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Level of Awareness and Benefitability of Farmers in Government Schemes Launched for Agricultural Development in Azamgarh District and Its Impact on their Income

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Abstract

Agriculture continues to be the backbone of rural livelihoods in India, and the Government of India has introduced several schemes to enhance farmers' income, reduce production risks, and promote sustainable agricultural practices. This study examines the level of awareness, benefitability, and income impact of key agricultural schemes among farmers in the Azamgarh district. Using primary data collected from 80 purposively selected farmers through a structured interview schedule, the research provides insights into socio-demographic characteristics, knowledge of schemes, beneficiary status, and income changes before and after availing scheme benefits. The findings reveal that awareness is highest for direct financial support schemes like PM-KISAN, while technical and investment-based schemes such as PMFBY and Per Drop More Crop exhibit lower awareness and uptake. The results further show a strong positive relationship between scheme participation and farm income, with farmers availing three or more schemes experiencing the highest income improvement. Conversely, limited awareness and procedural constraints hinder the benefitability of several schemes. The study emphasizes the need for strengthened extension services, simplified procedures, enhanced digital literacy, and integrated promotion of multiple schemes to maximize their impact on rural livelihoods.

Keywords: Awareness, Benefitability, Government Schemes, Farmers, Agricultural Development, Azamgarh District, Income Impact, PM-KISAN, PMFBY, KCC.

Introduction:

Agriculture remains the cornerstone of the Indian economy, supporting a vast majority of the population in rural areas. To ensure its sustainability and profitability, the Government of India has launched several schemes aimed at providing financial support, risk mitigation, and technological advancements to farmers. However, the success of these initiatives is contingent upon their effective dissemination and accessibility at the grassroots level. This study, titled "Level of awareness and benefitability of farmers in government schemes launched for agricultural development in Azamgarh district and its impact on their income,"

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seeks to investigate this very dynamic.

Existing studies highlight the crucial role of government schemes, institutional support, and technology adoption in strengthening agricultural development and farmer welfare. Early research by Mankar and Ingle (1997) showed that farmers benefit significantly from agricultural development schemes when proper knowledge and extension support are available. Later, Kumar et al. (2011) emphasized that awareness and perception strongly influence farmers' participation in crop insurance, noting that many farmers in Tamil Nadu viewed insurance as an effective risk-management tool but lacked detailed understanding. Chinnadurai (2016) demonstrated that watershed management programmes contribute to improved water availability and livelihood enhancement in rural areas. International experiences also support these findings; for example, Kinney et al. (2018) documented positive economic and ecological impacts of conservation programs in the United States. Studies on scheme-specific impacts, such as Dohle (2019), found that ATMA interventions improved farmers' knowledge and adoption of improved practices in Madhya Pradesh. More recent work highlights the importance of climate-smart and modern agricultural technologies. Praveen and Ramachandran (2020) explained that scaling climate-smart agriculture in India requires stronger policy support and farmer-oriented training. Similarly, Maldonado (2021) identified socio-economic factors influencing technology adoption in developing nations. Evidence from South Africa shows that targeted government support programs significantly enhance agricultural income and food security among small-scale farmers (Mokgomo et al., 2022). Access to agricultural finance also remains a major determinant of farm income, as noted by Kambali and Panakaje (2022). Most recently, Rani et al. (2025) concluded that modernization and technological adaptation positively transform India's agrarian systems, as seen through empirical findings from Uttar Pradesh.

