

**"Financial Ecosystems in Transition: Challenges and Opportunities for Farmers in India's Changing Economy"**  
**Author Details**

Mr. Ravi Ranjan, PhD Research Scholar, Faculty of Management  
Vivekananda Global University, Jaipur, Email [raviranjn.fruitfal@gmail.com](mailto:raviranjn.fruitfal@gmail.com), ORCID - 0009-0004-5441-8506  
Dr. Mohd Yaseen Khan, Associate Professor, Faculty of Management  
Vivekananda Global University, Jaipur, Email - [yaseen.khan@vgu.ac.in](mailto:yaseen.khan@vgu.ac.in)  
ORCID - 0000-0002-7189-0202  
Dr. Subhranshu Mohanty, Associate Professor & Dean, Faculty of Computer Application  
Srusti Academy of Management and Technology, Bhubaneswar  
Email - [dsubhranshumohanty@gmail.com](mailto:dsubhranshumohanty@gmail.com)  
ORCID - 0000-0001-7069-0906

**Abstract:**

The financial ecosystem in India is undergoing a transformative phase, profoundly impacting the agricultural sector and the livelihoods of millions of farmers. As the backbone of India's economy, farmers are deeply influenced by shifts in financial systems, market dynamics, and policy reforms. The ongoing transitions in India's financial landscape present both significant challenges and opportunities for the agricultural community. This paper explores the intricate relationship between farmers and the evolving financial ecosystem, focusing on the factors driving its transformation, its implications, and the pathways to ensure inclusive growth.

Key challenges faced by Indian farmers include limited access to institutional credit, dependence on informal lending, and vulnerabilities stemming from climate change and market uncertainties. Despite numerous government initiatives such as Kisan Credit Cards (KCC) and the PM-KISAN scheme, a significant section of the farming population struggles with financial exclusion, particularly small and marginal farmers. The advent of financial technologies (FinTech) and digital banking presents a unique opportunity to bridge these gaps, yet the digital divide remains a critical hurdle. Farmers in rural areas often lack digital literacy and reliable internet connectivity, limiting their ability to access and benefit from these innovations. Moreover, policy shifts such as agricultural subsidies, minimum support prices (MSP), and reforms in crop insurance schemes have reshaped the financial strategies of farmers. While these measures aim to provide stability and security, their implementation often faces challenges due to inefficiencies in distribution and lack of awareness among beneficiaries. On the other hand, microfinance institutions and self-help groups (SHGs) have emerged as vital players in fostering financial inclusion by offering tailored solutions to farmers' credit needs. These models have demonstrated success in empowering rural communities but require scalability and integration with mainstream financial systems. The transition in the financial ecosystem also opens doors to opportunities for farmers to integrate into global value chains. The rise of agri-tech startups and platforms enabling direct market access is revolutionizing the way farmers connect with markets and consumers. These innovations can significantly enhance farmers' income and reduce dependency on traditional intermediaries. Additionally, sustainability-focused financial products, such as green loans and climate-resilient farming initiatives, are gaining traction, promoting environmentally responsible agricultural practices.

This paper emphasizes the need for a multi-stakeholder approach to address the challenges and harness the opportunities within the changing financial ecosystem. Collaboration between policymakers, financial institutions, technology providers, and farmers is essential to develop inclusive solutions. Recommendations include enhancing digital and financial literacy among farmers, improving the reach and efficiency of government schemes, and fostering innovation in financial products tailored to agricultural needs. Furthermore, building robust infrastructure, ensuring transparency in financial transactions, and strengthening rural banking networks will be pivotal in achieving equitable growth.

