

A STUDY ON FARMERS PERCEPTION TOWARDS THE BENEFITS OF AGRICULTURAL SCHEMES OF GOVT. OF TAMIL NADU

Submitted in partial fulfilment of the requirements for the award of

Master of Business Administration

By

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SCHOOL OF BUSINESS ADMINISTRATION

SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY

(DEEMED TO BE UNIVERSITY)

Accredited with Grade "A" by NAAC | 12B Status by UGC | Approved by AICTE

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CHENNAI-600119

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BONAFIDE CERTIFICATE

This is certified that this project report is the bonafide work of **VIJIYAN AJITH (39410235)** who have done the project work entitled "**A STUDY ON FARMERS PERCEPTION TOWARDS THE BENEFITS OF AGRICULTURAL SCHEMES OF GOVT. OF TAMIL NADU**" under my supervision from January 2021 to April 2021.

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DECLARATION

I VIJIYAN AJITH (39410235) hereby declare that the Project Report entitled “A STUDY ON FAMERS PERCEPTION TOWARDS THE BENEFITS OF AGRICULTURAL SCHEMES OF GOVT. OF TAMILNADU” done by me under the guidance of Dr.TR. KALAI LAKSHMI M.A., MBA, M.Phil., Ph.D., at SATHYABAMA INSTITUTE OF SCIENCE AND TECHNOLOGY, CHENNAI is submitted in partial fulfilment of the requirements of the award of Masters of Business Administration degree.

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(VIJIYAN AJITH)

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ABSTRACT

Agriculture is the back bone of Indian economy. To insulate farmers against risks in agriculture, government has launched several schemes. But their coverage seems to be limited among the farmers primarily due to lack of full information. This study is done using descriptive research design method and data are collected by primary and secondary sources. Among the different sampling method convenience sampling under non probability was adopted for the section of respondents. A well-structured questionnaire was used for this study. The types of questions used in the questionnaire were multiple-choice and Dichotomous questions.

The questionnaire method is used as the methodology to collect primary data for the study and sample size of 140 employees has been taken in this study. The results are analysed and interpreted through simple percentage analysis, pie chart, Chi-Square test and One way Anova. The data analysis and interpretation done is being presented through graphs.

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CHAPTER-1

INTRODUCTION

"Farmers are the linch-pin of the whole world;
As they feed even those not in the field" – Thirukural (1032)

1.1 INTRODUCTION

Agriculture, with its allied sectors, is the largest source of livelihood in Tamil Nadu. More than two third of rural households in the State still depend primarily on agriculture for their sustenance, with 93 percent of farmers being small and marginal.

The welfare and well-being of the State's population mainly depends either directly or indirectly on fortunes of agriculture. Moreover, the primary responsibility of the State Government is to ensure stability in agricultural 2 sector and sustainability in agricultural production of the State.

Agriculture is undergoing perceptible changes as it gets transformed from traditional to modern economy which is an important step towards economic development. The traditional uncompromising practices followed in the erstwhile years and the systematic method of cultivation impregnated with Good Agricultural Practices focussing on environment for production of food grains are gaining momentum in the modern agriculture. The State Government is promoting environment friendly sustainable agriculture and encouraging farmers to adopt such practices with an objective to meet the demands put forth by the growing population in the food segment as well as the raw materials for agro-based industries in an eco-friendly sustainable way.

Government of Tamil Nadu is taking all out efforts to increase productivity and farmers' income by adopting frontier agriculture technologies to a larger extent for various crops cultivated in Tamil Nadu by actively involving farmers and extension officers with due research backing.

The Government of Tamil Nadu is taking plethora of sound policies and revolutionary strategies to give impetus to agriculture by bringing in various agrarian reforms and crop specific, season specific, soil specific, climate specific, farm specific approaches in agriculture which is beleaguered by enigmatic weather, uncertainty in rainfall, slumping land area, plummeting water resources, deteriorating soil fertility, unrestrainable pests & diseases, 4 increased costs of critical inputs, difficulty in horizontal expanse of land resources, labour scarcity and vacillating market prices.

Government of Tamil Nadu has set a remarkable footprint in food grain production by achieving more than 100 Lakh Metric Tonnes since 2011-12. The technological breakthrough in increasing the productivity and the cultivable area with interventions such as integrated approach to enrich the Soil fertility; Mission on Sustainable Dryland Agriculture, System of Rice Intensification, Collective farming, Integrated Farming System, Farm mechanisation; adoption of water conservation measures with Micro Irrigation; post-harvest management of crop produces, Risk Insurance, Agro information technological interventions; Organic farming, Food Processing Policy and interlinking agricultural markets through eNAM etc., have removed the impasse in agriculture production and paved way for the State to surpass 100 Lakh Metric Tonnes of Food Grain production Six times in a row during 2011-2012, 2013-2014, 2014-2015, 2015-2016, 2017-18 5 and 2018-19 (4th advance estimate) except 2012-13 & 2016-17 being the years of severe drought. The State was conferred with “Krishi Karman award” four times (2011-12, 2013-14, 2014-15 & 2015-16) in a period of seven years by Government of India.

In order to achieve 115 lakh tonnes of food grain production during 2019-20, the state has conceived a slew of technology based smart schemes right from sowing to marketing the commodity. Tamil Nadu is a leading horticulture state, thanks to diversified agro-climatic conditions suitable for a wide range of horticulture crops.

1.2 Product profile:



Welfare of farmers has been the top priority of Government of India. For this it has implemented different schemes or yojana to revive agriculture sector and to improve the economic conditions of farmers.

These agricultural schemes are very beneficial for the farmers and they must know about it so as to take its benefit. So, through this article we will tell you about some of the most useful and popular government schemes for farmers in India.



Pradhan Mantri Krishi Sinchai Yojana was launched on 1 July 2015 with the motto 'Har Khet Ko Paani' to provide end-to-end solutions in irrigation supply chain, viz. water sources, distribution network & farm level applications. PMKSY focuses on creating sources for assured irrigation, also creating protective irrigation by harnessing rain water at micro level through 'Jal Sanchay' & 'Jal Sinchan'.



Agriculture is one of the prominent sectors of Indian economy providing livelihoods to more than half of India's population. While providing food security, this is the backbone of the country's rural economy. In the first quarter of FY 2020-21, when the Indian economy registered 23.9 percent negative growth, agriculture was the only sector which emerged as a silver lining for India's economic recovery with over 3.4 percent growth. It makes agriculture the most prominent sector in country. And therefore, it needs a lot of public sector support for a sustainable growth.



Agriculture contributes significantly to the welfare of smallholder farmers, but it has become highly susceptible to climate change, due to its reliance on the increasingly erratic rainfall patterns.

ARGICULTURE SCHEMES

- Agriculture Mechanization Programme
- Training Programme To Farmers in Handling and Maintenances of Agriculture Machinery.
- NABARD Assisted Rain Water Harvesting Programme.
- Replacement of Old Pumpsets With New Pumpsets.
- Land Development Scheme Area of Operation.
- National Agriculture Development Programme.
- Pradhan Mantri Krishi Sinchai Yojana (PMKSY)
- Paramparagat Krishi Vikas Yojana (PKVY)
- Pradhan Mantri Fasal Bima Yojana (PMFBY)
- Livestock Insurance Scheme.

1.3 STATEMENT OF PROBLEM

- Government schemes not yet to reach the small farmers.
- Lack of Agriculture Schemes.
- Unavailability of government seeds for farming.
- Lack of Financial support.

1.4 SCOPE OF THE STUDY

The topic selected “Farmers Perception towards the Benefits of Agricultural Schemes” and conducted the study at Rural areas is to evaluate whether the agricultural schemes are properly reach the farmers and to study the farmers opinion towards the agricultural schemes. And whether these schemes are help to reduce the scarcity of farming and help to create a better farming. Moreover, How the proper schemes help to increase the agriculture and also to attain the Indian economy.

1.5 NEED FOR THE STUDY

Welfare of farmers has been the top priority of Government of Tamilnadu. For this it has implemented different schemes or yojana to revive agriculture sector and to improve the economic conditions of farmers.

These agricultural schemes are very beneficial for the farmers and they must know about it so as to take its benefit. So, through this article we will tell you about some of the most useful and popular government schemes for farmers in Tamilnadu.

1.6 OBJECTIVES OF THE STUDY

1.6.1 PRIMARY OBJECTIVE

A study on farmers perception towards the benefits of agricultural schemes of govt of Tamil Nadu.

1.6.2 SECONDARY OBJECTIVE

- To study the farmers perception towards the insurance coverage
- To analyze the financial support availed by farmers in the event of failure of any of the notified crop
- To analyze the innovative and modern agricultural practices adopted by farmers
- To understand the support control gained by the farmer to irradiate diseases, vectors and pests in order to enhance agricultural production and productivity.
- To ensure flow of credit to the farmers.

CHAPTER-2

REVIEW OF LITERATURE

2.1 Review of Literature:

1. THAKUR (1973).

In his paper “small farmers and co-operatives overdues: Views,” examined the prevailing conditions of the small farmers and co-operatives credit and co-operative more than dues of Sangli district of Maharashtra state. The study revealed that, the amount of loan per acre advanced to the small farmers (Rs. 347) was the highest as compared to the medium (Rs. 177) and big (Rs. 236) farmers. The co-operative society has biased towards the small farmers in advancing loans. The position of the small farmers from the over dues point of view was also worse than the medium farmers were and not very much comfortable as compared to the big farmers. In excess of dues per acre in the case of small farmers (Rs. 114) were quite large as compared to the medium farmers (Rs. 60) and only little less as compared to the big farmers (Rs. 153). It was a common experience of those working with agricultural credit that the poor small farmer often behind somebody's back mortgages sells his holding. To the professional moneylenders to pay back the amount of previous loan. To take the fresh loan from the co-operative societies on the same piece of land. This ultimately turns such the smallholders into agricultural labourers to the benefit neither of the smallholder, nor the co-operative society.

2. SHARMA ET AL. (1983).

In a study on “credit studies of Agra district small farmers of different caste communities,” Analysed the credit studies of the small farmers of different caste communities. The small farmers take loan from both institutional and non-institutional agencies. Although institutional credits increasing up until now non-institutional credit still dominates. All the caste communities use this credit for farming besides the domestic needs, although the bulk of it have utilized for farming. The repayment of loan is more in institutional credit organization by the general caste and non-institutional by the lower caste communities.

3. *PETER HAZELL (1996).*

Sustainable development of rainfed agriculture in India. India's agricultural growth has been sufficient to move the country from severe food crises of the 1960s to aggregate food surpluses today. Most of the increase in agricultural output over the years has taken place under irrigated conditions. The opportunities for continued expansion of irrigated area are limited, however, so Indian planners increasingly are looking to rainfed, or unirrigated agriculture to help meet the rising demand for food projected over the next several decades.

4. *RENUKA MAHADEVAN (2004).*

Productivity growth in Indian agriculture: the role of globalization and economic reform. The Indian agricultural sector has been undergoing economic reforms since the early 1990s in the move to liberalize the economy to benefit from globalization. This paper traces this process, analyses its effects on agricultural productivity and growth and discusses the problems and prospects for globalization to draw policy implications for the future of Indian agriculture.

5. *ANINDYAS DAS (2009).*

Farmers' suicide in India: implications for public mental health. Farmers' suicide in India is a cause of concern and government figures, though conservative, predict an impending epidemic. Various measures to curb this calamity are being made in a piecemeal manner. Considering it as an issue of social and mental health concern, this article attempts to evaluate the situation based on the tenet that health and illness are the result of a complex interplay between biological, psychological, social, environmental, economic and political factors. Thus, in India the agrarian crisis, among other causes, has been largely debated as the major reason for the current state of farmers. It is important that (psychiatric) epidemiology and public mental health try to evolve mechanisms to understand and implement measures, and take this into consideration when attempting health promotion and prevention.

6. ARUN KUMAR DESHMUKH (2012).

Agriculture insurance in India. This paper discusses the evolution of agricultural insurance in India and its critical appraisal. The over dependence of Indian agriculture on uncertain rains during monsoon, creates vulnerability to risk and uncertainty. It describes various types of risks involved and agricultural insurance as one of the risk mitigation mechanisms in agriculture to prevent it from natural perils.

7. SEEMA JOSHI (2012).

Role of science and technology for agricultural revival in India. Several empirical studies have shown that the “servicization” of India ' s economy has taken place in terms of structural changes in GDP. But the structural changes in terms of employment have been slow, as agriculture is still the mainstay of more than 50 per cent of the total workforce. Though agriculture is still the predominant sector of the economy in terms of employment and livelihood, it is losing its dynamism. The country has been striving to achieve target of 4 per cent growth in agriculture since the 8th Five Year Plan so essential for achieving the objective of “inclusive growth”. However, the country is nowhere near the goal even in the penultimate year of 11th Five-year Plan. The purpose of this paper is to emphasize the need for application of science and technology in India ' s agriculture to ensure sustainable development of agriculture with food security and also for tapping the “demographic dividend”.

8. ADEL EL-BELTAGY, MAGDY MADKOUR (2012).

Impact of climate change on arid lands agriculture. The planet earth, on which we live in communities, is being increasingly 'ruptured' because of human activities; its carrying capacity is under great stress because of demographic pressures. The pressure is especially affecting the people living in the dry areas because of the marginal and fragile nature of the resources they have access to. It is anticipated that the impact of climate change will cut across all boundaries. Crops, cropping systems, rotations and biota will undergo transformation. To maintain the balance in the system, there is a need for new knowledge, alternative policies and institutional changes.

