accounts for roughly 17–18% of the GDP, depends heavily on agricultural lending and financing. It is imperative that farmers have access to reasonably priced credit to invest in contemporary farming methods, buy high-quality inputs and boost output (Kumar & Phougat, 2021).

Numerous institutions, including commercial banks, cooperative banks, regional rural banks and microfinance institutions, offer agricultural financing in India. In India, crop loans, the Kisan Credit Card (KCC) scheme, agricultural term loans and agricultural insurance are just a few of the additional credit support options available for agricultural financing in addition to traditional lending (Agrawal & Sharma, 2024). These programmes are designed to give farmers financial support for crop production, input purchases and capital investments in agriculture (Kambali & Niyaz, 2021).

Farmers can use crop loans, which are short-term loans, to cultivate crops (Jahan et al., 2024). The repayment period for these loans, which are approved for a specific crop season, usually lasts between six

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and twelve months. The loans are given to farmers to cover input costs, including buying seeds, fertiliser, pesticides and other farming supplies (Dhull & Asha, 2024).

The Reserve Bank of India (RBI) reports that the total outstanding crop loan amount disbursed by Indian banks grew by 21.4% YoY, from INR 8,55,328 crore in March 2020 to INR 10,38,954 crore in March 2021. Farmers were able to overcome the financial strain brought on by the COVID-19 pandemic thanks to this increase in crop loans (Burhanudin et al., 2020).

Agriculture insurance: Farmers are shielded by agricultural insurance from crop losses brought on by pest infestations, droughts, and floods. The Indian government introduced the Pradhan Mantri Fasal Bima Yojana (PMFBY), a crop insurance programme, in 2016 (Kumari & Singh, 2025). Farmers are covered by the programme against crop losses brought on by pests, diseases, or natural disasters. The PMFBY insured more than 5.61 crore farmers as of 2020, with a total insured amount of INR 2,37,000 crore. The programme has been crucial in protecting farmers' finances and lessening the suffering caused by crop losses in agriculture.

Effects of lending and financing for agriculture in India: Increasing agricultural productivity has been made possible in large part by the availability of inexpensive credit and income levels of farmers. Farmers have been able to expand their farming operations, buy high-quality inputs, and adopt modern technologies thanks to the increased credit flow. Crop yields have significantly increased as a result, raising farm incomes and lowering rural poverty (Dhull & Asha, 2024; Ramasamy & Malaiarasan, 2023).

While several government schemes exist to support Indian farmers, there exists persistent gaps in scheme awareness and utilization, particularly at the grassroots (Baruah & Mohan, 2022). Among the farmers who remained aware of the agricultural schemes, a substantial portion did not avail the benefits, mainly due to heavy paperwork and disinterest in availing benefits (Bhogale & Roy, 2022). Higher awareness levels positively impact the adoption of sustainable agricultural practices among Indian smallholder farmers (Ashrit & Thakur, 2021). The present study, therefore, aims to assess the extent of farmers' awareness level of agricultural schemes as communicated by bank loan providers and determine their involvement patterns across various stages of implementation in Tamil Nadu.

Literature Review

Sethi and Biswal (2023) found that the growth and development of the Indian economy are measured by the advancement of agriculture. Many programmes for the welfare and means of subsistence of farmers have been put in place by the state and federal governments to promote agriculture. However, some farmers are not aware of those government programmes, so they cannot take advantage of them. Consequently, adequate awareness among farmers is essential for them to benefit from various government programmes. The purpose of the study was to determine the sources of farmers' awareness as well as their level of awareness regarding the agricultural programmes run by the federal and state governments. Primary data are gathered via a structured questionnaire and in-person visits to the farmers using the random sampling technique. Of the total respondents, 55.6% of the farmers are aware of the government programmes that are offered in the research area. For the most part, farmers obtain their knowledge from television, with newspapers and radio following closely behind. Farmers need to be educated and trained so that they could benefit from welfare programmes and make progress.

