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Utilization of agricultural schemes among farm women and associated constraints: A study in Jorhat district of Assam

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ABSTRACT

The present study on "Utilization of Agricultural Schemes among Farm Women and Associated Constraints: A Study in Jorhat District of Assam" was undertaken to assess the extent of utilization of selected agricultural schemes among farm women and to identify the major constraints encountered by them in availing the benefits. The study was conducted in Jorhat district of Assam with 120 samples, randomly drawn from six villages under three blocks of Jorhat district of Assam. Data were collected through a structured interview schedule and analysed using appropriate statistical techniques. The findings revealed that 55.00 per cent of the respondents had applied for benefits under the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), while 36.67 per cent had applied for the Pradhan Mantri Fasal Bima Yojana (PMFBY). With regard to actual receipt of benefits, 34.17 per cent of the respondents reported receiving benefits under PM-KISAN, whereas 23.33 per cent had received benefits under PMFBY. The findings indicate a gap between application for agricultural schemes and actual receipt of benefits among farm women. The study further examined the constraints faced by respondents in accessing and utilizing agricultural schemes, including inadequate awareness, lack of information regarding eligibility and application procedures, procedural difficulties, and limited access to institutional support. The study highlights the need for improved dissemination of information, simplified application procedures, greater institutional support, awareness generation and capacity-building programmes to enhance farm women's access to and utilization of agricultural schemes in the study area.

Keywords: Utilization, Access, Agricultural schemes, Farm women, Constraints

Introduction

Women constitute a major share of the agricultural workforce and play a significant role agriculture and allied sectors. Their contributions extend across a wide range of activities, including crop production, farm management, agricultural labour, livestock rearing, horticulture, post-harvest management, agroforestry, social forestry, fisheries, and other related enterprises. In rural areas, women make substantial contributions to household activities as well as agricultural and livelihood activities. They are also involved in childcare, care of elderly members, household management and the preservation of community traditions and practices. They often shoulder multiple responsibilities associated with motherhood, domestic work, family welfare, social relationships, and participation in community-based activities.

The eminent agricultural scientist M. S. Swaminathan highlighted the historical significance of women in agriculture by stating that women were among the first to domesticate crop plants, thereby contributing to the origin and development of farming as an art and science. Studies conducted in India and abroad have demonstrated women's contribution to agricultural and allied activities which remains as unrecognized. According to statistical reports published in 2025, the agriculture sector employed approximately four-fifths of economically active women in India. Of the economically active women, approximately 33 per cent were engaged as agricultural labourers, while around 48 per cent were involved in farming as self-employed workers.

The Government of India, through the Ministry of Agriculture and Farmers' Welfare and the Ministry of Rural Development, has introduced various programmes and initiatives to strengthen the participation of rural women in agriculture. These initiatives include skill development and capacity-building programmes such as the Support to State Extension Programmes for Extension Reforms under the Sub-Mission on Agricultural Extension (SMAE). In addition, skill-oriented training in agriculture and allied sectors is provided through different National and State Training Institutes, Krishi Vigyan Kendras (KVKs), and State Agricultural Universities (SAUs) across the country (Ministry of Agriculture and Farmers' Welfare, 2021) [1].

These interventions, together with the increasing feminization of agriculture and the implementation of women-oriented initiatives, have contributed to a gradual increase in women's participation in agricultural

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ownership and management. As per directive under the Women Component Plan, State Governments need to ensure at least 30 per cent of funds allocated for programmes benefiting women farmers. In accordance with these directives, various states have incorporated special provisions for women engaged in agriculture and allied activities, including tea plantation, crop cultivation, livestock production, horticulture, floriculture, forestry, fisheries, and other related occupations.

Pingali *et al.* (2019) [2] observed higher percentage of women in the agricultural workforce and highlighted the growing contribution of women to agricultural production and the broader economy. In recent years, the Government of India, in line with the vision of “Aatma Nirbhar Bharat” (self-reliant India), has placed greater emphasis on gender mainstreaming in agriculture. This approach seeks to improve rural women's access to agricultural resources, institutional support, training, technology, and government schemes, thereby strengthening their participation and contribution to agriculture and allied sectors.

Justification

The increasing participation of women in agriculture has resulted in the growing feminization of the agricultural workforce. Women are increasingly involved in agricultural production and allied activities as cultivators, agricultural labourers, farm managers and self-employed workers. This changing pattern of agricultural employment, influenced by factors including male migration and their movement towards non-farm occupations, has increased women's responsibility for farm-related activities and strengthened the need for their access to land, credit, technology, information, inputs and institutional support.