9. SIDDHANTH MURDESHWAR (2015).

Digital India in agriculture Siddhantmurdeswar nmims Mumbai. On 1 July, 2015, PM Modi launched his ambitious project- Digital India, a national e-governance plan, with a vision to transform India into a digitally empowered society and a knowledge economy. It seeks to create a participative, transparent and a responsive government while ensuring accessibility of citizens to government services electronically and bring in public accountability through electronic delivery of government services. This project primarily focuses on providing high speed internet, integrating services across jurisdictions to provide governance and services on demand for both online and mobile platform. India being an agrarian economy poses a pertinent question as to whether an initiative of this magnitude (Rs.2510 Cr) could be utilized to tap the full potential of the agricultural sector.

10. SURESH CHANDRA BABU, JIKUN HAUNG, P. VENKATESH, YUMEI ZHANG (2015).

A comparative analysis of agricultural research and extension reforms in China and India. There is growing interest from the global development community in the role of agricultural research and extension (AR & E) systems to achieve development targets. Despite this interest, many smallholders in developing countries continue to lack access to updated agricultural information and reliable services. In an effort to increase the effectiveness, impact, and reach of AR & E programs, many governments have attempted to reform their national systems.

11. KHEE GIAP TAN, KARTHIK RAO, RAMKISHEN RAJAN (2015).

How productive is the agricultural sector across Indian states. This paper aims to provide an up-to-date analysis of the productivity in the agricultural sector within the states and union territories of India. Despite agriculture's diminishing role as a share of overall gross domestic product (GDP) in India, it plays a crucial role by providing a large proportion of jobs to the workforce. Recognising agriculture's central role in the economy as well as the significant diversity between the states in terms of resources, this paper estimates the total factor productivity (TFP) for Indian crops at the state level from 2000 to 2010 using both the growth accounting and the Malmquist Index

Data Envelopment Analysis methodologies. The results highlight the possibility of increasing production with existing technologies by focusing on efficient resource deployment and enhanced management techniques.

12. GUNJAN TOMER, GAURAV SINGH CHAUHAN, PRABIN KUMAR PANIGRAHI (2016).

Feasibility of m-governance in agriculture: insights from a multimodal study in rural India. The paper explores the importance of mobile technology to enable diffusion of agriculture-related knowledge among farmers in India. The purpose of the paper is to evaluate the current socio-economic factors and challenges that impact the feasibility of m-governance project. The authors intend to explore different behavioural aspects of farmers, specifically their information seeking behaviour to understand their communication ecosystem.

13. DR. SAROJ KUMAR SINGH (2016).

Progress and performance of agriculture in India. The history of agriculture in India dates back to the Rig-Veda. Today, India ranks second worldwide in farm output. Agriculture and allied sectors like forestry and fisheries accounted for 13.7% of the GDP (gross domestic product) in 2013, about 50% of the workforce. The economic contribution of agriculture to India's GDP is steadily declining with the country's broad-based economic growth. Still, agriculture is demographically the broadest economic sector and plays a significant role in the overall socio-economic fabric of India. India exported \$39 billion worth of agricultural products in 2013, making it the seventh largest agricultural exporter worldwide and the sixth largest net exporter. Most of its agriculture exports serve developing and least developed nations.

14. RAGHUVANSHI, RUPAN & ANSARI, MOHAMMAD ASLAM & AMARDEEP, (2017).

A Study of Farmers' Awareness About Climate Change and Adaptation Practices in India. Agricultural Sciences. 3. 10.11648/j.ijaas.20170306.13. Agriculture is the backbone of Indian economy, and climate change significantly affects agriculture

productivity. The present study was conducted in one district of Uttarakhand state in the North Himalayan region of India bordering Nepal and China. The study sample comprised 110 farmers selected by using simple random sampling. Study findings indicate that all the farmers were found to be aware of the climate change, and majority of them reported "erratic rainfall, diminishing agricultural yield and increase in temperature" as the indicators of climate change. The increasing industrialisation, overpopulation and deforestation' were perceived by farmers to be the main causes of climate change. Further, most of the farmers reported crop failures, migration to other places and flooding' as three major consequences (impact) of climate change. The study findings will help in preparing a roadmap for policy formulation as well as undertaking mitigation measures besides helping the agriculture extension agencies to design and plan locale specific adaptation strategies and agriculture development programmes.

15. AHMAD, TAUFIQ & HANEEF, RIFAT. (2019).

Government agricultural schemes in India a review. A farm relief or booster package for the farmers was expected in the Interim Budget 2019, given the focus of the Government on addressing the agrarian crisis. Living up to these expectations and walking a tightrope between financial prudence and populism, the Government announced an income support scheme for poor farmers. A gigantic outlay of ₹75,000 crore for FY 2019 and ₹20,000 crore for FY 2018 (starting December 2018) was announced under Kisan Samman Nidhi scheme, which will be funded entirely by the Central Government. Under this scheme, farmers holding less than 2 acres of land will receive ₹6,000 annually, in 3 installments. This amount will be credited directly to farmers' account.

16. M. MANIDA (2019).

Impact of FDI in agriculture sector in India. Foreign Direct Investment has a vital errand to do in the rustic part for the Indian financial system. FDI is empowered in the cultivating section to improve the idea of yields. In the Indian Economy the FDI inflows to the cultivating portion since 2010-2018 there is an important perfection in the Agriculture section. Agriculture is said to be the establishment of the nation and it

encompasses of 65% of the Indian people. Along these lines, the methodologies are limited in gathering to the agriculture influences a people. In order to forgo the poverty, government has upheld the FDI in Agricultural part and it is most acclaimed way to deal with discard the dejection and longing for. There is an emergency in agrarian part because of the colossal advances and advances which are paid by the banks to the ranchers. The ongoing patterns in the horticultural part have delineated a deceleration in the agrarian development. FDI in Agricultural Sector is one of the copious walks in improving bothers of Indian Farmers.

17. VENKATESH DUTTA, MANOJ VIMAL, SONVIR SINGH, RANA PRATAP SINGH (2019).

Agricultural practices in a drought-prone region of India; The purpose of this paper is to assess the agricultural practices in a drought-prone region of India in an effort to find out how science, technology and innovation (STI) measures can address the existing problems and help achieve sustainable solutions. This study has been planned with two specific objectives: to study the agricultural practices of small and marginal-holding farmers in a drought-prone region and to examine the opportunities for suitable interventions to mitigate the impacts of droughts. The study is based on primary survey conducted in Banda district of Bundelkhand region, Uttar Pradesh, India.

18. DR. KRUNAL L GAIKWAD (2020).

A study of youth perception towards Agriculture in Aurangabad city post-COVID-19. On 24th Mar 2020, the government of India ordered as nationwide lockdown for 21 days, limiting movement of the entire Indian population as a preventive measure against the COVID-19 pandemic in India. The lockdown was placed when the number of confirmed positive COVID-19 cases in India was increased to 500 and more. Amid pandemic, many employees lost their employment the situation of the survival became worst. Therefore, all the migrant who went for employment in the other states and cities were started migrating back to their native place. The big question stood was 'Survival' therefore, many employees from various prestigious industry started working

on the farm. Because of the work with the farm, many jobless people got employment back. Moreover, they started changing their perception of agriculture.

19. KULDEEP SINGH (2020).

Developing an agricultural entrepreneur inclination model for sustainable agriculture by integrating expert mining and ISM–MICMAC

Agribusiness is undergoing a global transition from ordinary cultivation to an agro-industrial sector. Agripreneurship is a new way of transforming agriculture into an enterprise in current business practices. This paper is written in the context of India, where many efforts have been made to encourage sustainable economic growth and development over the past decades. However, no significant progress has been seen in the Agri-industry. The Indian agricultural sector is also afflicted with several other challenges related to the globalized economy, natural resource degradation, widespread rural poverty, and increasing competitiveness.

20. PANKAJ SINGH, GAURAV AGARWAL (2020).

Development, present status and performance analysis of agriculture insurance schemes in India

Agriculture insurance is the panacea for the farming community. Many policy interventions were implemented for stimulating agriculture insurance access to farmers in India. However, access to agriculture insurance constantly remained one of the major challenges to Indian policy planners. The goal of the present paper is to explore current policy interventions in the area of agriculture insurance in India.

21. SUNIL TANKHA, DENISE FERNANDES, N.C. NARAYANAN (2020).

Overcoming barriers to climate smart agriculture in India. This paper aims to report on a case in which encouraging climate-smart agriculture in the form of better irrigation techniques in India can contribute to both climate change mitigation and adaptation goals by improving resource-use efficiency. It provides grounded institutional analysis on how these transformations can occur.

22. VN. ROHINI (2020).

Feminization of agriculture in India. Participation of women in the agriculture has increased between 2000-01 and 2015-16 in terms of operational holdings of agricultural lands. This project analyses the factors responsible for this increase in the increased female participation using statistical tools and analytical methods. The data has been collected from the Agriculture Census of India (2001-02, 2005-06, 2011-12, and 2015-16), Agriculture Ministry and primary survey conducted in villages of Rewa (MP). The results show that irrespective of the socioeconomic status average area of operational holdings in hectare by women farmers has shown an increasing trend since 2001.

23. DR. R JOSHI (2020).

Challenges of agriculture credit in India. Agricultural credit is considered as one of the most basic inputs for conducting all agricultural development programmes. In India, there is an immense need for proper agricultural credit as Indian farmers are very poor. From the very beginning, the prime source of agricultural credit in India was moneylenders. After independence, the Government adopted the institutional credit approach through various agencies like co-operatives, commercial banks, regional rural banks etc. to provide adequate credit to farmers, at a cheaper rate of interest.

24. DRVVLN SASTRY (2020).

Impact of W.T.O agreement on agriculture in India. Agriculture remains one of the most contentious issues in the ongoing negotiations of the World Trade Organization, with serious implications for food security and the livelihood of farmers in the developing world. This dissertation examines the various research papers related to this study to understand the topic in depth. Then focused on GATT which is a multi-lateral agreement regulating international trade and how WTO was formed as a successor of GATT. The functions and working of WTO have also been studied. As Agreement on Agriculture (AOA) was a very crucial factor for developing countries, pursued the general agricultural scenario in developing countries especially India.

Then how India is facing issues related to AOA and what proposals India has been offering with respect to those issues were studied.

25.ANGELINE MUJEYI, MAXWELL MUDHARA AND MUNYARADZI MUTENJE (2021).

The impact of climate smart agriculture on household welfare in smallholder integrated crop–livestock farming systems: evidence from Zimbabwe.

Agriculture contributes significantly to the welfare of smallholder farmers, but it has become highly susceptible to climate change, due to its reliance on the increasingly erratic rainfall patterns. Climate Smart Agriculture (CSA) offers important opportunities for enhancing food security and incomes through increased agriculture productivity.

CHAPTER-3

RESEARCH METHODOLOGY

According to Clifford woody, Research comprises defining and redefining problems, formulating hypothesis or suggested solutions; collecting, organizing and evaluating data; making deductions and reaching conclusions to determine whether they fit the formulating hypothesis.

3.1 TYPE OF RESEARCH

3.1.1 DESCRIPTIVE RESEARCH

The research design used for the study was descriptive research design. Descriptive research includes survey and fact findings enquiries of different kinds. The major purpose of descriptive research is description of the state of affairs as it exists at present. The main characteristics of this method is that the researcher has no control over the variables; he can only report what has happened are what is happening. The methods of research utilized in descriptive research are survey methods of all kinds including comparative methods.

3.2 RESEARCH DESIGN

A structured questionnaire was framed to obtain date from respondents. The questionnaire was sample with multiple choice questions. The questionnaire was arranged in such a way that relevant and valuable information could be obtained from the relevant and valuable information could be obtained from the respondents.

3.3 SAMPLING TECHNIQUE

Among the different sampling method convenience sampling under non probability was adopted for the section of respondents.

3.4 SOURCE OF DATA

The collection of data is considered to be one of the important aspects in the research methodology. There are two types of data that exists one is primary data and the other is secondary data.

3.4.1 Primary Data

The primary data has been collected from the farmers of their village. It is well structured questionnaire has been used for the collection of primary data from the respondents. For the purpose of knowing about usage of the agricultural schemes.

3.4.2 Secondary Data

It has been collected from the various magazines, journals and various websites.

3.5 STRUCTURE OF QUESTIONNAIRE

A well-structured questionnaire was used for this study. The types of questions used in the questionnaire were multiple-choice and Dichotomous questions.

Multiple-choice questions are questions, which contains a list of answer and permit the subject to select the best answer.

Dichotomous questions are questions that only have two possible answers that is 'yes' or 'no'.

3.6 SAMPLE SIZE

Sample size is 140 respondents

3.7 ANALYTICAL TOOLS

After the data has been collected, analysis is made from questionnaire and tabulation method is followed. Tabulation is a technique procedure where in data is classified and put in the form of tables. The tables thus obtained were analysed with statistical tools like percentages and pie diagram so that interpretation would be precise and easy.

Simple percentage analysis, One Way Anova test and Chi-square test.

CHAPTER-4

DATA ANALYSIS AND INTERPRETATION

4.1: PERCENTAGE ANALYSIS

Percentage analysis refers to a special kind of ration. Percentage is used making comparisons between two or more series of data. Percentage is used to describe relationships.