In a study by Baruah and Madanmohan (2022), it was found that four fifths of India's female workforce works in agriculture, and 48% of self-employed farmers are women. The literature currently in publication depicts a significant information vacuum that keeps women farmers from knowing the fundamentals of boosting the output, efficiency and revenue of their farming operations. This essay aims to investigate the knowledge of female farmers in India's North-Eastern Region (NER) regarding the nation's ongoing agricultural initiatives. The results show that one gap in women farmers' agricultural advancement in the NER is their ignorance of official agricultural programs.

Extension services play a vital role in increasing both awareness and adoption of government schemes. This can be achieved by bridging the information gap between policy formulation and actual implementation. Tanti et al. (2022) emphasised that institutional mechanisms, such as government extension services, participation in farmer field schools, and timely access to input subsidies significantly influence the adoption of climate-smart agricultural technologies, particularly among small holders. These findings emphasise the catalytic role of localised knowledge dissemination and interactive learning models in increasing farmers' exposure to innovative schemes.

Further supporting this perspective, Biradar et al. (2025) demonstrated that education, targeted training initiatives and the use of information and communication technology significantly enhance farmers' capabilities to understand, access and adopt technical advisory services and government-sponsored schemes. It was found that marginalised farmers, especially those with limited land holdings, lower income levels or belonging to socially disadvantaged groups, benefit disproportionately from well-structured extension initiatives when digital platforms and vernacular content are utilised effectively. This suggests that extension services not only act as information multipliers but also serve as instruments of social equity by enabling more inclusive participation in government interventions.

Moreover, contemporary evidence suggests that convergence between public extension services and community-based organizations such as Farmer Producer Organisations or Self-Help Groups can further amplify awareness through peer learning and localised mobilisation. Integrating extension delivery with digital advisory tools, such as mobile apps, SMS alerts and e-governance portals, has also emerged as a cost-effective strategy to improve reach, especially in remote or under-served regions (Singh et al., 2023). Therefore, the effectiveness of extension systems remains a critical determinant in translating government schemes into meaningful outcomes at the grassroots level.

Nikita and Sharma (2024) identified several barriers in Rajasthan, including low landholding, lack of awareness, communication gaps with extension workers, delayed claims, insufficient financial support, and administrative hurdles such as untimely availability of supervisors. These findings are resonated by Mallappa and Pathak (2023), who found that high input costs, limited knowledge and youth migration further impede the adoption of climate-smart technologies and governmental initiatives.

Recent studies indicate that while a significant proportion of Indian farmers are aware of major schemes like the Kisan Credit Card and Soil Health Card, a substantial gap is identified in awareness, particularly among marginalised groups, such as women farmers. Singh and Rathore (2023) found that although many farmers benefit from these schemes, a majority of them still require greater awareness to fully utilise the available resources. Baruah and Mohan (2022) specifically highlighted the pronounced information gap among women farmers in the North Eastern Region, which limits their ability to improve productivity and income. Additionally, Tripathi et al. (2023) reviewed the evolution and objectives of key schemes, emphasising the need for continued outreach to ensure broader awareness and participation.

Adoption rates of government schemes and new technologies are often hindered by limited awareness, insufficient training and communication challenges. Rai and Singh (2025) used sentiment analysis of social media and found that enhanced communication, training and awareness initiatives are crucial to boost adoption among farmers. Similarly, Singh and Rathore (2023) reported that beneficiaries of schemes experience higher incomes, but adoption is not universal due to persistent knowledge and access gaps.

Methodology

The present study was cross-sectional in nature and employed a survey-based quantitative approach. A purposive sampling technique was followed to select 120 loan officers from both cooperative and nationalised banks in Coimbatore district, Tamil Nadu. Primary data were collected during 2018–2019 from loan providers, specifically those with high performance ratings. A pre-tested structured questionnaire was served as the primary research instrument, comprising closed-ended questions focused on two key dimensions: awareness and involvement in government agricultural schemes. The research tool was

designed to capture loan officers' perceptions of how awareness is disseminated to farmers – most commonly through community meetings and announcements by local agricultural teams.