Government programmes and schemes in agriculture and allied sectors provide opportunities for farmers to improve production practices, obtain productive inputs, reduce drudgery, acquire skills and enhance efficiency in processing, storage and marketing. However, the benefits of such programmes depend largely on women's awareness, accessibility and actual utilization of these schemes.

Many times, it is observed that limited awareness, inadequate information, difficulties in accessing institutional resources, procedural barriers and other socio-economic constraints may prevent rural women from fully utilizing the available agricultural schemes.

Therefore, there is a need to examine the extent to which farm women are aware of, access and utilize these schemes and the constraints they encounter in doing so. The substantial dependence of rural women in Assam on agriculture, as reflected in the recent PLFS data, provides further justification for examining these issues at the local level. Against this background, the present study entitled “Utilization of Agricultural Schemes among Farm Women and Associated Constraints: A Study in Jorhat District of Assam” had been conducted to assess the utilization of agricultural schemes among farm women and identify the major constraints affecting their access to and use of government agricultural programmes.

Review of literature

Study conducted by Helen (2018) [3] on awareness and participation of rural women in the selected development interventions in Imo State, Nigeria found low level of participation of rural women in development interventions in Imo State. Despite the government effort in improving rural lives the rural women were not deeply involved in the development interventions. Patil *et al.* (2018) [4] reported women's contribution varies across regions, socio-cultural and agro-production systems and the persisting gender gap in access to and control of resources is an important concern that not only kept women in a vicious circle of low productivity but also hinders in sustainable growth on this sector. Okoronkwo *et al.* (2014) [5] observed in their study on access and utilization of microlending scheme among rural farmers in cross river state: potentials for sustainable agricultural development in Nigeria that only 23.00 per cent women had access to the available micro credit scheme compared to 77.00 per cent men. The study by Islam *et al.* (2014) [6] at Manikgonj district in

Bangladesh revealed that rural women possessed medium level of awareness on Agricultural extension services. Saravanan *et al.* (2022) [7] conducted a study on problems of farm women and their empowerment where it was found that despite of farm women labourers contribution in agricultural system, some of the policy makers tend to neglect the productive role of women and their problems, due to which urgent need for women empowerment need to be formulated through various developmental, non formal educational strategies in order to consider progress in agriculture and ensure gender issues. Chamudamu *et al.* (2022) [8] observed in his research paper on awareness and utilization of federal and state governmental fisherwomen empowerment scheme in coastal villages of Andhra Pradesh where several factors such as lack of knowledge, illiteracy, awareness programmes by government officials, ignorance were the main reason behind low utilization rate of the fisherwomen for majority of the schemes and other constraints was that very few schemes were women-centric. Meetal *et al.* (2016) [9] observed in their research on participation of women in fisheries in Manipur found that the major constraints in empowerment of women through participation in fisheries activities were due to lack of access and control over resources, low access to credit, lack of confident in technical issues, lack of women friendly aquaculture technology etc for which the extent of gain in empowerment through participation in fisheries activities was found to be 35 per cent.

Research methodology

The study was carried out with 120 sample drawn from three blocks of Jorhat district of Assam. Three blocks namely Kaliapani block, Selenghat block and Dhekorgorah block were selected randomly. Two villages each from the selected three blocks were randomly selected and from each village twenty respondents were included equally for the present investigation.

Operational definitions

Agricultural schemes mean those schemes which provide benefits for the farmers or farm women either for increasing productivity, cash benefit, crop insurance and other facilities. In the present study Agricultural scheme is operationally defined as those schemes which are the flagship and umbrella schemes of government of India, launched between 2007 to 2020 and are still continuing in the area of crop production, fishery and animal husbandry.

The dictionary meaning of utilization refers to the action of making practical and effective use of something. In the present study it is operationally defined as the act of applying for the scheme and actually receiving the benefits under the scheme by the rural women. In the present study utilization refers how the respondents utilize the government schemes related to agriculture and allied sectors for their overall benefit. The respondents were exposed to some statements like whether they had applied for the scheme or not and had got any benefits or not. The responses were recorded as “Yes” and “No” with the assigned score as 1 and 0.

Statistical analysis of data

Frequency, Percentage, Mean & chi-square tests were conducted for the present study.

Findings and discussion

In the present study utilization of the schemes refers to the act of applying for the getting benefits under the schemes and actually receiving the benefits under the scheme by the rural women of Jorhat District of Assam.