Table 4.1.1: Age of the Farmers

S.no	Particular	No. of respondent	Percentage
1	20-30 years	18	13%
2	30-40 years	31	22%
3	40-50 years	68	49%
4	Above 50 years	23	16%
	TOTAL	140	100%

Source: Primary Data

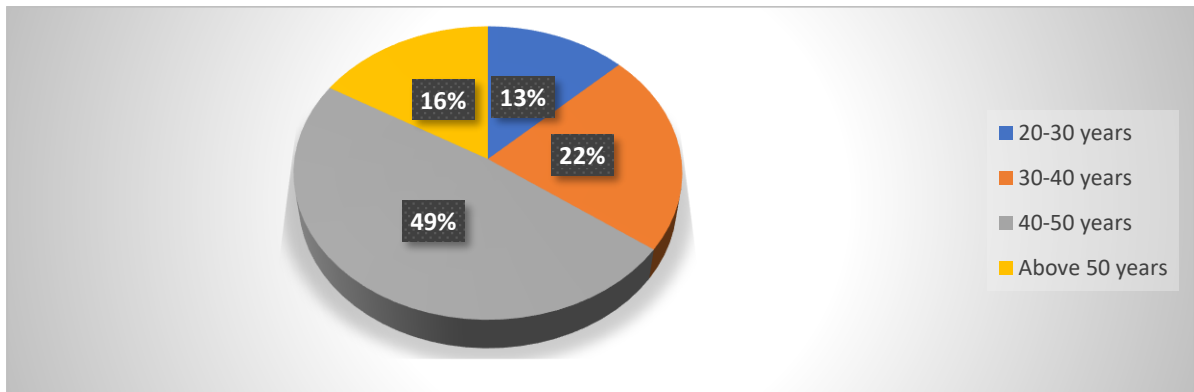


Chart 4.1.1: Age of the Farmers

Interpretation:

From the above table is interpreted 13% is 20-30 years, 22% is 30-40 years, 49% is 40-50 years and 16% is above 50 years are the age group of farmers.

Inference:

Majority (49%) of farmers are the age group of 40-50 years.

Table 4.1.2: Gender of the Farmers

S.no	Particular	No. of respondents	Percentage
1	Male	96	69%
2	Female	44	31%
	TOTAL	140	100%

Source: Primary Data

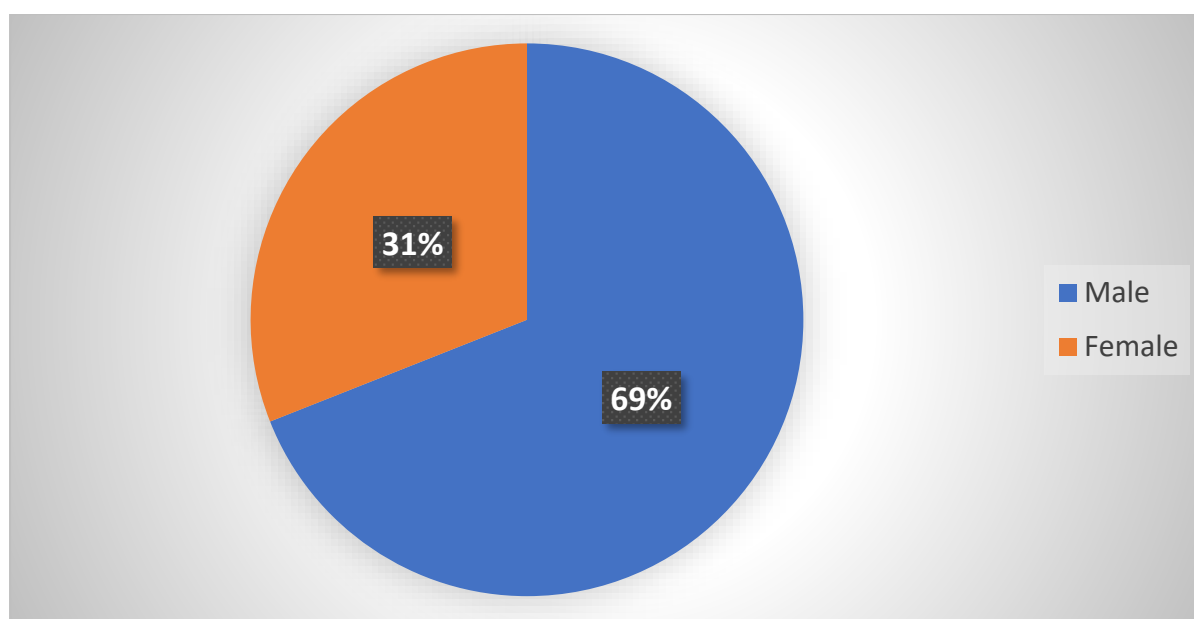


Chart 4.1.2: Gender of the Farmers

Interpretation:

From the above table is interpreted 69% of farmers are male and 31% is female.

Inference:

Majority (69%) of farmers are male.

Table 4.1.3: Annual Income of Farmers

S.no	Particular	No. of respondents	Percentage
1	Below 1 lakh	26	18%
2	1 lakh-3 lakhs	49	35%
3	3 lakhs-5 lakhs	29	21%
4	Above 5 lakhs	36	26%
	TOTAL	140	100%

Source: Primary Data

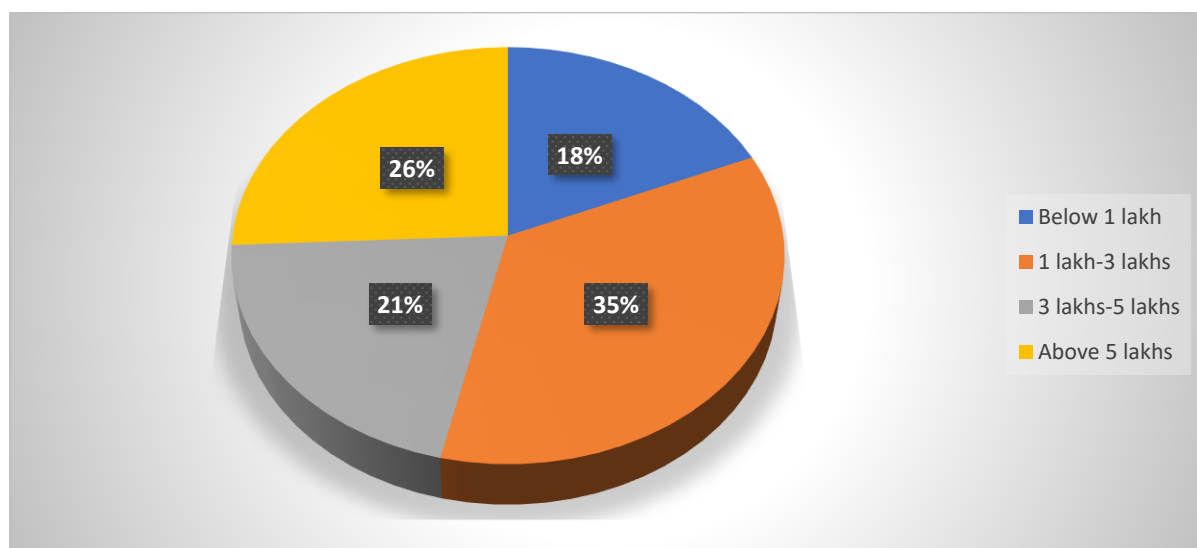


Chart 4.1.3: Annual Income of Farmers

Interpretation:

From the above table is interpreted 18% is below 1 lakh, 35% is 1-3 lakhs, 21% is 3-5 lakhs, 26% is above 5 lakhs are the farmers annual income.

Inference:

Majority (35%) is 1-3 lakhs are the farmers annual income.

Table 4.1.4: Own Land of Farmers

S.no	Particulars	No. of respondents	Percentage
1	Below 1 acre	28	20%
2	1-3 acres	42	30%
3	3-5 acres	24	17%
4	5-8 acres	18	13%
5	Above 8 acres	15	11%
6	None	13	9%
	TOTAL	140	100%

Source: Primary Data

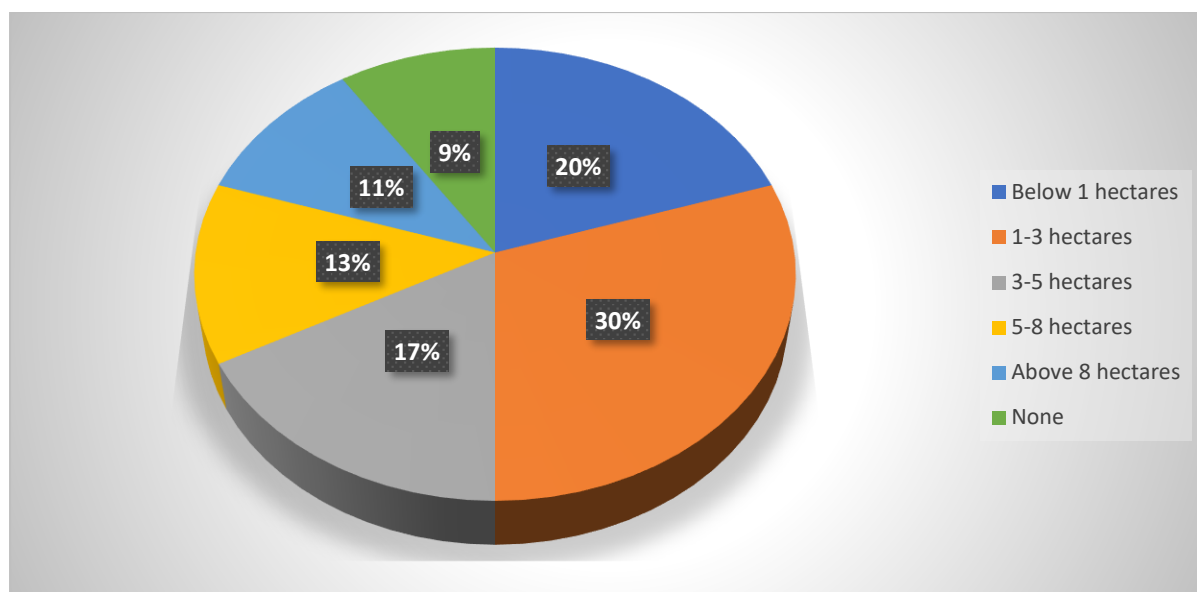


Chart 4.1.4: Own Land of Farmers

Interpretation:

From the above table is interpreted 20% is below 1 acre, 30% is 1-3 acre, 17% is 3-5 acres, 13% is 5-8 acres, 11% is above 8 acres and 9% is none.

Inference:

Majority (30%) of farmers have 1-3 acres of own land.

Table 4.1.5: Lease Land of Farmers

S.no	Particulars	No. of respondents	Percentage
1	Below 1 acre	41	29%
2	1-3 acres	25	19%
3	3-5 acres	32	23%
4	5-8 acres	16	11%
5	Above 8 acres	19	13%
6	None	7	5%
	TOTAL	140	100%

Source: Primary Data

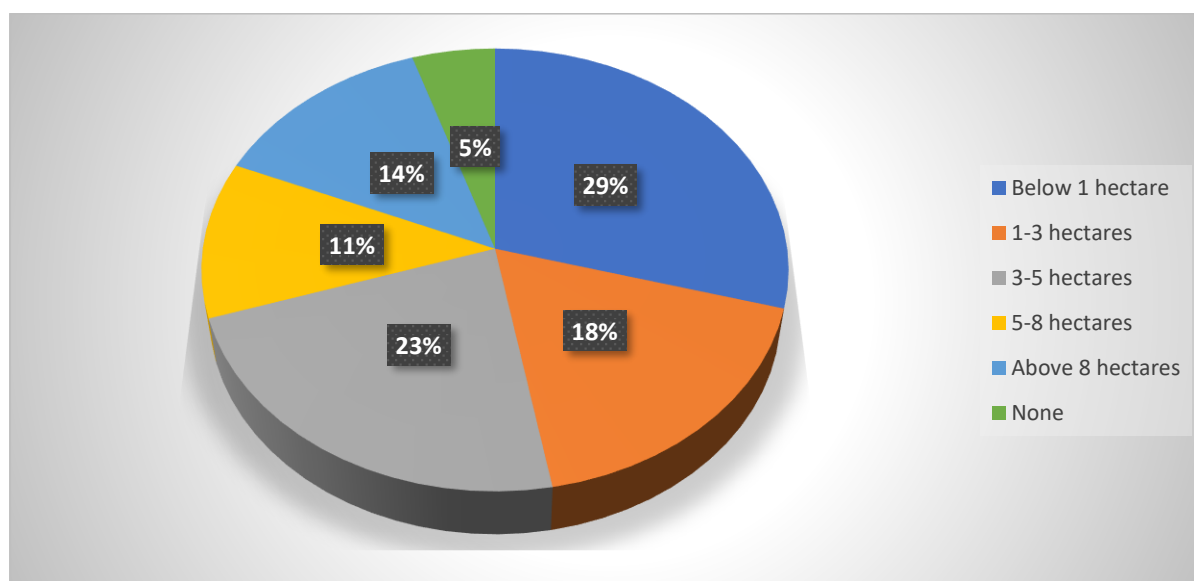


Chart 4.1.5: Lease Land of Farmers

Interpretation:

From the above table is interpreted 29% is below 1 acre, 19% is 1-3 acres, 23% is 3-5 acres, 11% is 5-8 acres, 13% is above 8 acres and 5% is none.

