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A PILOT STUDY ON THE IMPACT OF IMPLEMENTATION OF AGRICULTURAL FINANCE SCHEMES OF GOVERNMENT OF MAHARASHTRA ON THE FINNACIAL WELL-BEING OF FARMERS IN NASHIK DISTRICT

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Keywords

Abstract

The sustainability of rural livelihoods and the financial stability of farmers are greatly enhanced by agricultural finance. The study is significant because agricultural financing programs may improve farmers' livelihood stability, productivity, and financial security. It aids in determining if these programs are successfully supporting farmers' sustainable means of subsistence. The aim of this research is to analyse the impact of adoption of agricultural finance schemes on livelihood sustainability of famers in Nashik District. The statistical technique used in the current study is one

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	sample t-test. The findings of the study indicated that Increase in farm income, Improvement in agricultural productivity, Adoption of modern farming technologies, Reduction in dependence on moneylenders, Enhancement of livelihood security, Stabilization of income through risk mitigation, Diversification into allied activities, Improvement in standard of living, Strengthening of financial inclusion, and Growth in investment capacity are significant Impact of Adoption of Agricultural Finance Schemes on Livelihood Sustainability of Farmers in Nashik District.

Introduction:

The concept of livelihood is important in the context of rural development, especially for the farming community where livelihood relies heavily upon farming. Sustainable Livelihood Framework: A description of livelihood as a result of interaction between human, social, natural, physical and financial assets. A sustainable livelihood is one that allows a household to cover their current needs, to build resilience to economic, social and environmental shocks, and to maintain opportunities for future livelihoods (Scoones, 2009; Nunan, 2022). The availability of financial resources is part of the essence of sustaining the farmer's livelihood, as it affects the farmers' capacity to obtain agricultural inputs, adapt to new technologies, manage risks, and secure household income.

In India agriculture and allied activities continue to play a significant role in livelihoods, especially in rural parts of India. Small and marginal farmers are a major stakeholder in farming and invariably are plagued by a variety of problems including small land holdings, less availability of institutional credit, high cost of inputs, low agricultural returns, and reliance on informal sources of credit. The Agricultural Census 2015-16 showed that small and marginal holdings have contributed to about 86% of the total operational holding in India, thus making it imperative to provide suitable financial assistance to the farming community (Agriculture Census Division, DAC & FW, 2019).

The Government of India and State Governments have introduced various agricultural finance and support schemes to deal with the financial constraints of farmers and to boost up the farmer income. These involve financial facilities, such as income-support programmes, institutional credit, crop insurance, interest subsidies and other financial facilities. Various schemes like Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) are targeted at providing direct financial assistance to eligible farmers, while other schemes focus on providing better access to agricultural credit, mitigating financial risks, and encouraging investment in agriculture. Previous research has suggested that such schemes have positive impacts on farmers' access to financial resources, encourage agricultural investment and provide income security (Sharma, 2019; Varshney et al., 2020; Amitha et al., 2021). Challenges to these efforts have also been found, including delays, exclusion errors, lack of awareness and unequal access to welfare benefits (Reddy et al., 2022, 2024). The Livelihood Framework has proven to have broad application in poverty alleviation and rural development research (Scoones, 2013). In India, it has been applied to evaluate different development initiatives

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such as agricultural policies, microfinance projects, and natural resource management (NRM) strategies (Patnaik and Prasad, 2014).

Table No: 1 Agricultural Finance Schemes and Their Contribution to Livelihood Sustainability of Farmers