The involvement of farmers in agricultural schemes across five different stages was quantified using a scoring system based on responses to structured questions. Each response was assigned a score from 0 to 2, depending on the level of involvement. The data was scored based on respondents' levels of involvement: Complete Involvement (2 points), Partial Involvement (1 point) and No Involvement (0 points). These scores were averaged to calculate mean involvement levels across various scheme stages.

Data analysis was done using SPSS software. Descriptive statistical tools, including frequencies, percentages, mean scores and rank order analysis, were used to identify patterns in the loan officers' responses. Aggregate scores were computed to derive meaningful inferences aligned with the study's objectives.

Results

This section presents the findings on farmers' awareness and involvement in various government agricultural schemes in Coimbatore district as communicated by loan providers. In addition, the study also analysed the involvement pattern of farmers in these schemes across different stages of scheme implementation, ranging from initial surveying to planning, implementation, maintenance and monitoring.

Awareness of agricultural development scheme to the farmers from the loan providers

According to the loan providers, the awareness of farmers regarding various agricultural development schemes showed significant variations, with some schemes being well-known, while others reflect low levels of understanding (Table 1). A high percentage of farmers (89%) were found to be aware of the mandatory nature of the Pradhan Mantri Fasal Bema Yojana (PMFBY) for loanee farmers. About 86% of farmers were aware of the crops included under PMFBY, but awareness level of crop premiums among the farmers was slightly lower (72%).

Farmers also showed a higher level of awareness regarding the Agricultural Technology Management Agency (ATMA) scheme, with 72% aware of the scheme and 68% of its implementing agency. Only 56% of farmers were aware of the Pradhan Mantri Krishi Sinchai Yojana (PMKSY) and awareness of subsidy patterns for micro-irrigation is low (35%). Knowledge about additional benefits for small and marginal farmers under PMKSY is limited, with only 36% awareness. Similarly, only 32% of farmers had knowledge about sealing of area under the scheme for availing benefits. Awareness of the National Food Security Mission (NFSM) is moderate, with 58% aware of the scheme but only 52% aware of the implementing agency. Awareness of the Mission on Integrated Development of Horticulture (MIDH) is limited, with only 53% of farmers aware of the scheme. Awareness levels of farmers about implementing agency (48%), about its components (40%) and about subsidy pattern under the scheme were also limited.

Farmers have a moderate level of awareness (68%) on the Soil Health Card (SHC) scheme, but awareness of its benefits is lower (56%). Seventy percent of farmers were aware of the Promotion of Agricultural Mechanization for In-Situ Crop Residue Management, whereas most of them had knowledge about Custom Hire Centre (62%) and programmed/trainings organized under the scheme (65%). However, the knowledge of farmers on specific aspects such as farm machinery assistance was comparatively lower (58%). Awareness about the e-NAM facility is very low, with only 28% of farmers aware. Awareness of Parampragat Krishi Vikas Yojana (PKVY) was very low, with only 36% of farmers knowing about the scheme and 32% knowing about its implementation agency. Only 28% farmers were aware of purposes of scheme while a mere 16% of them were aware of assistance for the promotion of organic farming under the scheme. In a similar way, awareness of the Small Farmers Agri-business Consortium (SFAC) scheme was very low. Only 32% were aware of the scheme, 26% knew about implementing agency and just 14% were aware of its purposes.

Overall, the findings suggested that certain schemes, particularly those related to crop insurance and mechanization, are well-known. However, there are significant gaps in farmers' knowledge on other important programs, especially those related to concerning organic farming and micro-irrigation.