Inference:

Majority (29%) of farmers have below 1 hectare of lease land.

Table 4.1.6: Crops You Farm Usually in Your Land

S.no	Particular	No. of respondents	Percentage
1	Groundnuts	17	12%
2	Paddy	29	21%
3	Sugar cane	11	8%
4	Lady's finger	19	13%
5	Brinjal	21	15%
6	Chilly	22	16%
7	Beans	8	6%
8	Ragi	13	9%
	TOTAL	140	100%

Source: Primary Data

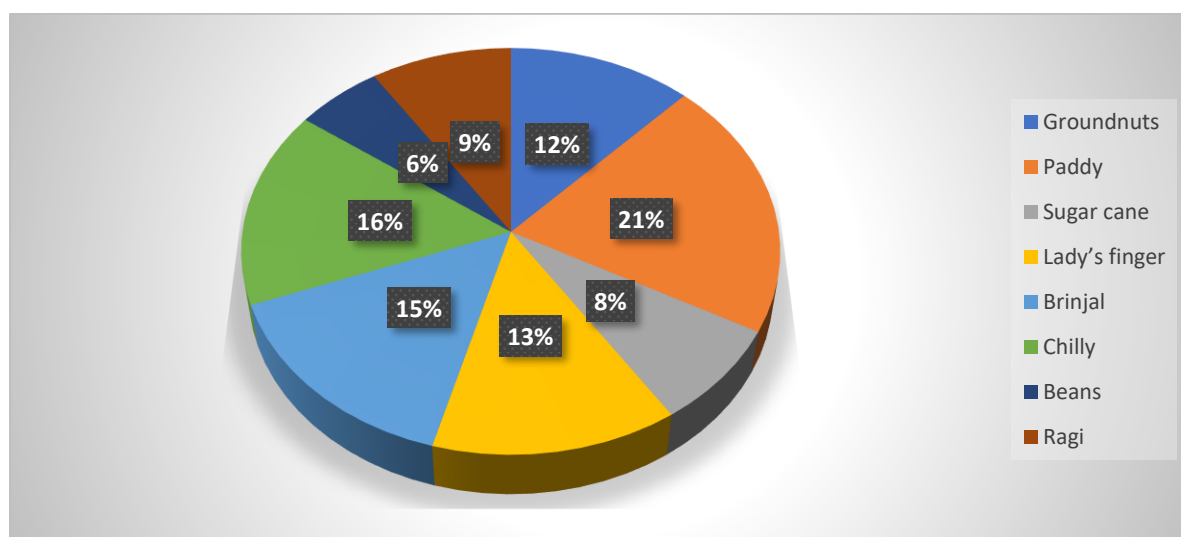


Chart 4.1.6: Crops You Farm Usually in Your Land

Interpretation:

From the above table is interpreted 12% is groundnuts, 21% paddy, 8% sugar cane, 13% lady's finger, 15% brinjal, 16% chilly, 6% beans, and 9% ragi are the major crops usually farming in their land.

Inference:

Majority (21%) paddy are major crop usually farming in their land.

Table 4.1.7: Duration of the Crops to Farming

S.no	Particulars	No. of respondents	Percentage
1	0-3 months	19	14%
2	3-4 months	30	21%
3	4-5 months	61	44%
4	5-6 months	22	16%
5	1 year	8	5%
	TOTAL	140	100%

Source: Primary Data

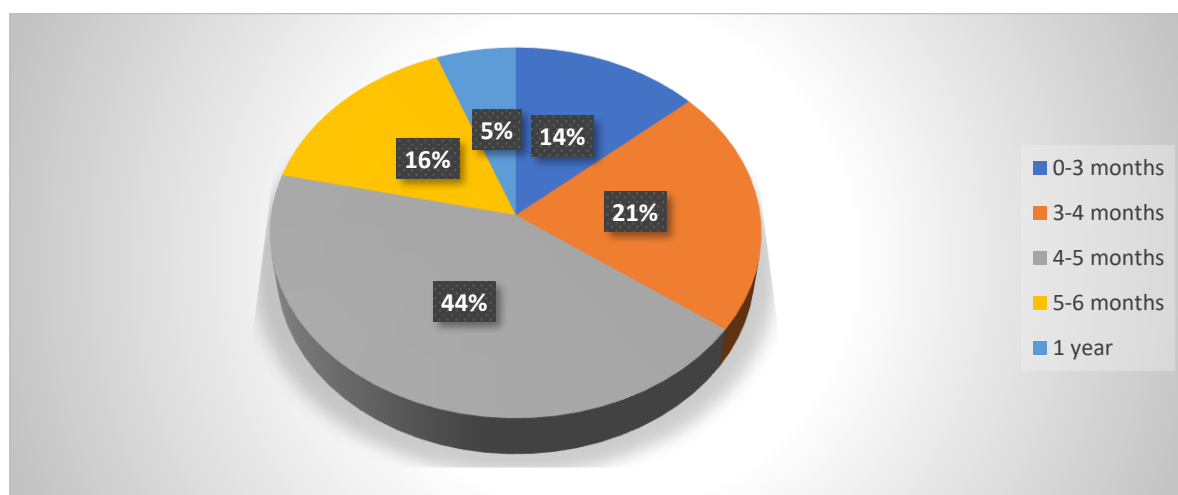


Chart 4.1.7: Duration of the Crops to Farming

Interpretation:

From the above table is interpreted 14% is 0-3 months, 21% is 3-4 month, 44% is 4-5 months, 16% is 5-6 months, and 5% is 1 year are the duration of crops to farm.

Inference:

Majority (44%) is 3-5 months are the duration of crops to farm.

Table 4.1.8: Seeds Received by the Farmer from the Govt

S.no	Particular	No. of respondent	Percentage
1	Yes	108	77%
2	No	32	23%
	TOTAL	140	100%

Source: Primary Data

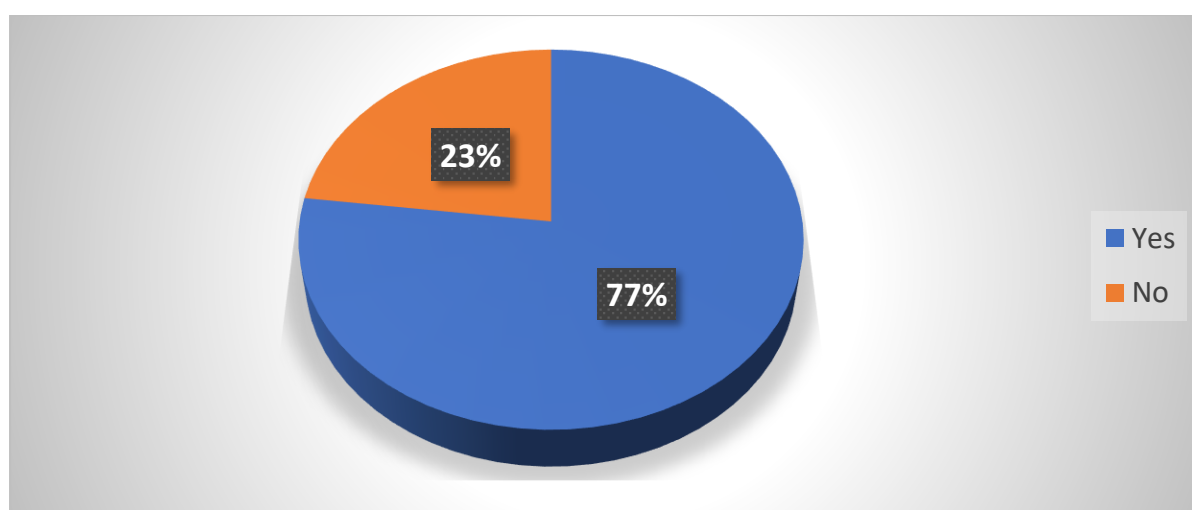


Chart 4.1.8: Seeds Received by the Farmer from the Govt

Interpretation:

From the above table is interpreted 77% farmers received seeds from the govt. and 23% farmers do not receive seeds from the govt.

Inference:

Majority of (77%) farmers are received seeds from the govt.

Table 4.1.9: Source of Water for Agriculture

S.no	Particular	No. of respondent	Percentage
1	Rivers	62	44%
2	Rain Water	27	19%
3	Ground Water	25	18%
4	Pumpsets	21	15%
5	Tanks	5	4%
	TOTAL	140	100%

Source: Primary Data

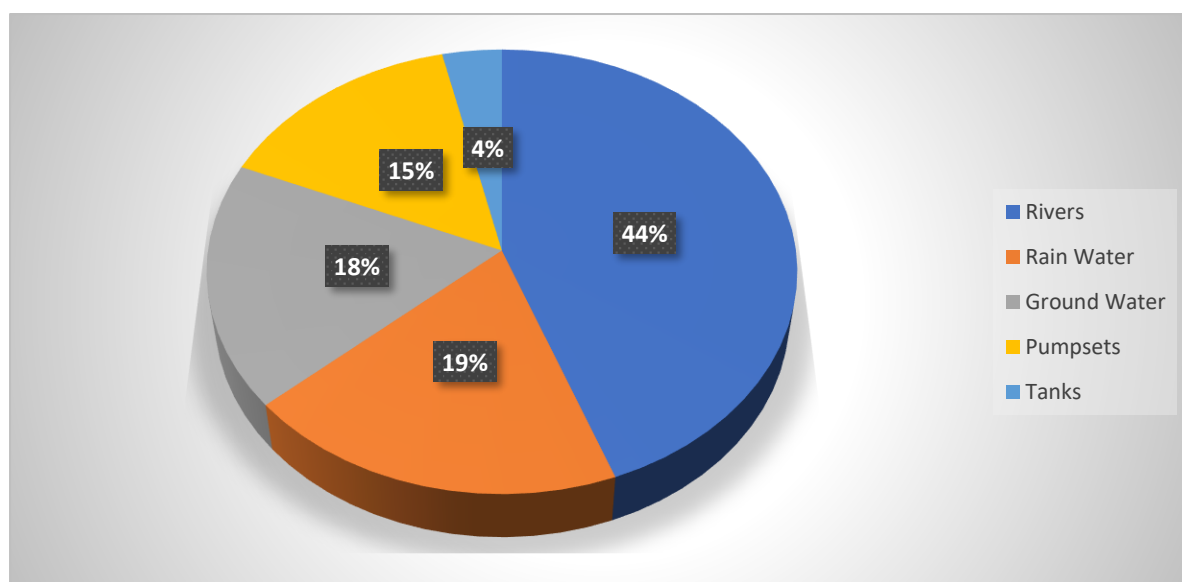


Chart 4.1.9: Source of Water for Agriculture

Interpretation:

From the above table is interpreted 44% of rivers, 19% rain water, 18% ground water 15% pumpsets and 4% of tanks are the major source of water to do farming.

Inference:

Majority (44%) rivers are major sources of water to do farming.

Table 4.1.10: Source of Finance for Agriculture

S.no	Particular	No. of respondent	Percentage
1	Co-Operative Banks	43	31%
2	Family Members	26	19%
3	Financial Institutions	12	8%
4	Credit by local money lender	59	42%
	TOTAL	140	100%

Source: Primary Data

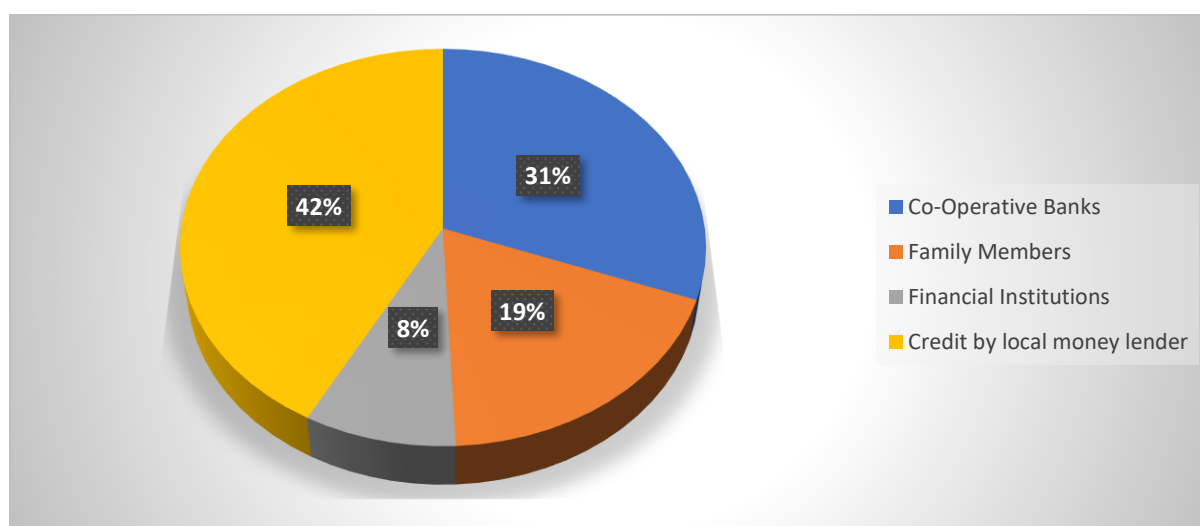


Chart 4.1.10: Source of Finance for Agriculture

Interpretation:

From the above table is interpreted 31% of the co-operative banks, 19% family members, 8% financial institution and 42% local money lenders are major sources of support of finance to do farming.