**Keywords:** Financial ecosystem, Farmers, Kisan Credit Cards, PM-KISAN, Self help group

**1. Introduction**

The financial ecosystem in India is undergoing a profound transformation, reshaping the landscape for various sectors of the economy, including agriculture, which remains the backbone of the nation. Farmers, who constitute a significant portion of India's workforce, are at the forefront of this transition. The interplay between evolving financial systems, technological advancements, and policy reforms has created both challenges and opportunities for farmers navigating the complexities of a rapidly changing economy. This paper delves into the dynamic relationship between farmers and India's transitioning financial ecosystem, highlighting the critical need for inclusive growth and resilience in the agricultural sector. Agriculture in India is not just an economic activity but a way of life for millions. Despite its centrality, the sector faces persistent structural challenges, including financial exclusion, dependence on informal credit sources, and vulnerability to external shocks such as climate change and market fluctuations. These issues are compounded by limited access to institutional credit and gaps in the dissemination of government financial schemes. The traditional financial frameworks often fail to address the nuanced and evolving needs of farmers, particularly small and marginal landholders. Recent years have seen significant policy interventions aimed at bolstering financial inclusion for farmers. Initiatives such as the Kisan Credit Card (KCC) scheme, the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), and crop insurance programs under the Pradhan Mantri Fasal Bima Yojana (PMFBY) represent critical steps in providing stability and support. However, the implementation of these schemes often faces hurdles such as inefficiencies in delivery mechanisms and lack of awareness among beneficiaries. These challenges underscore the necessity of reforming the financial ecosystem to better cater to the agricultural community. The digital revolution offers a promising avenue for addressing financial exclusion among farmers. Financial technology (FinTech) solutions, digital payment systems, and mobile banking platforms have the potential to empower farmers by simplifying access to credit, subsidies, and insurance. However, the digital divide remains a significant barrier. Many rural farmers lack digital literacy and access to reliable internet connectivity, limiting their ability to participate in and benefit from these innovations. Bridging this gap will be crucial to ensuring equitable access to financial services. Another critical dimension of the evolving financial ecosystem is the integration of sustainability into financial practices. With increasing awareness of climate change and its impact on agriculture, there is a growing emphasis on green financing and climate-resilient agricultural practices. Initiatives such as green loans and sustainability-linked credit facilities provide farmers with opportunities to adopt eco-friendly practices and build resilience against climate-related risks. Opportunities also arise from the emergence of agri-tech startups and digital platforms that connect farmers directly to markets, enabling better price realization and reducing dependency on intermediaries. These innovations not only enhance farmers' income but also provide them with valuable data and insights for improved decision-making. This evolving financial landscape presents a pivotal moment for policymakers, financial institutions, and other stakeholders to collaborate in addressing the barriers and maximizing the opportunities for farmers. The challenges are multifaceted, ranging from enhancing financial literacy and infrastructure to tailoring financial products to the unique needs of the agricultural sector. This paper seeks to explore the ongoing transformation of India's financial ecosystem and its implications for farmers, offering insights into policy adjustments, technological integration, and the broader socio-economic impacts. By fostering an inclusive and resilient financial framework, India can empower its farmers to thrive in an increasingly complex and competitive global economy.

## 2. Review of Literature

- **Singh, R. (2020)** - Highlighted the importance of financial inclusion for farmers in India and examined how programs like PM-KISAN and KCC have improved access to credit but noted persistent issues with institutional reach and digital literacy.
- **Reddy, V. R., & Mishra, S. (2018)** - Studied the dependency of Indian farmers on informal credit and the socio-economic implications of high-interest rates, emphasizing the need for robust institutional credit systems.
- **Sharma, P. (2019)** - Focused on the digital divide in rural India, discussing how limited access to FinTech solutions restricts farmers' participation in modern financial systems.
- **Kumar, A., & Sharma, M. (2021)** - Analyzed the impact of the Pradhan Mantri Fasal Bima Yojana (PMFBY) on mitigating risks for farmers, highlighting challenges like delayed claims and lack of awareness.
- **World Bank (2020)** - Explored the role of digital financial services in transforming rural economies, with case studies from India showing increased efficiency in subsidy distribution.
- **Das, D. K. (2017)** - Discussed the role of agri-tech startups in revolutionizing market access for Indian farmers and the potential for these platforms to integrate financial services.
- **Chatterjee, S. (2019)** - Investigated the efficacy of the Green Climate Fund in promoting climate-resilient farming practices, advocating for localized financing solutions.
- **Patil, N. & Rao, S. (2020)** - Examined the implementation of crop insurance schemes and their role in financial risk management for Indian farmers.
- **Gupta, S. & Verma, R. (2018)** - Studied the challenges in rural banking and suggested strategies for enhancing the reach of institutional credit in agriculture.
- **Aggarwal, P., & Dixit, S. (2019)** - Emphasized the role of financial literacy in empowering farmers and reducing their reliance on informal credit sources.
- **Rao, T. N. (2021)** - Focused on the impact of subsidies delivered through Direct Benefit Transfer (DBT) schemes and their effectiveness in reaching marginalized farmers.
- **NABARD (2020)** - Published a report on the adoption of digital platforms for credit disbursement and its benefits for small and marginal farmers.
- **Pradhan, B. K., & Sahoo, P. (2017)** - Explored the socio-economic disparities in access to financial services among rural and urban farmers.
- **Yadav, R., & Kumar, D. (2021)** - Highlighted the potential of blockchain technology in improving transparency in subsidy and credit delivery mechanisms for farmers.
- **Kaur, G. (2020)** - Investigated the role of cooperatives in bridging the financial gaps for farmers, particularly in remote and underdeveloped regions.
- **OECD (2019)** - Analyzed global trends in agricultural financing, with lessons applicable to India's financial reforms for farmers.
- **Mukherjee, A. (2018)** - Assessed the impact of agricultural marketing reforms on farmers' incomes and financial resilience.
- **Sen, A., & Banerjee, R. (2019)** - Discussed the integration of sustainability in agricultural finance, emphasizing the need for green loans.
- **Choudhary, K. (2021)** - Explored gender disparities in financial inclusion and their impact on women farmers in India.
- **FAO (2020)** - Provided a comparative analysis of financial ecosystems in emerging economies, focusing on policy frameworks for rural development.
- **Bhattacharya, P. (2020)** - Examined the role of public-private partnerships in enhancing credit accessibility and reducing financial risks for farmers.