Table 1: Farmers' degree of awareness on various agricultural development schemes

Sl. No	Statements	Degree of Awareness			
		Aware		Not Aware	
		f	%	f	%
1	Pradhan Mantri Fasal Bema Yojana				
(a)	Awareness about crops included under the scheme	86	86.00	14	14.00
(b)	Awareness about the premium of crops	72	72.00	28	28.00
(c)	Knowledge that PMFBY is mandatory for Loanee farmers	89	89.00	11	11.00
2	Pradhan Mantri Krishi Sinchai Yojana (Per Drop More Crops)				
(a)	Awareness about PMKSY	56	56.00	44	44.00
(b)	Awareness about subsidy patterns for micro-irrigation	35	35.00	65	65.00
(c)	Knowledge about sealing of area under the scheme for availing benefits	32	32.00	68	68.00
(d)	Knowledge about additional benefits for Small & marginal farmers under the scheme	36	36.00	64	64.00
3	Awareness about the e-NAM facility				
(a)	e-NAM facility	28	28.00	72	72.00
4	Agricultural Technology Management Agency (ATMA)				
(a)	Awareness about ATMA scheme	72	72.00	28	28.00
(b)	Awareness about implementing agency	68	68.00	32	32.00
5	National Food Security Mission (NFSM)				
(a)	Awareness about NFSM scheme	58	58.00	42	42.00
(b)	Awareness about implementing agency	52	52.00	48	48.00
6	Mission on Integrated Development of Horticulture (MIDH Sub component-NHM)				
(a)	Awareness about MIDH	53	53.00	47	47.00
(b)	Awareness about implementing agency	48	48.00	52	52.00
(c)	Awareness about the components of the scheme	40	40.00	60	60.00
(d)	Awareness about subsidy pattern under the scheme	36	36.00	64	64.00
7	Soil Health Card Scheme				
(a)	Awareness about SHC	68	68.00	32	32.00
(b)	Awareness about benefit of SHC	56	56.00	44	44.00
8	Promotion of Agricultural Mechanization for *In-Situ* Crop Residue Management				
(a)	Awareness about the scheme	70	70.00	30	30.00
(b)	Knowledge about Custom Hire Centre	62	62.00	38	38.00
(c)	Knowledge that assistance is being provided on farm Machinery under the scheme	58	58.00	42	42.00
(d)	Awareness about programmed/trainings organized under the scheme	65	65.00	35	35.00
9	Parampragat Krishi Vikas Yojana (PKVY)				
(a)	Awareness about the scheme	36	36.00	64	64.00
(b)	Awareness about implementing agency	32	32.00	68	68.00
(c)	Awareness about purpose of scheme	28	28.00	72	72.00
(d)	Knowledge about assistance given for promotion of organic farming under the scheme	16	16.00	84	84.00
10	Small Farmers Agri-business Consortium (SFAC)				
(a)	Awareness about the scheme	32	32.00	68	68.00
(b)	Awareness about implementing agency	26	26.00	74	74.00
(c)	Awareness about purpose of scheme	14	14.00	86	86.00

Involvement pattern of farmers in government scheme for development of agriculture

The involvement of farmers was analysed across five stages of agricultural development schemes: surveying, planning, implementation, maintenance and monitoring. These scores were aggregated to calculate mean involvement scores for each activity. In the surveying stage, the highest mean involvement score (1.83) was found in the collection of information from proposed areas. This was followed by initial general village meetings (1.68), discussions regarding resource availability (1.66), prioritization of felt needs (1.58), and problem identification and analysis (1.54), respectively ranked from I to V.

During the planning stage, the greatest involvement was in identifying needs and problems of agricultural development (1.75), followed by selecting development members (1.69), mitigating problems without a work plan (1.54), and selecting scheme beneficiaries (1.49).

In the implementation phase, farmers were most involved in adopting recommended practices (1.66), followed by participation without contributing land, labor, or funds (1.63), and involvement in group discussions (1.61). The lowest score in this phase was observed for participation in selecting and executing programs (1.49). Under maintenance, the top activity was involvement in implementing new development activities (1.58). This was followed by assigning responsibilities to development committees (1.46) and maintaining or restoring agricultural assets (1.45).