Inference:

Majority (42%) local money lenders are major sources of support of finance to do farming.

Table 4.1.11: Sources of Marketing the Crops

S.no	Particular	No. of respondents	Percentage
1	Direct	33	23%
2	Govt. corporations	22	16%
3	Agencies	60	43%
4	Others	25	18%
	TOTAL	140	100%

Source: Primary Data

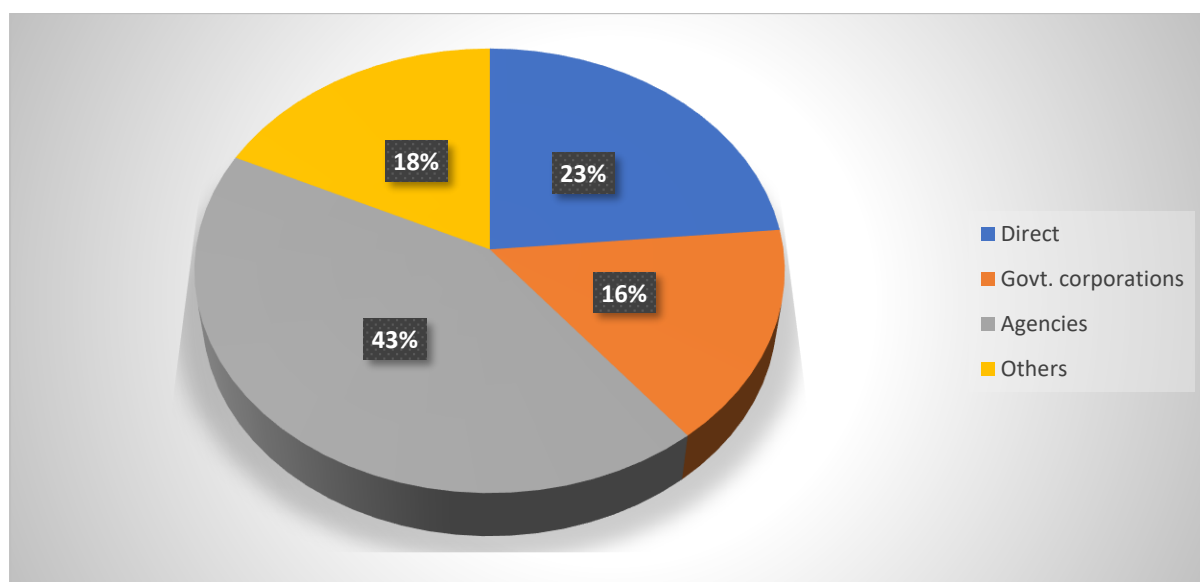


Chart 4.1.11: Sources of Marketing the Crops

Interpretation:

From the above table is interpreted 23% are direct, 16% govt. corporations, 43% Agencies, 18% others are the major sources of marketing the crops.

Inference:

Majority of (43%) agencies are the major sources of marketing the crops.

Table 4.1.12: Awareness of the Agriculture Schemes

S.no	Particular	No. of respondents	Percentage
1	Yes	87	62%
2	No	53	38%
	TOTAL	140	100%

Source: Primary Data

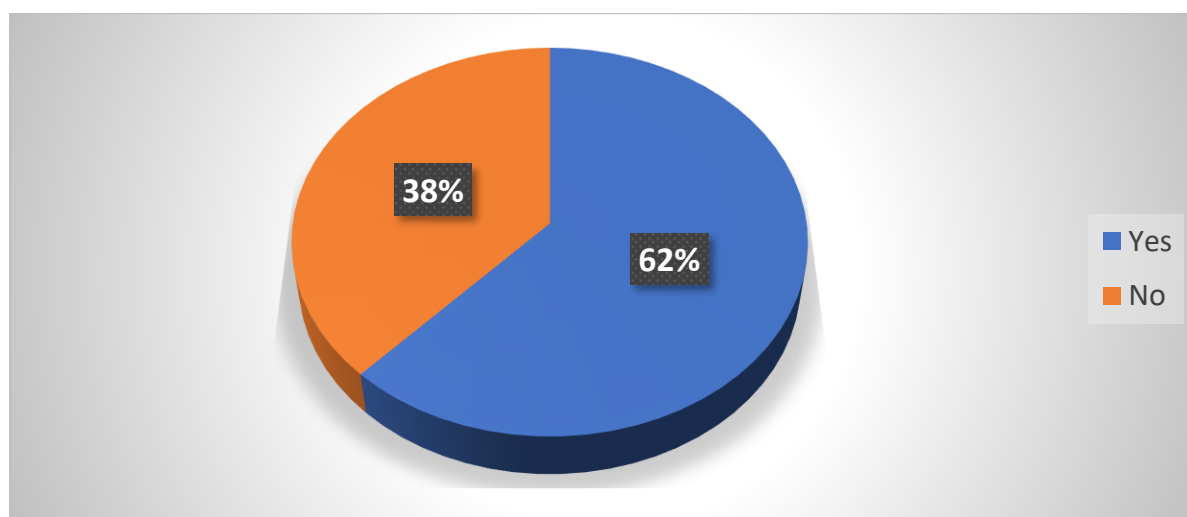


Chart 4.1.12: Awareness of the Agriculture Schemes

Interpretation:

From the above table is interpreted 62% are aware of the agricultural schemes and 38% are do not aware the agricultural schemes.

Inference:

Majority of (62%) aware the agricultural schemes.

Table 4.1.13: Availability of Agriculture Schemes

S.no	Particular	No. of respondents	Percentage
1	Yes	78	56%
2	No	62	44%
	TOTAL	140	100%

Source: Primary Data

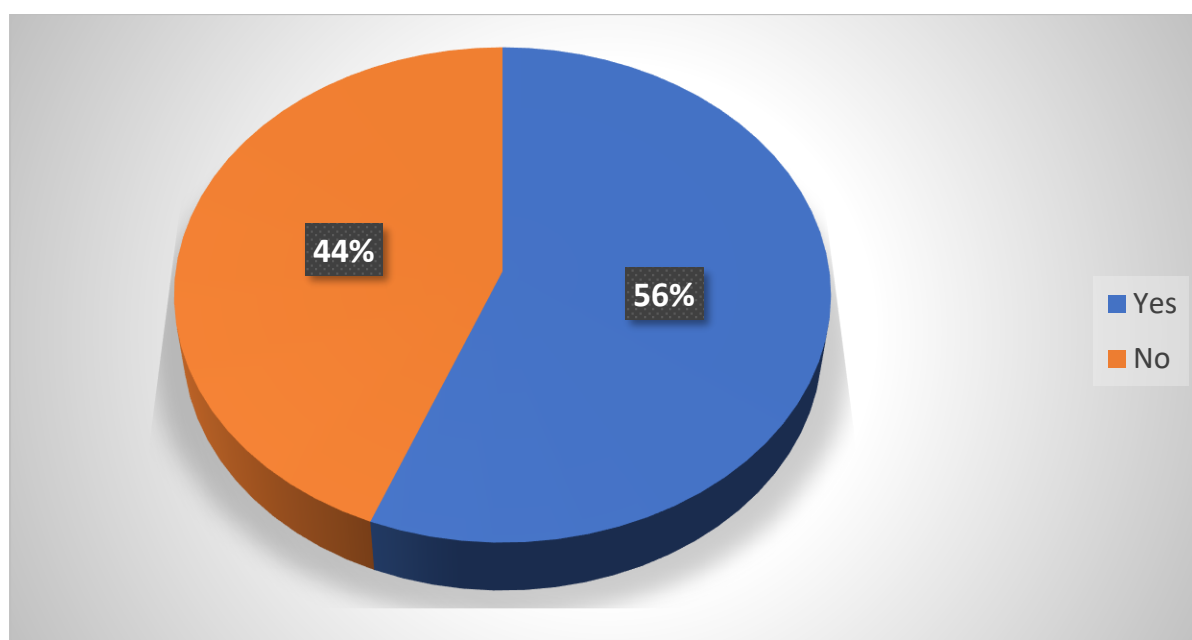


Chart 4.1.13: Availability of Agriculture Schemes

Interpretation:

From the above table is interpreted 56% of the farmers avail the agricultural schemes and 44% of the farmers are do not avail the agricultural schemes.

Inference:

Majority of (56%) of the farmers are availing the agriculture schemes.

Table 4.1.14: Satisfaction Towards the Agricultural Schemes

S.no	Particular	No. of respondents	Percentage
1	Highly satisfied	31	22%
2	Satisfied	49	35%
3	Neutral	26	19%
4	Dissatisfied	20	14%
5	Highly Dissatisfied	14	10%
	TOTAL	140	100%

Source: Primary Data

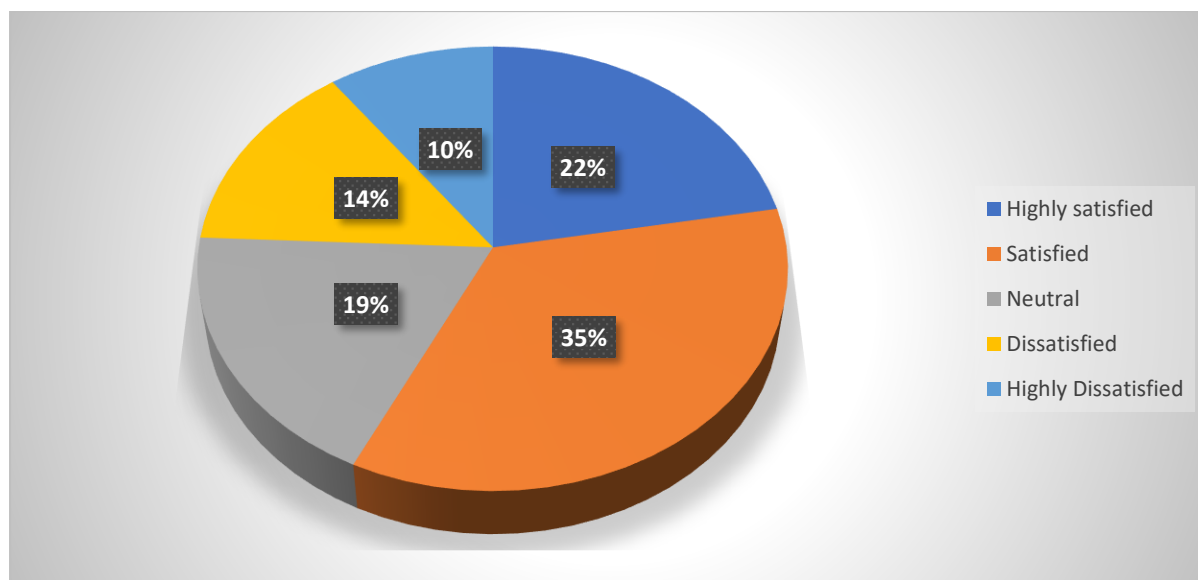


Chart 4.1.14: Satisfaction Towards the Agricultural Schemes

Interpretation:

From the above table is interpreted 22% highly satisfied, 35% satisfied, 19% neutral, 14% dissatisfied, 10% highly dissatisfied with the agricultural schemes.

Inference:

Majority of (35%) of farmers are satisfied with agricultural schemes.

Table 4.1.15: To Know the New Agriculture Schemes

S.no	Particular	No. of respondents	Percentage
1	Agricultural Department	21	15%
2	Family members	25	18%
3	Neighbors	52	37%
4	Advertising media	14	10%
5	Computer center	28	20%
	TOTAL	140	100%

Source: Primary Data

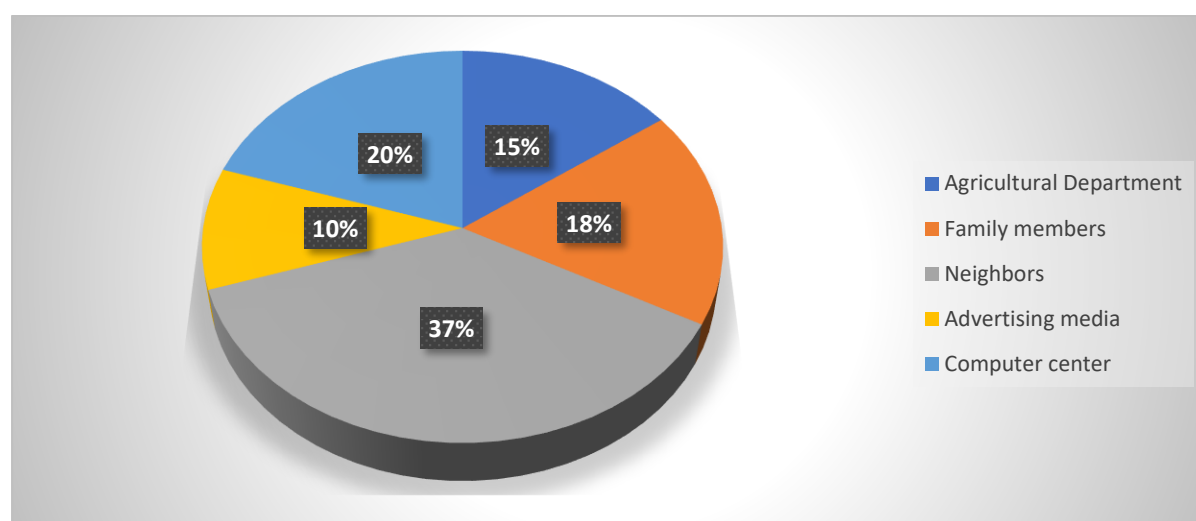


Chart 4.1.15: To Know the New Agriculture Schemes

Interpretation:

From the above table is interpreted 15% is agricultural department, 18% family members, 37% neighbors, 10% advertising media, and 20% computer center are the source to know the agricultural schemes.