Agricultural Finance Scheme	Major Financial Support / Purpose	Livelihood Sustainability Dimension
Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)	Direct income support to eligible landholding farmer families	Economic & Financial Sustainability
Kisan Credit Card (KCC)	Provides timely institutional credit for agricultural and allied activities	Financial & Economic Sustainability
Pradhan Mantri Fasal Bima Yojana (PMFBY)	Crop insurance against specified crop losses and risks	Economic & Risk Resilience
Agriculture Infrastructure Fund (AIF)	**Financing support for agricultural infrastructure and post-harvest facilities**	**Physical & Economic Sustainability**
Modified Interest Subvention Scheme (MISS)	Interest support on eligible short-term agricultural loans	Financial Sustainability
Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)	Financial support for irrigation and efficient water management	Natural & Economic Sustainability
National Agriculture Market (e-NAM)	Digital agricultural marketing platform facilitating market access	Economic & Social Sustainability
Soil Health Card Scheme	Provides information on soil health and nutrient requirements	Natural & Economic Sustainability
National Horticulture Mission / MIDH	Support for horticultural development, production and related infrastructure	Economic & Livelihood Diversification
Agricultural Term Loans / Institutional Agricultural Credit	Credit for farm machinery, irrigation, livestock and other productive investments	Physical & Financial Sustainability

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Source: Compiled by the researcher based on information from the Ministry of Agriculture & Farmers Welfare, Government of India; Reserve Bank of India (RBI); National Bank for Agriculture and Rural Development (NABARD); National Government Services Portal; and official scheme portals.

Nashik District is in the north-western corner of Maharashtra with an area of around 15,548 sq. km. The district can be divided in terms of geographical and climatic factors into three different types, namely fertile areas of plateau and hilly areas of Western Ghats in the eastern and western parts of the district respectively. This diversity from geography allows a variety of farming operations. Nashik is considered to be a city of agriculture with significant number of rural people dependent on this sector for livelihood. There are around 6.43 lakh land holders in the district of which about 54% are small farmers and 44% are marginal farmers underscoring the need for financial assistance for small and marginal farmers. GRAINS: The district is renowned for grapes, Onions, Pomegranates, Tomatoes and Horticultural crops in general. Nashik is well established in the cultivation and export of grapes and Lasalgaon is an established area of onion cultivation.

The significance of this study is that agricultural finance is one of the factors in improving the economic security of farmers and farmers' livelihoods. Agriculture and horticulture are the primary livelihood sources in Nashik District and availability of financial support can increase farmer's production cost, investment in agricultural activities and mitigate risks and enhance the household wellbeing. The study will evaluate the contribution of agricultural finance schemes to sustainable living of farmers and its utilization. The results could assist policy makers, financial institutions, and agricultural agencies to better understand the access issues that exist within the schemes and how financial support can be made more effective.

Previous research has focused on the agriculture finance schemes with regard to the farmer's income, access to credit, agricultural productivity and welfare. Some studies have also measured the sustainability of livelihoods and government programmes to support livelihoods. But, hardly any studies have been done specifically on the effect of agricultural finance schemes on the overall livelihood sustainability of farmer in Nashik District. The existing literature also offers limited knowledge on the effect of awareness, accessibility, utilisation and adequacy of financial schemes on the various aspects of livelihood sustainability. It is therefore, the gap can be filled by conducting a study in a district level which would involve the link between the adoption of agricultural finance scheme and farmer’s sustainability in their livelihoods and can offer useful evidence for enhancing agricultural financial support in Nashik District.

Review of Literature:

1. **Anuhya and Verma (2025)** compared income inequality of agricultural households in various agro climates of Punjab and various categories of agricultural farms. It was found that agriculture was still the most important means of earning living, though with a higher proportion among the marginal and small farmers, compared to livestock and non-farm

activities. Agricultural income played significant role in overall income inequality and livestock and non-farm income were significant to reduce income disparities.