In the monitoring and evaluation stage, farmers showed the most involvement in providing feedback (1.65), followed by identifying deficiencies (1.59), assessing scheme outcomes (1.55), and evaluating the effectiveness of scheme components (1.42). Overall, the total mean involvement scores indicate that farmers were most engaged during the surveying stage (1.65), followed by planning (1.61), implementation (1.59), monitoring (1.55), and finally maintenance (1.49). This suggests that initial stages of scheme execution attract more farmer participation, while continued involvement in maintenance and evaluation tends to decline.

Overall, the highest mean involvement was in the surveying phase (1.65), followed by planning (1.61), implementation (1.59), monitoring (1.55), and maintenance (1.49), highlighting a need for improved engagement beyond the initial phases.

Table 2: Overall involvement pattern of farmers in government scheme for agricultural development

Sl. No.	Involvement pattern	Score of respondents					
		Compt. Involve	Partial Involve	No Involve	Total score	Mean involve Score	Rank
1.	In Surveying						
a.	Involvement in collection of information proposed area.	120	40	60	220	1.83	I
b.	Involvement in initial general village meeting	84	52	66	202	1.68	II
c.	Involvement in identification and analysis of problems.	45	70	70	185	1.54	V
d.	Involvement in discussion regarding the availabilities of main resources	75	60	65	200	1.66	III
e.	Involvement in prioritizing the felt needs.	60	60	70	190	1.58	IV
	Total Mean Score					1.65	
2.	In planning						
a.	Involvement in identification of needs and problems of agriculture development.	90	60	60	210	1.75	I
b.	Involvement in mitigating the problems and constraints without plan of work.	60	50	75	185	1.54	III
c.	Involvement in selecting members for agriculture development.	81	58	64	203	1.69	II
d.	Involvement in selecting beneficiaries for benefits under the schemes.	45	58	76	179	1.49	IV
	Total Mean score					1.61	
3.	In Implementation						
a.	Involvement by adopting the recommended agricultural practices.	75	60	65	200	1.66	I
b.	Involvement in selecting and execution of agricultural development programme for agriculture development committees.	45	58	76	179	1.49	IV
c.	Involvement without contributing land, labour and money in agricultural government schemes	69	60	67	196	1.63	II

Sl. No.	Involvement pattern	Score of respondents					
		Compt. Involve	Partial Involve	No Involve	Total score	Mean involve Score	Rank
d.	Involvement in group discussion about government schemes and argil practices.	69	56	69	194	1.61	III
	Total mean score					1.59	
4.	In maintenance						
a.	Involvement in implementing new agricultural development activities.	60	60	70	190	1.58	I
b.	Involvement in fixing the responsibilities to the agriculture development committees.	45	52	79	176	1.46	II
c.	Involvement in maintenance, restoration and development asserts in agriculture development.	45	50	80	175	1.45	III
	Total mean score					1.49	
5.	In monitoring and evaluating of the agricultural scheme						
a.	Involvement in evaluating the effectiveness and impact of different component of schemes.	33	58	80	171	1.42	IV
b.	Involvement in assessing the causes for failure or success of schemes.	60	52	74	186	1.55	III
c.	Involvement in identification of deficiencies in planning and implementation of overall schemes.	69	50	72	191	1.59	II
d.	Involvement in providing opinions and suggestions about the schemes (feedback)	72	60	66	198	1.65	I
	Total score	1371	1302	1303		1.55	
	Mean of total score	68.55	65.10	65.15		1.57	

(Source: Computed Data)

Distribution of respondents according to their overall involvement in government scheme for agriculture development

Table 3 categorises farmers based on their overall involvement in government agricultural schemes. The data reveals that 63.33% of the respondents had a medium level of involvement (scores between 29 and 36), 24.17% had low involvement (up to 28), and 12.50% demonstrated high involvement (37 and above). The mean score of 31.90 with a standard deviation (S.D.) of 3.92 indicates that most farmers fell within the medium involvement range. The minimum score observed was 24, and the maximum was 45. These statistical values reflect the general tendency of the farmers in the study area to be moderately engaged with agricultural development schemes.