Inference:

Majority (37%) of farmers to know the agricultural schemes through neighbors.

Table 4.1.16: Factors Affecting the Yield

S.no	Particular	No. of respondents	Percentage
1	Natural calamities	32	23%
2	Lack of finance	11	8%
3	Diseases	23	17%
4	Water	17	12%
5	Seeds	20	14%
6	Agricultural Equipment	16	11%
7	Lack of pesticides	21	15%
	TOTAL	140	100%

Source: Primary Data

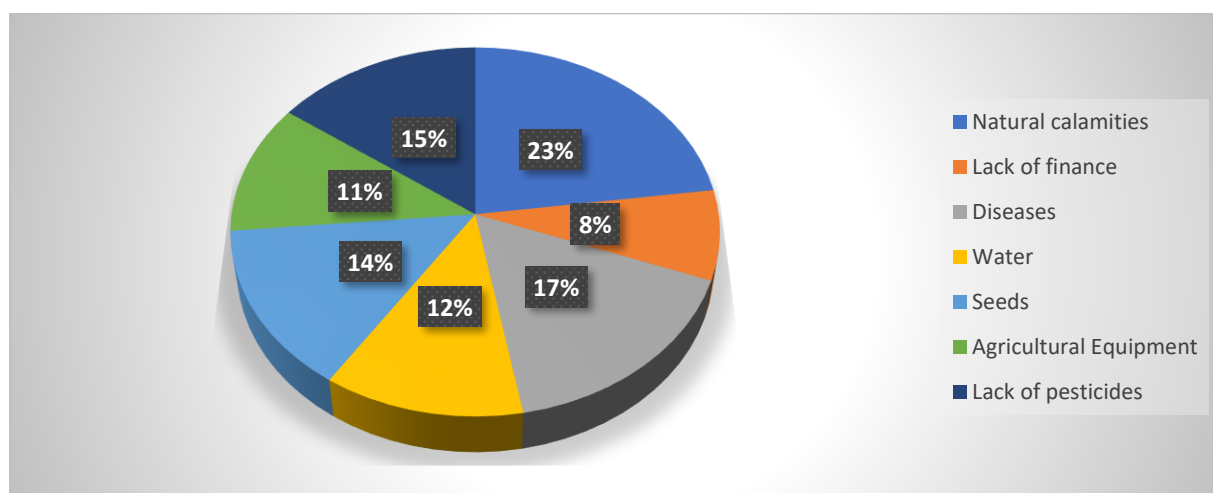


Chart 4.1.16: Factors Affecting the Yield

Interpretation:

From the above table is interpreted 23% is natural calamities, 8% lack of finance, 17% diseases, 12% water, 14% seeds, 11% agricultural equipment, and 15% lack of pesticides are the major factors that affecting the yield.

Inference:

Majority (23%) natural calamities are the major factors that affecting the yield.

Table 4.1.17: Applying for Crop Insurance Schemes

S.no	Particular	No. of respondents	Percentage
1	Agricultural Department	27	19%
2	Family members	19	14%
3	Neighbors	17	12%
4	Co-operative Banks	32	23%
5	Computer center	37	26%
6	Agent	8	6%
	TOTAL	140	100%

Source: Primary Data

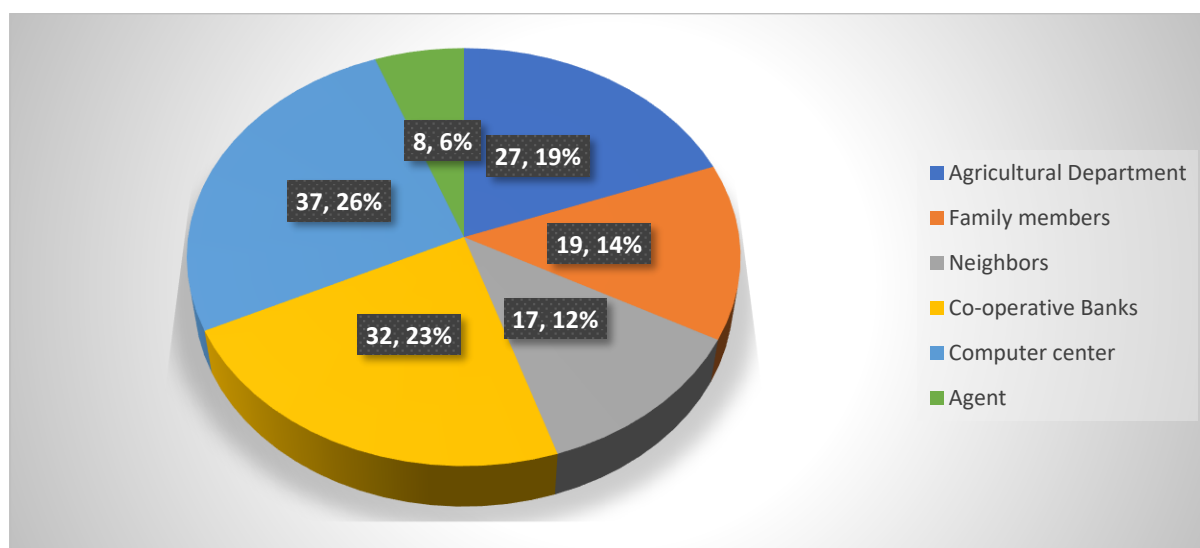


Chart 4.1.17: Applying for Crop Insurance Schemes

Interpretation:

From the above table is interpreted 19% agricultural department, 14% family members, 12% neighbors, 23% co-operative banks, 26% computer center, 6% agent are the source for applying the crop insurance schemes.

Inference:

Majority (26%) computer center are the major source to apply the crop insurance schemes.

Table 4.1.18: Satisfaction of Schemes to Support the Farmers

S.no	Particular	No. of respondents	Percentage
1	Highly satisfied	26	19%
2	Satisfied	42	30%
3	Neutral	31	22%
4	Dissatisfied	22	16%
5	Highly Dissatisfied	19	13%
	TOTAL	140	100%

Source: Primary Data

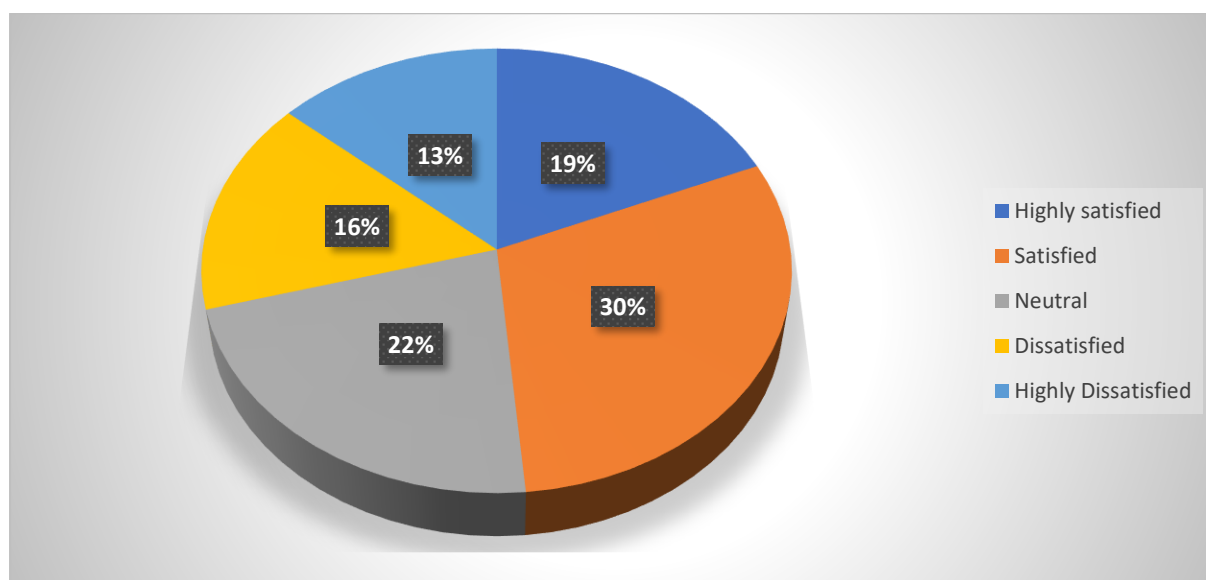


Chart 4.1.18: Satisfaction of Schemes to Support the Farmers

Interpretation:

From the above table is interpreted 19% highly satisfied, 30% satisfied, 22% is neutral, 16% dissatisfied, 13% highly dissatisfied with the supporting of agricultural schemes.

Inference:

Majority (30%) satisfied with the supporting of agricultural schemes.

Table 4.1.19: Introducing online application to support agriculture

S.no	Particular	No. of respondents	Percentage
1	Strongly Agree	19	13%
2	Agree	73	52%
3	Neutral	22	16%
4	Disagree	15	11%
5	Strongly Disagree	11	8%
	TOTAL	140	100%

Source: Primary Data

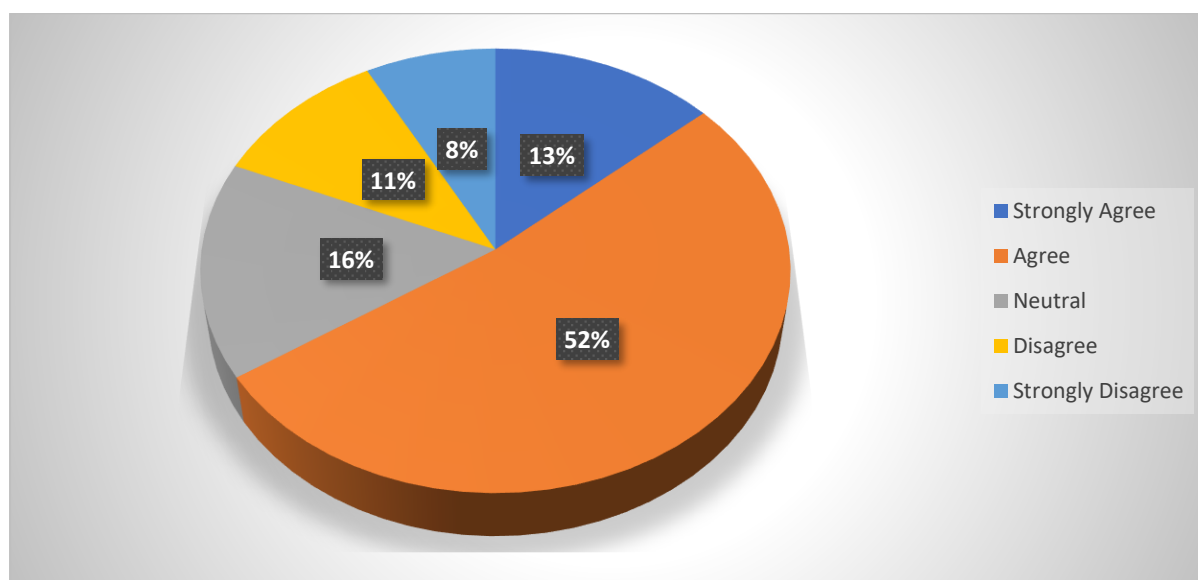


Chart 4.1.19: Introducing online application to support agriculture

Interpretation:

From the above table is interpreted 13% strongly agree, 52% agree, 16% is neutral, 11% disagree, 8% strongly disagree is the inviting the app for agriculture.

Inference:

Majority (52%) agree is the inviting the app for agriculture.

4.2 ONE WAY ANNOVA

4.2.1 Hypothesis: Age of farmers and available of agriculture schemes.

Null Hypothesis (Ho): There is no association between age of farmers and available of agriculture schemes.

Alternative Hypothesis (H1): There is association between age of farmers and available of agriculture schemes.

Descriptives									
Age									
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	Between-Component Variance
					Lower Bound	Upper Bound			
No	62	2.85	.921	.117	2.62	3.09	1	4	
Yes	78	2.55	.863	.098	2.36	2.75	1	4	
Total	140	2.69	.898	.076	2.54	2.84	1	4	
Model	Fixed Effects		.889	.075	2.54	2.83			
	Random Effects			.152	.75	4.62			.035

Tests of Homogeneity of Variances					
		Levene Statistic	df1	df2	Sig.
Age	Based on Mean	.028	1	138	.869
	Based on Median	.077	1	138	.782
	Based on Median and with adjusted df	.077	1	135.887	.782
	Based on trimmed mean	.103	1	138	.749

ANOVA					
Age					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	3.183	1	3.183	4.030	.047
Within Groups	108.988	138	.790		
Total	112.171	139			

Robust Tests of Equality of Means				
Age				
	Statistic ^a	df1	df2	Sig.
Welch	3.970	1	126.894	.048
Brown-Forsythe	3.970	1	126.894	.048
a. Asymptotically F distributed.				