1. Utilization of the schemes based on their application of the respondents

Findings presented in Table 1, showed that highest percentage of the respondents (55.00%) had applied for Pradhan Mantri Kisan Samman Nidhi (PMKISAN) as it provides monetary benefits to its beneficiaries in three installments per year, followed by 36.67 per cent had ap

plied for Pradhan Mantri Fasal Bima Yojana (PMFBY) schemes where there is provision for insurance coverage of their cultivable crops arising due to unforeseen events. For receiving benefits under National Food Security Mission (NFSM) 28.33 per cent respondents had applied for benefits provided under the scheme such as improved variety seeds, fertilizers, farm machineries etc. A small percentage of respondents i.e. 19.17 per cent and 8.33 per cent had applied for National Livestock Mission (NLM) and Pradhan Mantra Matshya Sampada Yojana (PMMSY) scheme in spite of having livestock and fisheries in their households. It might be because of lack of awareness among the respondents regarding such schemes.

Table 1. Distribution of respondents according to utilization of the schemes based on their application $N = 120$

Sl no	Schemes	Frequency	Percentage
1.	Pradhan Mantri Kisan Samman Nidhi (PMKISAN)	66	55.00
2.	Pradhan Mantri Fasal Bima Yojana (PMFBY)	44	36.67
3.	National Food Security Mission (NFSM)	34	28.33
4.	National Livestock Mission (NLM)	23	19.17
5.	Pradhan Mantra Matshya Sampada Yojana (PMMSY)	10	8.33

Multiple responses

2. Utilization of the schemes based on availing the benefits by them

The data presented in Table 2, show that among all the schemes highest percentage of respondents (34.17%) had obtained benefits of Pradhan Mantri Kisan Samman Nidhi (PMKISAN). Under Pradhan Mantri Fasal Bima Yojana (PMFBY) it was found that less than 25.00 per cent respondent were able to get the benefits of crop insurance policy. It is surprising to note that only 18.33 per cent respondents had received benefits under National Food Security Mission (NFSM) such as getting seed, farm machineries, vermicompost etc. Apart from this, it was also found that very few i.e. 9.17 per cent and 4.17 per cent respondents availed the benefits of the scheme National Livestock Mission (NLM) and Pradhan Mantra Matshya Sampada Yojana

(PMMSY), despite of having livestock and fisheries in their households. This may be due to lack of awareness of NLM and PMMSY schemes and many of them don't know where to apply for the scheme.

Table 2. Distribution of respondents according to utilization of the schemes based on availing the benefits by the respondents $N = 120$

Sl no	Schemes	Frequency	Percentage
1.	Pradhan Mantri Kisan Samman Nidhi (PMKISAN)	41	34.17
2.	Pradhan Mantri Fasal Bima Yojana (PMFBY)	28	23.33
3.	National Food Security Mission (NFSM)	22	18.33
4.	National Livestock Mission (NLM)	11	9.17
5.	Pradhan Mantra Matshya Sampada Yojana (PMMSY)	7	4.17

Multiple responses

It was reported during data collection that receiving benefit under these schemes helped them in various ways. Many of them had utilized the benefit for increasing farm production, while some others for purchasing food and some for improving their standard of living. Though the rural women were aware about the schemes, but comparing the data with utilization, it is observed that there is a gap between awareness and utilization in terms of application by the respondents and actually receiving the benefits by them.

Problems faced by the respondents in utilizing the agricultural schemes

Fig 3 depicts the problem faced by the respondents in utilizing the benefits of the selected schemes. It is evident from the present investigation that 40.00 per cent respondents had faced problem in different phases of utilization of PMKISAN scheme, while 34.17 per cent respondents faced problem in NFSM, followed by 32.50 per cent respondents in PMFBY. It was also reflected from the data that as people were less aware about schemes such as NLM and PMMSY, so small percentage of respondents had problem on NLM (15.83 %) and PMMSY (7.50 %).