Overall, it was found that while awareness is relatively high for certain schemes, involvement varies significantly across different stages of implementation. It is recommended that policymakers and extension agencies emphasize deeper engagement strategies, especially during the maintenance and monitoring phases of government agricultural programs.

Table 3: Distribution of respondents according to their overall involvement in government scheme for agriculture development

Sl. No.	Category	Respondents	
		Frequency	Percentage
1.	Low involvement (up to 28)	29	24.17
2.	Medium involvement (29 to 36)	76	63.33
3.	High involvement (37 and above)	15	12.50
	Total	120	100.00

(Source: Computed Data) *Mean = 31.90, S.D. = 3.92, Minimum = 24, Maximum = 45*

Discussion

The data for this study was collected from loan providers who play a vital role in disseminating awareness about agricultural schemes. Information regarding schemes such as Pradhan Mantri Fasal Bima Yojana, Soil Health Card Scheme and Livestock Insurance Scheme is usually spread through community meetings and announcements organized by local agricultural teams. The responses retrieved offer insight into the attitudes of farmers toward these government initiatives.

As shown in Table 3.3, farmers demonstrated varied awareness levels regarding agricultural development schemes. The highest awareness was observed for PMFBY, with 89% of farmers acknowledging it as mandatory for loanee farmers. Similarly, 86% were aware of the crops covered under this scheme. Farmers also showed notable awareness of the Agricultural Technology Management Agency (ATMA) (72%), the Soil Health Card Scheme (68%), and the Promotion of Agricultural Mechanization for In-Situ Crop Residue Management (70%). On the other hand, awareness of schemes like the Pradhan Mantri Krishi Sinchai Yojana (PMKSY) and the Small Farmers Agri-business Consortium (SFAC) was relatively low. Only 56% were aware of PMKSY, and as low as 14% recognized the purpose of SFAC. The e-NAM facility also had low recognition, with just 28% awareness. This discrepancy underscores the need for more strong and targeted awareness campaigns to ensure equitable access to information across all government initiatives.

Despite awareness of major government agricultural schemes among farmers in Coimbatore district is relatively high, especially for widely publicised initiatives, such as the Pradhan Mantri Fasal Bima Yojana, significant gaps in knowledge about other important schemes are identified, particularly those related to organic farming, micro-irrigation and agri-business. The involvement of farmers is the strongest during initial stages of scheme implementation, viz., surveying and planning, but it declines in later phases, such as maintenance and monitoring. This pattern suggests that while initial mobilisation and information dissemination are effective, sustained engagement and support mechanisms may be lacking. These findings align with broader research indicating that awareness does not always translate into active participation, often due to systemic challenges in outreach, accessibility and ongoing support (Ravikumar & Chandrasekaran, 2025). The role of loan providers and local agricultural teams in spreading awareness is crucial, but the study also underscores the need for more targeted and continuous engagement strategies to ensure equitable access and deeper involvement across all scheme stages.

The findings of this study underscore the complex landscape of farmer awareness and involvement in government agricultural schemes. Consistent with national objectives, these schemes are designed to enhance productivity, ensure food security, promote sustainable practices, and improve the socio-economic well-being of rural communities (Tripathi et al., 2023; Varma, 2020). The high awareness and involvement in flagship programs like the Pradhan Mantri Fasal Bima Yojana and Soil Health Card Scheme reflect the effectiveness of targeted outreach and the perceived relevance of these schemes to farmers' immediate needs (Singh & Rathore, 2023; Tripathi et al., 2023). However, lower awareness and engagement with initiatives, such as e-NAM, PKVY and SFAC highlight persistent gaps in information dissemination and accessibility, particularly for programmes focused on market integration and organic farming (Singh & Rathore, 2023).

Studies show that the success of agricultural development schemes is closely tied to their ability to address local challenges, such as fragmented landholdings, limited access to technology, and market volatility (Tripathi et al., 2023). For example, facilitating grassroots-level linkages and collaboration between government agencies, NGOs, and the private sector has been shown to significantly improve scheme accessibility and impact, especially among vulnerable populations (Maniar et al., 2025). Furthermore, the adoption of modern technologies and sustainable practices has led to measurable increases in farm income, cropping intensity, and nutritional security, supporting the broader goals of inclusive and sustainable agricultural growth (Jangde et al., 2024; Venkatesan et al., 2023).