2. **Bhatia et al. (2025)** explored the sustainability of livelihoods and regional differences within Haryana. The results showed that the economic sustainability of urban regions like Gurgaon was good due to better industrial development and infrastructure. This is, however, not the case in rural areas like Nuh and Palwal, where people have low income, poor infrastructure, limited access to basic services, water scarcity and soil degradation, which shows large variation in the livelihood sustainability between rural and urban areas.
3. **Gogoi and Das (2025)** studied on livelihood practices and sustainability of agriculture in rural households of Lakhimpur district of Assam. The results showed a moderate degree of livelihood diversification, as households are increasingly involved in livelihoods outside of agriculture, including wage labour, non-farm businesses, and self-employment. The study also revealed that decreasing agricultural productivity, climate variability, soil degradation and natural calamities are major issues that have an impact on the sustainability of agriculture.
4. **Hiranya and Joshi (2025)** studied on the mismatch between the credit policies and their realisation. The results revealed various issues like farmers' lack of awareness of psychological barriers, poor access and lack of inclusivity in accessing agricultural credit. The study revealed these problems negatively affected the successful implementation of agricultural financing among farmers.
5. **Modi (2025)** analyzed the effect of agricultural policies on the farmers' livelihood in various income level states of India. The results showed significant state-to-state variation in farm performance and use of agricultural policies. Crop diversification and allied work was also moderate in Maharashtra and other middle income states, whereas improvements in income stability, indebtedness, educational expenditure, health insurance and water conservation and organic farming practices were associated with the effective implementation of agricultural policies.
6. **Tiyndel et al. (2025)** have studied the economic, ecological and social determinants of livelihood sustainability in districts of Haryana. The results showed that urban areas like Gurgaon were more economically sustainable while rural areas like Nuh and Palwal had issues with income, infrastructure, and access to basic services.
7. **Ghosh et al. (2024)** analysed the effect of the PM-KISAN cash transfer scheme on the livelihoods of farmers in India. The results found that beneficiaries scored an average Livelihood Index (0.396) than the non-beneficiaries (0.366). The study also revealed a statistically significant increase in the livelihood index of beneficiaries by 3.34 to 4.13 percentage point compared to non-beneficiaries.
8. **Acharya Balkrishna et al. (2022)** studied and evaluated Government initiatives towards farmer's welfare in India. The results indicated that while a number of government programs had some positive impact on production, there were still some shortcomings in enhancing the overall situation of the farmer. Agricultural development and the implementation of

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Government schemes remained constrained by climate variability, geographical diversity, traditional farming practices and economic and institutional problems.

9. **Kambali and Panakaje (2022)** studied about the factors influencing agricultural finance, challenges faced by farmers and impact of providing financial support on farmers' income. The results showed that better financial services, infrastructure, investment, and access to formal financial institutions helped to enhance agricultural finance and farmers' income and productivity.
10. **Bahinipati et al. (2021)** took up a review of the studies conducted on the climate change adaptation strategies adopted by the farming communities of India. The results indicated that research was mainly focussed on the management and technology of individual farms, and there were only a few representative studies of larger geographical areas. Water management, crop diversification, crop choice, livelihood/income diversification, changes in agricultural practices and changes in crop calendars were some of the most broadly studied adaptation strategies.

Objectives of the Study:

1. To analyse the Impact of Implementation of Agricultural Finance Schemes of Government of Maharashtra on the Finnacial Well-being of Farmers in Nashik District.
2. To provide suggestions for improving the accessibility, adoption and effectiveness of agricultural finance schemes for enhancing the livelihood sustainability of farmers in Nashik District.

Hypothesis:

H_0: There is no significant impact of the adoption of agricultural finance schemes on the economic well-being of farmers in Nashik District.

H_1: There is a significant impact of the adoption of agricultural finance schemes on the economic well-being of farmers in Nashik District.

Research Methodology:

Table No: 2 Research Methodology

Particulars	Details
Research Design	Descriptive
Data Collection	Primary and Secondary
Sampling Technique	Non-Probability Purposive Sampling
Sampling Unit	Farmers in Nashik District who have adopted or availed agricultural finance schemes
Sample Size	120 Farmers
Sample Size Determination	The sample size was determined using statistical power analysis through G*Power, considering the requirements of the One-Sample t-test (Faul et al., 2007).
Statistical Technique	Parametric One-Sample t-test
Statistical Tool	SPSS Software

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Data Analysis and Interpretation:

Table No: 3 Impact of Implementation of Agricultural Finance schemes (One Sample T-test)