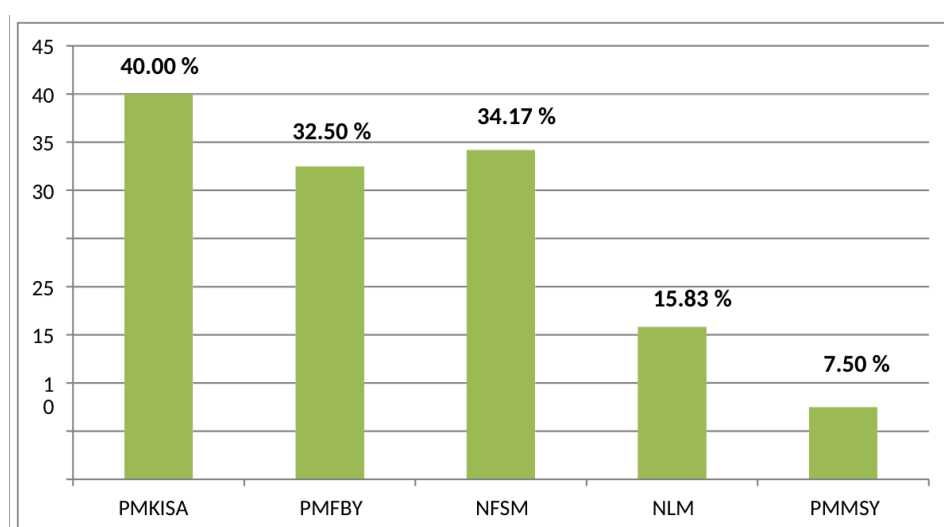


Figure 3. Distribution of respondents according to problems faced by the respondents in utilizing the agricultural scheme

Problems faced by the respondents in utilizing the benefits of the schemes

Problems faced by the respondents in utilizing the benefits of the schemes are presented in Table 4. Hesitation in asking about the schemes was the highly reported constraint with mean score 0.70. Similar findings were reported by Peralta (2022). 'Lack of proper knowledge about the schemes' rank II with mean score 0.64 which are in line with the findings of Chamudamu *et al* (2022) [8] where the respondents were found to be illiterate and lack of knowledge. 'Lack of access and control over resources' ranked III with mean score 0.60. Similar findings were reported by Meetal *et al* (2016) [9]. Moreover, several other problems such as 'Not clear about the benefits of the schemes', 'Lack of opportunity to meet the officials', 'Denial from sanction authorities', 'Unable to do registration', 'Problem in renewal of documents' were ranked as IV, V, VI, VII, VIII respectively.

The respondents also reported that most of them were not aware and unable to receive benefits of various scheme as 'known persons are only informed about the scheme' ranked as IX and even though some could receive benefits of the scheme but 'Delay in availing the benefits of the scheme' was reported as a problem which ranked as X with mean score 0.40. The respondents also reported different problems while utilizing the schemes such as 'Delay in getting installments of the scheme', 'Communication gap' between them and the government officials which were ranked as XI and XII with mean score 0.39 and 0.35 respectively. The problem of 'lack of institutional support' received by the respondents, ranked XIII, which were similar to the findings reported by Babulu and Maharajan (2022). Several other problems such as discriminatory behaviour, non-cooperating officials, 'lack of transparency in providing benefits, unable to do registration in web portal of the scheme and corruption were some of the reported problems by the respondents.

Table 4. Distribution based on problems faced by the respondents in utilizing the benefits of the schemes N = 120

Sl. No	Problems	Score	Mean Score	Rank
1.	Hesitation in asking about the schemes provided by the government	85	0.70	I
2.	Lack of proper knowledge about the schemes	77	0.64	II
3.	Communication gap with the officials	43	0.35	XII
4.	The officials are non-cooperating	33	0.27	XVI
5.	Denial from the sanction authorities	60	0.50	VI
6.	Lack of institutional support to obtain the benefits	41	0.34	XIII
7.	Lack of opportunity to meet the officials	63	0.52	V
8.	Facing discrimination in implementing the schemes	38	0.31	XV
9.	Lack of transparency from the authority	33	0.27	XVII
10.	Not clear about the benefits of the schemes	69	0.57	IV
11.	Lack of access and control over resources	72	0.60	III
12.	Corruption among the officials	11	0.09	XX
13.	Feel something is lacking in the schemes provided by the government	21	0.17	XVIII
14.	Delay in availing the benefits of the scheme	49	0.40	X
15.	Known persons are only informed about the scheme	54	0.45	IX
16.	Delay in getting installments of the schemes	47	0.39	XI
17.	Unable to do registration in web portal of the scheme	58	0.48	VII
18.	Irrigation problem in farm fields	18	0.15	XIX
19.	Problem in renewal of documents	58	0.48	VIII
20.	Have to borrow machineries from others	40	0.33	XIV

Conclusion

The study revealed a considerable gap between awareness, application and actual utilization of agricultural schemes among farm women in Jorhat district of Assam. PMKISAN had the highest application and benefit receipt, while utilization of NLM and PMMSY was comparatively low. Despite the availability of various government schemes, farm women faced several constraints, particularly hesitation in seeking information, inadequate knowledge about schemes, limited access and control over resources, unclear information on benefits, and inadequate opportunities to interact with officials. Problems related to registration, documentation, delayed benefits and communication gaps further restricted effective utilization. The findings highlight the need for increased awareness and capacity-building programmes, improved communication between extension personnel and farm women, simplified registration procedures and better institutional support. Gender-responsive extension mechanisms and benefits are essential to enhance farm women's access to government agricultural programmes and contribute to improved livelihoods and empowerment.

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