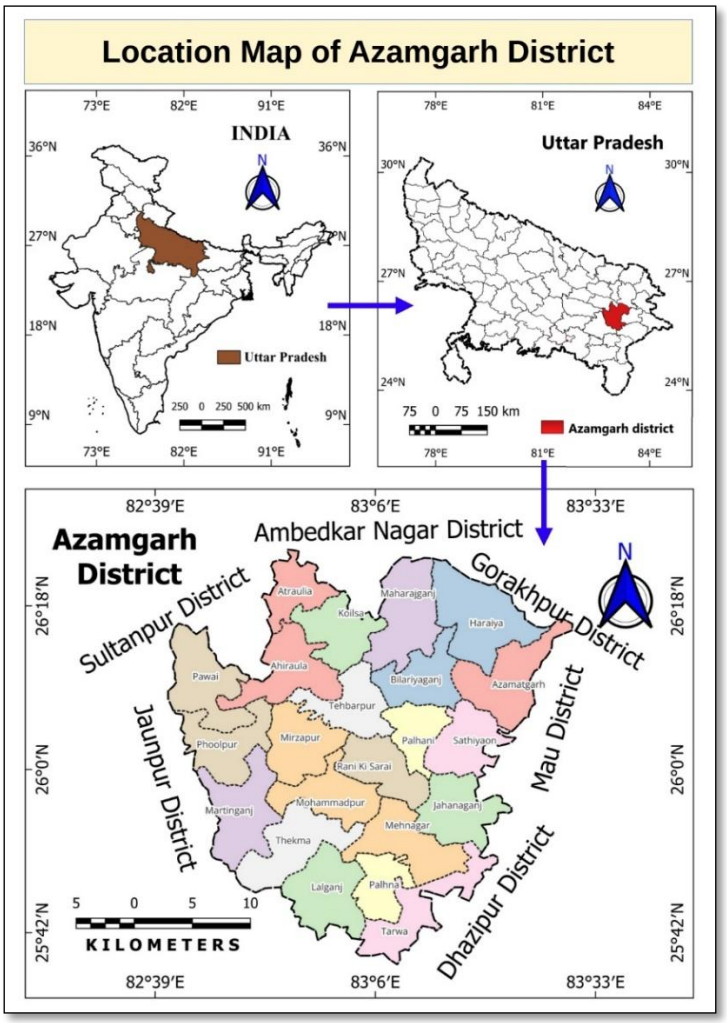
Focusing on the agrarian community of Azamgarh district, this research delves into the critical gap between policy formulation and practical implementation. It aims to systematically evaluate the farmers' awareness of prominent schemes, the ease with which they can avail of these benefits, and the tangible impact this has on their economic well-being. By analyzing data from a select group of 80 farmers, the study provides crucial insights into how governmental support translates into real-world income enhancement, thereby highlighting areas of success and identifying challenges that need addressing for more inclusive agricultural development.

Study Area:

Azamgarh is a district located in the central-western part of the Middle Ganga Plain, covering an area of 4054.00 sq km within the Ganga-Ghaghara Doab. Geographically, it extends from 25∘ 38′ N to 26∘ 27′ N latitude and 82∘ 40′ E to 83∘ 52′ E longitude, with an average altitude of 64 meters above sea level. It has a Humid Subtropical Climate characterized by three main seasons: a very hot, dry summer (March to June, with temperatures ranging from 22 ∘ C to 46 ∘ C), a cold, dry winter, and a warm, humid monsoon that brings an average annual rainfall of 1021.31mm. According to the 2011 Census, the district's total population was 4,613,913, showing a high population density of 1138 per sq km and a favorable sex ratio of 1019. The district is overwhelmingly rural, with 91.47% of the population residing in villages, and has

an average literacy rate of 70.93%. The district is administered from its headquarters in Azamgarh city and is further divided into 8 Tehsils, 22 Blocks, and 4100 villages.

Map-1



Objective:

There are two main objectives of this study, as-

1. To assess the extent of awareness and the level of benefitability among farmers in Azamgarh district regarding key government agricultural schemes, and to identify the socio-demographic factors influencing them.
2. To analyze the perceived impact of availing these government schemes on the annual net farm income of the respondents.

Data Source & Research Methodology:

This study employed a descriptive and cross-sectional research design to investigate the awareness, benefitability, and income impact of government agricultural schemes among farmers in Azamgarh district. The primary data for this research were meticulously collected through a structured and pre-tested interview schedule administered directly to a purposively

selected sample of 80 farmers. This non-probability sampling technique was deliberately chosen to ensure that the respondents were active farmers and potential beneficiaries of the schemes in question, thereby guaranteeing that the data collected was rich and directly relevant to the research objectives. The interview schedule was designed to gather comprehensive information across four key areas: the socio-demographic profile of the farmers, their awareness levels of specific schemes, their status as beneficiaries, and an assessment of their annual net farm income before and after engaging with the schemes.