Despite these advances, several studies highlight ongoing barriers, including administrative complexity, lack of awareness, and insufficient support during later stages of scheme implementation, viz., maintenance and

monitoring (Maniar et al., 2025; Singh & Rathore, 2023; Tripathi et al., 2023). These challenges can limit the transformative potential of government interventions, particularly for marginalized groups and in less-developed regions. Addressing these issues requires not only improved communication and extension services but also policy reforms that streamline processes and foster participatory, community-driven approaches (Maniar et al., 2025; Venkatesan et al., 2023).

While government agricultural schemes in India have made significant progress to fulfil their objectives, a more holistic, inclusive and adaptive approach is required to maximise their impact and ensure that benefits reach all segments of the farming community. The study findings underscore the necessity for policy enhancements focusing not just on scheme formulation but on farmer-centric delivery models, awareness initiatives tailored to marginalized groups, and improved monitoring mechanisms to sustain long-term agricultural development.

Conclusion

In conclusion, this study highlights the critical role of awareness and involvement of farmers in utilizing government agricultural schemes to access financial support from banks in Coimbatore District. The findings indicate that while many farmers demonstrate a significant understanding of various schemes, there remains a considerable gap in their overall involvement in the loan application processes, particularly with banks compared to co-operative societies and NGOs. Enhancing awareness through targeted educational initiatives and tailored financial products can empower farmers to leverage available resources effectively. By fostering stronger relationships between banks and the agricultural community, alongside government incentives to promote banking services, the potential for increased agricultural productivity and improved rural livelihoods can be significantly realized, contributing to the overall reduction of rural poverty.

The present study has certain limitations. The use of purposive sampling, with a specific focus on high-performing loan officers, may have introduced sampling bias, potentially limiting the representativeness of the findings across the broader population of loan providers. Furthermore, the reliance on self-reported data obtained through structured questionnaire could have led to response bias, as participants might have overstated their level of awareness or involvement in government schemes. The cross-sectional nature of the study also restricts its ability to capture temporal variations or trends, thereby limiting the assessment of changes in awareness or engagement over time. Additionally, the generalisability of the findings is constrained, as the study was conducted exclusively in Coimbatore district, and its conclusions may not be directly applicable to other regions with differing socio-economic or institutional conditions. Lastly, the survey-based methodology, common in agricultural research, faces challenges such as declining response rates and non-response bias, which may affect the overall reliability and validity of the results

Future research can build upon the current study by addressing its limitations and deepening the understanding of farmer involvement in government agricultural schemes. One promising direction is the use of longitudinal studies to track changes in awareness and engagement over time. Such an approach would enable researchers to assess the impact of evolving policy interventions, outreach programmes or communication strategies on farmer participation. Another important avenue lies in conducting comparative regional analyses across diverse districts or states. By including areas with varying socio-economic, cultural and institutional contexts, researchers can identify region-specific challenges and find best practices that may be adaptable elsewhere. This would enhance the generalisability and policy relevance of findings at the national level. Employing mixed-methods research designs can offer more comprehensive insights. The integration of quantitative surveys with qualitative techniques, such as in-depth interviews or focus group discussions, can help explore the underlying motivations, perceptions and challenges experienced by both farmers and loan providers. Future studies should incorporate policy and administrative evaluations to examine the effectiveness of different dissemination and engagement strategies. Research could explore how bureaucratic processes, institutional capacity and inter-agency coordination influence farmers' sustained participation in schemes. A significant potential exists in evaluating innovative outreach mechanisms. The impact of digital tools, such as mobile apps, SMS alerts

and agri-portals, participatory extension models and community-based awareness campaigns could be systematically tested to determine their effectiveness in increasing awareness and involvement, especially for lesser-known schemes and among marginalised farmer groups.

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