Interpretation:

From the above analyzed data, it is interpreted that the Anova 0.047 which is less than the significance level 5, therefore reject the alternative hypothesis and accept the null hypothesis. Thus, there is no association between the available of agriculture schemes.

4.2.2 Hypothesis: Annual income of farmers and source of finance for agriculture

Null Hypothesis (Ho): There is no association between annual income and source of finance.

Alternative Hypothesis (H1): There is association between annual income and source of finance.

Descriptive									
What are your usual source of finance									
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	Between-Component Variance
					Lower Bound	Upper Bound			
1-3 lakh	49	2.20	.979	.140	1.92	2.49	1	4	
3-5 lakh	29	2.10	.939	.174	1.75	2.46	1	4	
above 5 lakh	36	1.94	.826	.138	1.66	2.22	1	4	
Below 1 lakh	26	1.85	.881	.173	1.49	2.20	1	3	
Total	140	2.05	.916	.077	1.90	2.20	1	4	
Model	Fixed Effects		.915	.077	1.90	2.20			
	Random Effects			.081	1.79	2.31			.002

Tests of Homogeneity of Variances					
		Levene Statistic	df1	df2	Sig.
What are your usual source of finance	Based on Mean	1.027	3	136	.383
	Based on Median	.630	3	136	.597
	Based on Median and with adjusted df	.630	3	125.497	.597
	Based on trimmed mean	.739	3	136	.530

ANOVA					
What are your usual source of finance					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.728	3	.909	1.085	.358
Within Groups	113.922	136	.838		
Total	116.650	139			

Robust Tests of Equality of Means				
What are your usual source of finance				
	Statistic ^a	df1	df2	Sig.
Welch	1.061	3	68.616	.371
Brown-Forsythe	1.109	3	123.956	.348
a. Asymptotically F distributed.				

Interpretation:

From the above analyzed data, it is interpreted that the anova .358 which is above the significance level 5, therefore reject the null hypothesis and accept the alternative hypothesis. Thus, there is association between the annual income.

4.3 CHI-SQUARE ANALYSIS

Chi-square is a very versatile test used both as a non-parametric and a parametric measure. As a non-parametric it is used as a test to establish confidence interval for the variance of population.

4.3.1 Hypothesis: Annual income of farmers and how much land do you own.

Null Hypothesis (Ho):

There is no significance difference between annual income of farmers and how much land do you own.

Alternative Hypothesis (H1):

There is significance difference between annual income of farmers and how much land do you own.

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Annual_income * How_much_land_do_you_own	140	100.0%	0	0.0%	140	100.0%

Annual_income * How_much_land_do_you_own Crosstabulation								
Count								
		How_much_land_do_you_own						Total
		1-3 acres	3-5 acres	5-8 acres	Above 8 acres	Below 1 acre	None	
Annual_in come	1-3 lakh	13	10	3	1	14	7	48
	3-5 lakh	11	4	0	6	6	2	29
	above 5 lakh	5	7	13	8	1	2	36
	Below 1 lakh	13	3	2	0	7	2	27
Total		42	24	18	15	28	13	140

Chi-Square Tests			
	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	52.682 ^a	15	.000
Likelihood Ratio	57.860	15	.000
Linear-by-Linear Association	2.006	1	.157
N of Valid Cases	140		
a. 12 cells (50.0%) have expected count less than 5. The minimum expected count is 2.51.			

Interpretation:

Since p value (0.000) is less than 0.05 at 5% level of significance. We accept the alternative hypothesis (H1) and reject null hypothesis (Ho). Hence, there is significance difference between annual income of farmers and how much land do you own.

CHAPTER-5

FINDINGS, SUGGESTIONS, CONCLUSION

5.1 FINDINGS

- Majority (49%) of farmers are the age group of 40-50 years.
- Majority (69%) of farmers are male.
- Majority (35%) is 1-3 lakhs are the farmers annual income.
- Majority (30%) of farmers have 1-3 acres of own land.
- Majority (29%) of farmers have below 1 hectare of lease land.
- Majority (21%) paddy are major crop usually farming in their land.
- Majority (44%) is 3-5 months are the duration of crops to farm.
- Majority of (77%) farmers are received seeds from the govt.
- Majority (44%) rivers are major sources of water to do farming.
- Majority (42%) local money lenders are major sources of support of finance to do farming.
- Majority of (43%) agencies are the major sources of marketing the crops.
- Majority of (62%) aware the agricultural schemes.
- Majority of (56%) of the farmers are availing the agriculture schemes.
- Majority of (35%) of farmers are satisfied with agricultural schemes.
- Majority (37%) of farmers to know the agricultural schemes through neighbors.
- Majority (23%) natural calamities are the major factors that affecting the yield.
- Majority (26%) computer center are the major source to apply the crop insurance schemes.
- Majority (30%) satisfied with the supporting of agricultural schemes.
- Majority (52%) agree is the inviting the app for agriculture.

5.2 SUGGESTIONS

- Farmers should adopt the techniques like continues farming, use of fertilizers, pesticides, etc.
- To introduce online application to support farmers.
- Small farmers should be given seeds on loan.
- Commercial Banks should be directed to provide loans to small farmers on easy terms.
- Bring some more schemes for farmers.
- Government should investigate the schemes are reached to farmers.

5.3 CONCLUSION

Agriculture is the main profession of the India. That's why the annual GDP of India is heavily dependent on the agricultural productivity. Government of Tamil Nadu is taking all out efforts to increase productivity and farmers' income by adopting frontier agriculture technologies to a larger extent for various crops cultivated in Tamil Nadu by actively involving farmers and extension officers with due research backing.

In order to achieve 115 lakh tonnes of food grain production during 2019-20, the state has conceived a slew of technology based smart schemes right from sowing to marketing the commodity. Tamil Nadu is a leading horticulture state, thanks to diversified agro-climatic conditions suitable for a wide range of horticulture crops.

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APPENDIX – I

QUESTIONNAIRE

1.Name:

2.Age: a) 20-30 years b) 30-40 years c) 40-50 years
d) above 50 years

3.Gender: a) Male b) Female

4.Annual income: a) Below 1 lakh b) 1 lakh to 3 lakhs c) 3 lakhs to 5 lakhs
d) Above 5 lakhs

5.How much land do you own?

☐ Below 1 acre ☐ 1-3 acres ☐ 3-5 acres
☐ 5-8 acres ☐ Above 8 acres ☐ None

6.How much land do you lease?

☐ Below 1 acre ☐ 1-3 acres ☐ 3-5 acres
☐ 5-8 acres ☐ Above 8 acres ☐ None

7.Tick the crops you farm usually in your land.

Crops	Always	Mostly	Sometimes	Rarely	Never
Ground nuts					
Paddy					
Jowar					
Lady's finger					
Brinjal					
Chilly					
Beans					
Ragi					

8.What is the duration of the crops to farming

Crops	0-3 months	3-4 months	4-5 months	5-6 months	1 year
Ground nuts					
Paddy					
Jowar					
Lady's finger					
Brinjal					
Chilly					
Beans					
Ragi					

9.Which of the following seeds you get from the government?

	Yes	No
Black gram	[]	[]
Groundnut	[]	[]
Paddy	[]	[]
Red gram	[]	[]
Cane	[]	[]
Sorghum	[]	[]
Horse gram	[]	[]
Little gram	[]	[]
Pearl gram	[]	[]
Jowar	[]	[]
Brinjal	[]	[]
Chilly	[]	[]
Beans	[]	[]

10.What are the sources of water to irrigate your crops?

Sources	Always	Mostly	Sometimes	Rarely	Never
Rivers					
Rain water					
Ground water					
Tanks					
Pumpsets					

11.What are your usual sources of finance for agriculture?

Co-operative Banks []

Family Members []

Financial institutions []

Credit[]

12.How do you market your crops?

Direct []

Govt. corporations []

Agencies []

Others []

13.Are you aware of the following agricultural schemes?

	Yes	No
Agriculture Mechanization Programme (To make the land for agriculture)	[]	[]
NABARD Assisted Rain Water Harvesting Programme. (To save the rain water)	[]	[]
Replacement of Old Pumpsets With New Pumpsets. (Exchange the old into new pumpsets)	[]	[]
National Agriculture Development Programme. (To improve the agriculture)	[]	[]
Pradhan Mantri Krishi Sinchai Yojana (PMKSY) (To focus on creating sources for irrigation)	[]	[]
Paramparagat Krishi Vikas Yojana (PKVY) (To improve organic cultivation)	[]	[]
Pradhan Mantri Fasal Bima Yojana (PMFBY) (To provide subsidy loan to the farmers)	[]	[]
Livestock Insurance Scheme	[]	[]

(To protect Cattle & farmers)

14. Have you availed the listed agricultural schemes

	Yes	No
Agriculture Mechanization Programme	[]	[]
NABARD Assisted Rain Water Harvesting Programme.	[]	[]
Replacement of Old Pumpsets With New Pumpsets.	[]	[]
National Agriculture Development Programme.	[]	[]
Pradhan Mantri Krishi Sinchai Yojana (PMKSY)	[]	[]
Paramparagat Krishi Vikas Yojana (PKVY)	[]	[]
Pradhan Mantri Fasal Bima Yojana (PMFBY)	[]	[]
Livestock Insurance Scheme	[]	[]

15. Give your satisfaction towards the agricultural schemes

Schemes	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied
Agriculture Mechanization Programme					
NABARD Assisted Rain Water Harvesting Programme					
Replacement of Old Pumpsets With New Pumpsets					
National Agriculture Development Programme					
Pradhan Mantri Krishi Sinchai Yojana (PMKSY)					
Paramparagat Krishi Vikas Yojana (PKVY)					
Pradhan Mantri Fasal Bima Yojana (PMFBY)					
Livestock Insurance Scheme					

16.How do you come to know about the new agriculture schemes?

Sources	Always	often	sometimes	Rarely	Never
Agricultural department					
Family members					
Neighbourhood					
Advertisisng medias					
CSC Net center					

17.What are the major factors affects your yield?

Particulars	Always	Often	Sometimes	Rarely	Never
Natural calamities					
Lack of finance					
Diseases					
Water					
Seeds					
Agricultural Equipment					
Lack of pesticides					

18.To safe guard yourself from the unexpected loss in farming whom do you contact for applying for crop insurance scheme

Sources	Always	Mostly	Sometimes	Rarely	Never
Through Agricultural department.					
Through Co-operative Banks					
Through Family Members					
Through Computer centers					
Through Neighbors					

Through Agents					
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19.Are you satisfied with government schemes introduced to support the farmers in tamilnadu

Highly satisfied []

Satisfied []

Dissatisfied []

Neutral []

Highly dissatisfied []

20.Do you agree that introducing online application to support agriculture practices will improve your livelihood.

Strongly agree []

Agree []

Neutral []

Disagree []

Strongly disagree []

21.Give your suggestions to bring new schemes in agriculture

A STUDY ON FARMERS PERCEPTION TOWARDS THE BENEFITS OF AGRICULTURAL SCHEMES OF GOVT. OF TAMIL NADU

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ABSTRACT

Agriculture is the back bone of Indian economy. To insulate farmers against risks in agriculture, government has launched several schemes. But their coverage seems to be limited among the farmers primarily due to lack of full information. This study is done using descriptive research design method and data are collected by primary and secondary sources. The questionnaire method is used as the methodology to collect primary data for the study and sample size of 140 employees has been taken in this study. The results are analysed and interpreted through simple percentage analysis and Chi-Square test. The data analysis and interpretation done is being presented through graphs.

1.INTRODUCTION

Agriculture, with its allied sectors, is the largest source of livelihood in Tamil Nadu. More than two third of rural households in the State still depend primarily on agriculture for their sustenance, with 93 percent of farmers being small and marginal.

The welfare and well-being of the State's population mainly depends either directly or indirectly on fortunes of agriculture. Moreover, the primary responsibility of the State Government is to ensure stability in agricultural 2 sector and sustainability in agricultural production of the State.

Agriculture is undergoing perceptible changes as it gets transformed from traditional to modern economy which is an important step towards economic development. The traditional uncompromising practices followed in the erstwhile years and the systematic method of cultivation impregnated with Good Agricultural Practices focussing on environment for production of food grains are gaining momentum in the modern agriculture. The State Government is promoting environment friendly sustainable agriculture and encouraging farmers to adopt such practices with an objective to meet the demands put forth by the growing population in the food segment as well as the raw materials for agro-based industries in an eco-friendly sustainable way.

Government of Tamil Nadu is taking all out efforts to increase productivity and farmers' income by adopting frontier agriculture technologies to a larger extent for various crops cultivated in Tamil Nadu by actively involving farmers and extension officers with due research backing.

The Government of Tamil Nadu is taking plethora of sound policies and revolutionary strategies to give impetus to agriculture by bringing in various agrarian reforms and crop specific, season specific, soil specific, climate specific, farm specific approaches in agriculture which is beleaguered by enigmatic weather, uncertainty in rainfall, slumping land area, plummeting water resources, deteriorating soil fertility, unrestrainable pests & diseases, 4 increased costs of critical inputs, difficulty in horizontal expanse of land resources, labour scarcity and vacillating market prices.