Result & Discussions:

The table-1 reveals a profile of a predominantly middle-aged, marginal farmer community with moderate levels of formal education, which relies heavily on informal, local networks for information. The demographic profile shows that the respondents are mostly middle-aged farmers, with 36–50 years forming the largest group (43.75%), followed by younger (27.5%) and older farmers (28.75%). Most respondents are marginal landholders (56.25%), while only a small share owns medium or semi-medium holdings, indicating a predominance of small-scale farming. Educational levels are generally low: around 22.5% are illiterate, and the majority have only primary or secondary schooling, while less than one-fifth have completed intermediate or higher education. Information sources remain largely traditional—local farmer groups and neighbors are the primary source (43.75%), followed by KVK/agriculture departments (25%). Only a small proportion relies on digital sources like mobile apps (12.5%). Overall, the table reflects a farming community dominated by small landholders, limited formal education, and traditional information channels, which can influence awareness and adoption of agricultural schemes.

Table 1: Demographic Profile of the Respondents

Demographic Characteristic	Category	Number of Respondents	Percentage (%)
Age Group	18 - 35 years	22	27.50%
	36 - 50 years	35	43.75%
	Above 50 years	23	28.75%
Land Holding Size	Marginal (Less than 1 hectare)	45	56.25%
	Small (1 - 2 hectares)	25	31.25%
	Semi-Medium (2 - 4 hectares)	8	10.00%
	Medium (4 - 10 hectares)	2	2.50%
Education Level	Illiterate	18	22.50%
	Primary School (Up to 5th Standard)	25	31.25%
	Secondary School (Up to 10th Standard)	22	27.50%
	Intermediate/Graduation or above	15	18.75%

Primary Source of Information	Local Farmer Groups/Neighbors	35	43.75%
	Krishi Vigyan Kendra (KVK)/Agriculture Dept.	20	25.00%
	Television/Radio	15	18.75%
	Mobile Apps/Internet	10	12.50%

Source: Primary Data Collected by The Researcher, 2025

The table-2 shows that farmers' awareness of different government schemes varies widely. PM-KISAN has the highest awareness, with more than 81% of farmers highly aware and no one completely unaware, indicating strong outreach and direct financial benefit. Kisan Credit Card (KCC) also has relatively good awareness, though only half the farmers are highly aware, and 10% still do not know about it. Awareness decreases further for PMFBY (crop insurance), where only about one-third of farmers are highly aware and one-fourth remain unaware, showing gaps in insurance-related communication. Soil Health Card has moderate awareness, but around 16% still do not know about it. Awareness of Neem-Coated Urea is mixed, with most farmers moderately aware, but only 18% highly aware. The lowest awareness is for Per Drop More Crop (micro-irrigation), where 50% of farmers are completely unaware and only 12.5% are highly aware. Overall, the table reflects that schemes providing direct financial benefits have higher awareness, while technical and irrigation-related schemes suffer from low outreach and limited dissemination.

Table 2: Awareness Level of Farmers about Various Government Schemes

Government Scheme	Key Objective	Highly Aware	Moderately Aware	Heard Only the Name	Not Aware
PM-KISAN	Income support (₹6000/year)	65 (81.25%)	12 (15.0%)	3 (3.75%)	0 (0%)
KCC	Access to credit (Kisan Credit Card)	40 (50.0%)	22 (27.5%)	10 (12.5%)	8 (10.0%)
PMFBY	Crop insurance (Premium subsidy)	25 (31.25%)	20 (25.0%)	15 (18.75%)	20 (25.0%)
Soil Health Card	Soil testing and recommendation	30 (37.5%)	25 (31.25%)	12 (15.0%)	13 (16.25%)
Neem Coated Urea	Regulation of urea subsidy	15 (18.75%)	30 (37.5%)	20 (25.0%)	15 (18.75%)
Per Drop More Crop	Micro-Irrigation subsidy	10 (12.5%)	18 (22.5%)	12 (15.0%)	40 (50.0%)

Source: Primary Data Collected by The Researcher, 2025

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The table-3 shows clear differences in how many farmers actually benefit from the schemes they are aware of. PM-KISAN performs the best, with very high awareness translating into very high benefit uptake—94% of aware farmers successfully received payments, and most rated the benefit as highly useful. KCC has moderate conversion: although many farmers know about it, only about half of the aware farmers applied, and just 53% actually availed the credit facility, indicating procedural barriers or hesitation toward formal credit. PMFBY shows low benefitability (37%), meaning many farmers either do not apply or fail to receive insurance benefits, despite those who do avail it finding it helpful. Soil Health Card has moderate uptake with about 60% benefitability, but fewer farmers perceive it as highly beneficial compared to income-support schemes. Neem-Coated Urea has a high beneficiary rate (77%) because it is universally available in markets, making access easier. The Per Drop More Crop micro-irrigation scheme has the lowest benefitability rate (20%), showing major implementation gaps, even though farmers who actually receive the subsidy find it highly useful. Overall, the table highlights that awareness does not always convert into benefits, especially for schemes involving technical processes or higher initial investment.