Statement	Mean	t-value	p-value	Result
Increase in farm income	3.138	35.66	0.000	Significant Impact
Improvement in agricultural productivity	4.116	34.12	0.000	Significant Impact
Adoption of modern farming technologies	3.472	32.09	0.000	Significant Impact
Reduction in dependence on moneylenders	4.111	34.11	0.000	Significant Impact
Enhancement of livelihood security	4.517	36.72	0.000	Significant Impact
Stabilization of income through risk mitigation	4.529	35.33	0.000	Significant Impact
Diversification into allied activities	3.194	36.88	0.000	Significant Impact
Improvement in standard of living	3.303	34.22	0.000	Significant Impact
Strengthening of financial inclusion	3.674	36.98	0.000	Significant Impact
Growth in investment capacity	3.221	35.90	0.000	Significant Impact
Generation of employment opportunities	2.117	12.078*	1.000	Insignificant Impact
Better decision-making ability among farmers	1.533	-7.944	1.000	Insignificant Impact

Source: Compiled from Primary data

The One-Sample t-test results indicate that the adoption of agricultural finance has a **significant positive impact on most dimensions of farmers' economic and livelihood conditions**. Significant improvements are observed in farm income, agricultural productivity, adoption of modern farming technologies, reduction in dependence on moneylenders, livelihood security, income stabilization through risk mitigation, diversification into allied activities, standard of living, financial inclusion, and investment capacity, as reflected by the significant t-values and p-values of 0.000. Among these, livelihood security (Mean = 4.517), income stabilization (Mean = 4.529), and agricultural productivity (Mean = 4.116) show relatively stronger perceived improvements. However, **generation of employment opportunities** and **better decision-making ability among farmers** do not show a statistically significant impact ($p > 0.05$). Overall, the findings suggest that agricultural finance substantially contributes to farmers' **income, productivity, financial security, and investment-related outcomes**, although its influence on employment generation and decision-making capacity appears limited.

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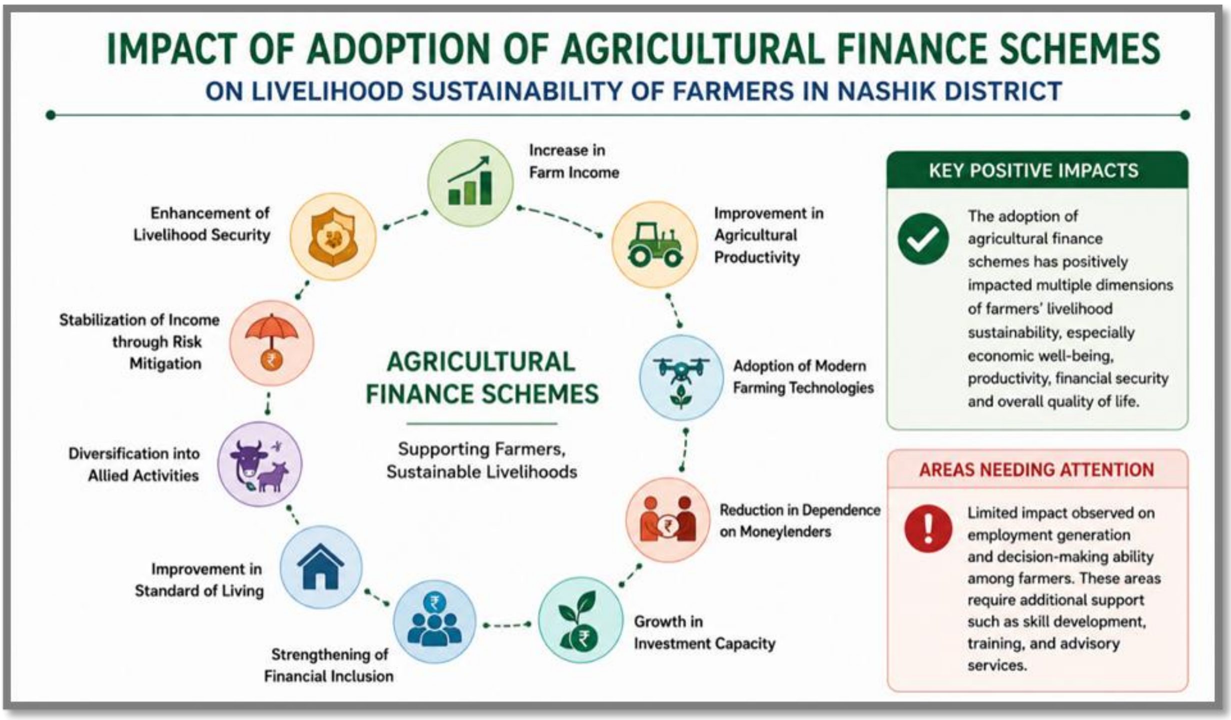
Table No: 4 Summary of Hypothesis Testing