Government of Tamil Nadu has set a remarkable footprint in food grain production by achieving more than 100 Lakh Metric Tonnes since 2011-12. The technological breakthrough in increasing the productivity and the cultivable area with interventions such as integrated approach to enrich the Soil fertility; Mission on Sustainable Dryland Agriculture, System of Rice Intensification, Collective farming, Integrated Farming System, Farm mechanisation; adoption of water conservation measures with Micro Irrigation; post-harvest management of crop produces, Risk Insurance, Agro information technological interventions; Organic farming, Food Processing Policy and

interlinking agricultural markets through eNAM etc., have removed the impasse in agriculture production and paved way for the State to surpass 100 Lakh Metric Tonnes of Food Grain production Six times in a row during 2011-2012, 2013-2014, 2014-2015, 2015-2016, 2017-18 5 and 2018-19 (4th advance estimate) except 2012-13 & 2016-17 being the years of severe drought. The State was conferred with “Krishi Karman award” four times (2011-12, 2013-14, 2014-15 & 2015-16) in a period of seven years by Government of India.

In order to achieve 115 lakh tonnes of food grain production during 2019-20, the state has conceived a slew of technology based smart schemes right from sowing to marketing the commodity. Tamil Nadu is a leading horticulture state, thanks to diversified agro-climatic conditions suitable for a wide range of horticulture crops.

2. Review of Literature:

AHMAD, TAUFIQ & HANEEF, RIFAT. (2019).

Government agricultural schemes in india a review. A farm relief or booster package for the farmers was expected in the Interim Budget 2019, given the focus of the Government on addressing the agrarian crisis. Living up to these expectations and walking a tightrope between financial prudence and populism, the Government announced an income support scheme for poor farmers. A gigantic outlay of ₹75,000 crore for FY 2019 and ₹20,000 crore for FY 2018 (starting December 2018) was announced under Kisan Samman Nidhi scheme, which will be funded entirely by the Central Government. Under this scheme, farmers holding less than 2 ha of land will receive ₹6,000 annually, in 3 installments. This amount will be credited directly to farmers' account.

RAGHUVANSHI, RUPAN & ANSARI, MOHAMMAD ASLAM & AMARDEEP,. (2017).

A Study of Farmers' Awareness About Climate Change and Adaptation Practices in India. *Agricultural Sciences*. 3. 10.11648/j.ijaas.20170306.13. Agriculture is the backbone of Indian economy, and climate change significantly affects agriculture productivity. The present study was conducted in one district of Uttarakhand state in the North Himalayan region of India bordering Nepal and China. The study sample comprised 110 farmers selected by using simple random sampling. Study findings

indicate that all the farmers were found to be aware of the climate change, and majority of them reported "erratic rainfall, diminishing agricultural yield and increase in temperature" as the indicators of climate change. The increasing industrialisation, overpopulation and deforestation' were perceived by farmers to be the main causes of climate change. Further, most of the farmers reported crop failures, migration to other places and flooding' as three major consequences (impact) of climate change. The study findings will help in preparing a roadmap for policy formulation as well as undertaking mitigation measures besides helping the agriculture extension agencies to design and plan locale specific adaptation strategies and agriculture development programmes.

DR. SAROJ KUMAR SINGH (2016).

Progress and performance of agriculture in India. The history of agriculture in India dates back to the Rig-Veda. Today, India ranks second worldwide in farm output. Agriculture and allied sectors like forestry and fisheries accounted for 13.7% of the GDP (gross domestic product) in 2013, about 50% of the workforce. The economic contribution of agriculture to India's GDP is steadily declining with the country's broad-based economic growth. Still, agriculture is demographically the broadest economic sector and plays a significant role in the overall socio-economic fabric of India. India exported \$39 billion worth of agricultural products in 2013, making it the seventh largest agricultural exporter worldwide and the sixth largest net exporter. Most of its agriculture exports serve developing and least developed nations.

3. Research Methodology

The research has conducted the study in Gummidipoondi and has considered the farmers to collect the samples. The objective of the study is to analyze the farmers perception towards the benefits of agricultural schemes to encourage them to do agriculture. Descriptive Research design is adopted by the researcher. The sample size consider for the study is 140. Data is collected from the farmers. Respondents have been chosen for study from the study area according to the convenience of the

researcher, Convenience sampling and non-parametric- Direct interview method is adopted to take survey from 140 respondents. The researcher has analyzed the data of percentage analysis and chi- square test for significant is used to understand the farmers perception towards the agricultural schemes.

4. Data Analysis and Findings

Table 1: Awareness of the Agriculture Schemes

S.no	Particular	No. of respondents	Percentage
1	Yes	87	62%
2	No	53	38%
	TOTAL	140	100%

Source: Primary Data

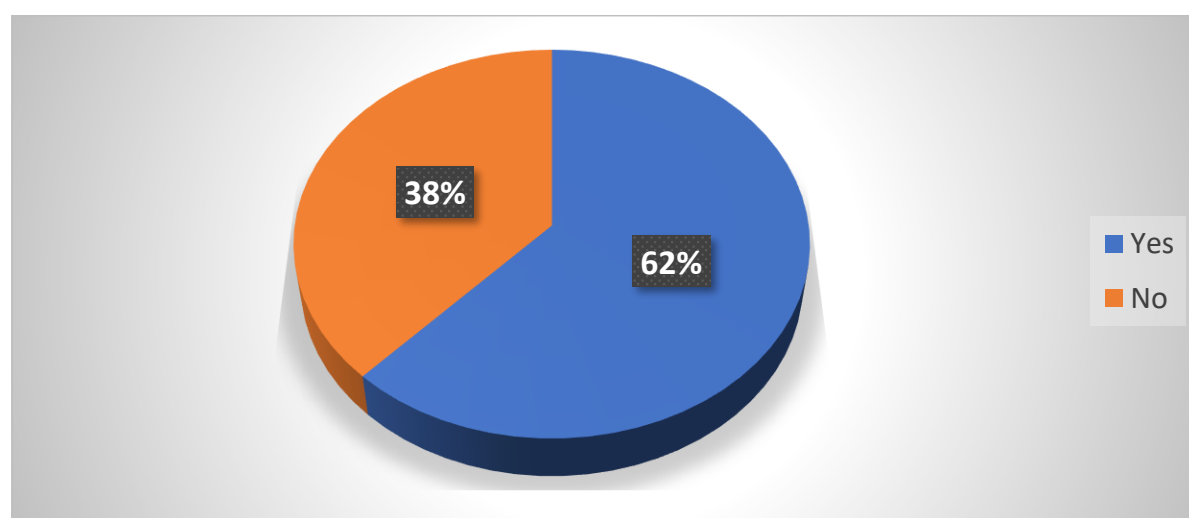


Chart 4.1.13: Awareness of the Agriculture Schemes

Interpretation:

From the above table is interpreted 62% are aware of the agricultural schemes and 38% are do not aware the agricultural schemes.

Inference:

Majority of (62%) aware the agricultural schemes.

Table 2: Satisfaction of Schemes to Support the Farmers

S.NO	PARTICULAR	NO. OF RESPONDENTS	PERCENTAGE
1	Highly satisfied	26	19%
2	Satisfied	42	30%
3	Neutral	31	22%
4	Dissatisfied	22	16%
5	Highly Dissatisfied	19	13%
	TOTAL	140	100%

Source: Primary Data

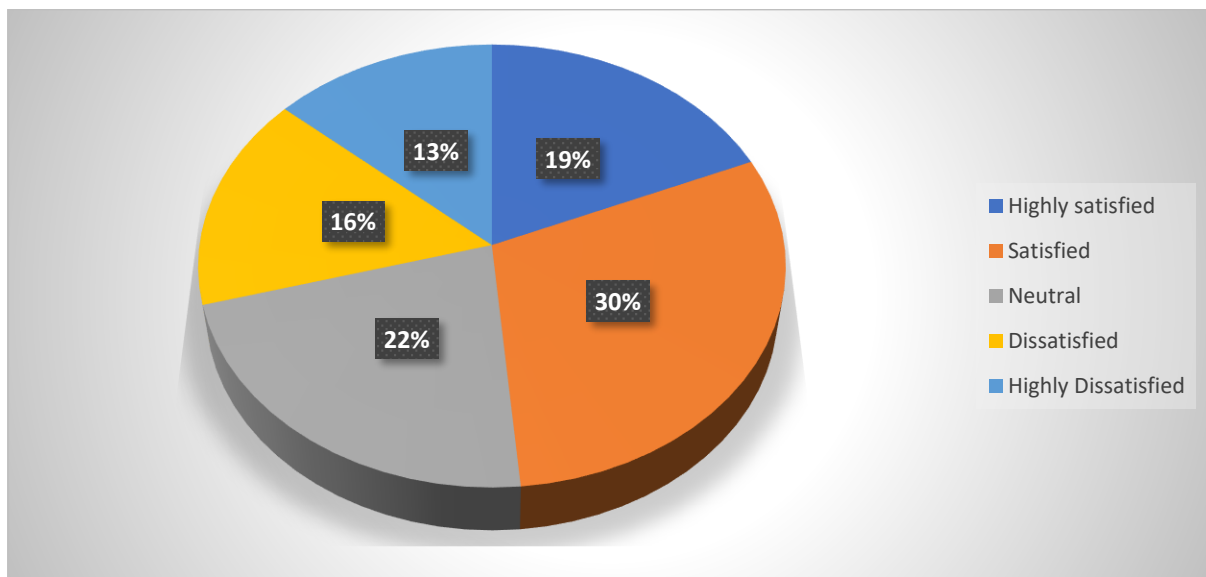


Chart 2: Satisfaction of Schemes to Support the Farmers

Interpretation:

From the above table is interpreted 19% highly satisfied, 30% satisfied, 22% is neutral, 16% dissatisfied, 13% highly dissatisfied with the supporting of agricultural schemes.

Inference:

Majority (30%) satisfied with the supporting of agricultural schemes.

ONE WAY ANNOVA

Age of farmers and available of agriculture schemes.

Null Hypothesis (Ho): There is no association between age of farmers and available of agriculture schemes.

Alternative Hypothesis (H1): There is association between age of farmers and available of agriculture schemes.

Descriptives										
Age										
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	Between-Component Variance
						Lower Bound	Upper Bound			
No		62	2.85	.921	.117	2.62	3.09	1	4	
Yes		78	2.55	.863	.098	2.36	2.75	1	4	
Total		140	2.69	.898	.076	2.54	2.84	1	4	
Model	Fixed Effects			.889	.075	2.54	2.83			
	Random Effects				.152	.75	4.62			.035

Tests of Homogeneity of Variances					
		Levene Statistic	df1	df2	Sig.
Age	Based on Mean	.028	1	138	.869
	Based on Median	.077	1	138	.782
	Based on Median and with adjusted df	.077	1	135.887	.782
	Based on trimmed mean	.103	1	138	.749

ANOVA					
Age					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.183	1	3.183	4.030	.047
Within Groups	108.988	138	.790		
Total	112.171	139			

Robust Tests of Equality of Means				
Age				
	Statistic ^a	df1	df2	Sig.
Welch	3.970	1	126.894	.048
Brown-Forsythe	3.970	1	126.894	.048
a. Asymptotically F distributed.				

Interpretation:

From the above analyzed data, it is interpreted that the Anova 0.047 which is less than the significance level 5, therefore reject the alternative hypothesis and accept the null hypothesis. Thus, there is no association between the available of agriculture schemes.

CHI-SQUARE TEST

Annual income of farmers and how much land do you own.

Null Hypothesis (H₀):

There is no significance difference between annual income of farmers and how much land do you own.

Alternative Hypothesis (H₁):

There is significance difference between annual income of farmers and how much land do you own.

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Annual_income * How_much_land_do_you_own	140	100.0%	0	0.0%	140	100.0%

Annual_income * How_much_land_do_you_own Crosstabulation								
Count								
		How_much_land_do_you_own						Total
		1-3 acres	3-5 acres	5-8 acres	Above 8 acres	Below 1 acre	None	
Annual_in come	1-3 lakh	13	10	3	1	14	7	48
	3-5 lakh	11	4	0	6	6	2	29
	above 5 lakh	5	7	13	8	1	2	36
	Below 1 lakh	13	3	2	0	7	2	27
Total		42	24	18	15	28	13	140

Chi-Square Tests			
	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	52.682 ^a	15	.000
Likelihood Ratio	57.860	15	.000
Linear-by-Linear Association	2.006	1	.157
N of Valid Cases	140		
a. 12 cells (50.0%) have expected count less than 5. The minimum expected count is 2.51.			

Interpretation:

Since p value (0.000) is less than 0.05 at 5% level of significance. We accept the alternative hypothesis (H1) and reject null hypothesis (Ho). Hence, there is significance difference between annual income and how much land do you own.

5.2 SUGGESTIONS

- Farmers should adopt the techniques like continues farming, use of fertilizers, pesticides, etc.
- Farmers should follow the organic farming.
- Small farmers should be given seeds on loan.
- Commercial Banks should be directed to provide loans to small farmers on easy terms.

5.3 CONCLUSION

Agriculture is the main profession of the India. That's why the annual GDP of India is heavily dependent on the agricultural productivity. Government of Tamil Nadu is taking all out efforts to increase productivity and farmers' income by adopting frontier agriculture technologies to a larger extent for various crops cultivated in Tamil Nadu by actively involving farmers and extension officers with due research backing.

In order to achieve 115 lakh tonnes of food grain production during 2019-20, the state has conceived a slew of technology based smart schemes right from sowing to marketing the commodity. Tamil Nadu is a leading horticulture state, thanks to diversified agro-climatic conditions suitable for a wide range of horticulture crops.

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