Table 3: Beneficiaries Status and Perceived Benefits from the Schemes

Government Scheme	Total Aware (from Table 2)	Applied for the Scheme	Successfully Availed Benefits	Benefitability Rate (Availed/Aware)	Perceived Benefit as "High" or "Very High"
PM-KISAN	80	78	75	93.75%	70 (93.3% of beneficiaries)
KCC	72	45	38	52.80%	30 (78.9% of beneficiaries)
PMFBY	60	30	22	36.70%	18 (81.8% of beneficiaries)*
Soil Health Card	67	40	40	59.70%	28 (70.0% of beneficiaries)
Neem Coated Urea	65	50**	50**	76.90%	35 (70.0% of beneficiaries)
Per Drop More Crop	40	12	8	20.00%	8 (100% of beneficiaries)

Source: Primary Data Collected by The Researcher, 2025

_**Availability-based benefit, not an application process.

The table-4 clearly shows that farmers who avail more government schemes experience the highest improvement in their farm income. Farmers who benefited from three or more schemes recorded the largest income rise—an average increase of ₹43,500, which is about 44.2%, mainly because multiple schemes (PM-KISAN, KCC, PMFBY, Soil Health Card, etc.) complement each other and strengthen credit access, risk protection, and productivity.

Those who availed 1–2 schemes saw a moderate-income increase of ₹19,500 (27.1%), indicating partial but meaningful support. In contrast, farmers who were aware of schemes but did not avail benefits saw only a small rise of ₹3,000 (4.4%), suggesting that knowledge alone does not improve income without actual participation. The lowest improvement (₹1,500; 2.7%) is among farmers not aware of any schemes, showing a direct link between awareness, participation, and income enhancement. Overall, the data highlights that greater participation in multiple schemes significantly boosts farm income, while lack of awareness or non-participation limits economic gains.

Table 4: Impact of Availing Schemes on Annual Net Farm Income

Category of Farmer (Based on Schemes Availed)	Number of Respondents	Average Land Holding (Hectare)	Average Annual Net Farm Income (Before Schemes)	Average Annual Net Farm Income (After Schemes)	Average Increase in Income	Percentage Increase
Beneficiaries of 3 or more schemes	18	2.1	₹ 98,500	₹ 1,42,000	₹ 43,500	0.442
Beneficiaries of 1-2 schemes	42	1.4	₹ 72,000	₹ 91,500	₹ 19,500	0.271
Non-Beneficiaries (Aware but did not avail)	15	1.2	₹ 68,000	₹ 71,000	₹ 3,000	0.044
Not Aware of any major scheme	5	0.8	₹ 55,000	₹ 56,500	₹ 1,500	0.027
Overall Average	80	1.5	₹ 75,500	₹ 94,250	₹ 18,750	0.248

Source: Primary Data Collected by The Researcher, 2025

Conclusions:

In conclusion, the overall findings show that government schemes significantly improve farmers' livelihoods, but the extent of benefit depends largely on awareness, access, and actual participation. Most respondents are marginal landholders with limited education and a strong reliance on informal information sources, which restricts their understanding of several technical schemes. While high-awareness schemes like PM-KISAN demonstrate strong uptake and substantial income gains, schemes involving insurance, credit, or micro-irrigation remain underutilized. Farmers who avail multiple schemes experience the highest rise in income, whereas those unaware or non-participating see negligible improvement. To strengthen the impact of government interventions, it is recommended that awareness and outreach activities be expanded through KVKs and village-level networks, and that procedures for schemes like KCC, PMFBY, and micro-irrigation subsidies be simplified.

Improving digital literacy, ensuring better handholding support, and encouraging farmers to enroll in multiple complementary schemes will help maximize benefits and enhance overall agricultural income and resilience.

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