Test Used	Results	Interpretation	Null/Alternate
One Sample t-test	H_0 was rejected and H_1 was accepted (p-value < 0.05)	The results show that there is a significant impact of the adoption of agricultural finance schemes on the economic well-being of farmers in Nashik District.	Alternate accepted

Figure No: 1 Impact of Implementation of Agricultural Finance Schemes on Financial well being of Farmers in Nashik District



Conclusion and Discussion:

The findings reveal that overall, farmers' **economic well-being in Nashik District has been positively influenced by the adoption of agricultural finance schemes**. The schemes have helped farmers strengthen their financial resilience, improve farming practices, increase the adoption of modern agricultural technologies, and reduce dependence on informal sources of finance. Financial support has also contributed to better financial security, income stability, investment capacity, diversification into allied activities, and improvement in the standard of living. However, the results indicate that the positive outcomes of agricultural finance schemes have not been uniformly realised in terms of employment generation and farmers' decision-making ability. This suggests that improvements in **economic well-being** may require more than financial assistance alone. Overall,

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agricultural finance schemes have contributed positively to the economic and financial conditions of farmers, while additional support through training, guidance, agricultural extension services, and income-generating programmes may be required to achieve more comprehensive and sustained improvements.

The results broadly corroborate previous research, which has identified financial and agricultural support programmes as having a positive influence on farmers' **economic conditions and well-being**. Ghosh et al. (2024) observed a higher livelihood index score among PM-KISAN beneficiaries than among non-beneficiaries, suggesting that cash transfer support positively influenced the economic conditions of beneficiary farmers. Likewise, Modi (2025) reported that agricultural policies had a positive impact on reducing income fluctuations and debt burden while encouraging the adoption of sustainable agricultural practices. The present findings regarding reduced dependence on moneylenders, improved financial inclusion, and enhanced investment capacity are also consistent with Kambali and Panakaje (2022), who found that improved agricultural finance and access to formal financial services could strengthen farmers' financial inclusion and investment potential. However, the limited impact on employment generation and decision-making ability indicates that monetary intervention alone may not be sufficient to improve all dimensions of farmers' **economic well-being**. This observation is consistent with Hiranya and Joshi (2025), who noted that despite advancements, accessibility, inclusivity, and effective utilisation of agricultural credit remain important areas of concern.

Suggestions:

- Government departments and financial institutions should regularly organise awareness sessions to make farmers aware of the benefits and eligibility conditions of various agricultural finance schemes and their application process.
- Banks and financial institutions for agriculture should streamline documentation and application process for institutional finance to give farmers better access.
- Financial schemes should be designed to give greater support to farmers investing in modern agricultural technologies including agricultural machinery, irrigation systems, improved seeds, etc. to further increase agricultural productivity.
- Livelihood diversification should be encouraged and supported, in addition to farming, by engaging farmers in other associated businesses like dairy farming, poultry, goat farming, horticulture etc.
- More attention should be given to the crop insurance and other risk-management schemes to ensure the income of farmers is not affected during crop failures, extreme weather conditions and market risks.
- Conduct training programs for farmers on financial planning, credit management, saving and effectively utilizing the benefits of the schemes to boost their investment potential and financial decision-making.

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- The study revealed that there was no significant effect on employment creation, hence there is a need to push agricultural finance schemes to create more employment especially through agro-processing, livestock, horticulture and other allied activities.
- In addition to financial support, the agricultural extension service, training and expert guidance should be strengthened to improve farmers' decisions on crop selection, investment, technology adoption and utilization of the financial support.

AUTHOR(S) CONTRIBUTION

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CONFLICTS OF INTEREST

The authors declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

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