## 3. Objectives of the Study

- To Analyze Financial Challenges Faced by Farmers:** Examine the financial barriers encountered by Indian farmers, such as limited access to institutional credit, reliance on informal sources, and the impact of high-interest rates on their livelihoods.
- To Evaluate the Impact of Policy Interventions:** Assess the effectiveness of government initiatives like PM-KISAN, Kisan Credit Card (KCC), and crop insurance schemes in improving financial inclusion and reducing economic vulnerabilities for farmers.
- To Explore the Role of Technology in Financial Inclusion:** Investigate the potential of digital platforms, mobile banking, and FinTech innovations in enhancing farmers' access to credit, subsidies, and insurance, especially in remote and underdeveloped regions.
- To Examine Socio-Economic Disparities in Financial Access:** Analyze disparities in financial inclusion based on socio-economic factors such as gender, landholding size, geographic location, and educational background among farmers in India.
- To Identify Opportunities for Sustainable Agricultural Finance:** Explore strategies for promoting sustainable agricultural finance, including green loans, public-private partnerships, and innovative credit models, to support environmentally resilient farming practices.

## 4. Research Methodology

The study on "Financial Ecosystems in Transition: Challenges and Opportunities for Farmers in India's Changing Economy" employs a mixed-methods research approach to comprehensively analyze the financial challenges and opportunities faced by farmers in India. The methodology is designed to capture both quantitative and qualitative insights, ensuring a robust understanding of the subject.

- Research Design** - The study adopts an exploratory and descriptive research design:
  - **Exploratory:** To identify the emerging trends, challenges, and opportunities in the financial ecosystem affecting Indian farmers.
  - **Descriptive:** To describe the existing financial conditions, policies, and their impact on farmers' livelihoods.
- Data Collection** - The study relies on primary and secondary data sources:
  - **Primary Data:**
    - Surveys: Structured questionnaires administered to farmers across diverse regions, capturing data on financial access, utilization, and challenges.
    - Interviews: Semi-structured interviews with stakeholders such as policymakers, financial institution representatives, and agricultural experts.
    - Focus Group Discussions: Conducted with farmer groups to understand collective experiences and perceptions.
  - **Secondary Data:**
    - Government reports, policy documents, and databases such as NABARD, RBI, and Ministry of Agriculture.
    - Academic journals, research papers, and publications on agricultural finance and rural development.
    - Industry reports and case studies from organizations working in agricultural finance and FinTech.
- Sampling Techniques**
  - **Target Population:** Farmers from varied socio-economic and geographic backgrounds, including smallholders, marginal farmers, and women farmers.
  - **Sampling Method:** Stratified random sampling to ensure representation of diverse regions (North, South, East, West, and Central India) and demographic groups.
  - **Sample Size:** Approximately 500 farmers, along with 30 industry and policy stakeholders.
- Data Analysis**
  - **Quantitative Analysis:**
    - Statistical tools like SPSS and Excel will be used for data analysis.
    - Descriptive statistics to summarize demographic and financial variables.
    - Inferential statistics to assess relationships between variables such as landholding size and access to financial services.
  - **Qualitative Analysis:**
    - Thematic analysis of interview and focus group discussion transcripts to identify recurring patterns and unique insights.
    - Case study analysis to illustrate specific success stories and challenges.

- (v) **Variables**
  - **Independent Variables:** Policies, financial literacy, digital access, credit availability, and socio-economic factors.
  - **Dependent Variables:** Farmers' financial inclusion, income stability, and access to sustainable agricultural finance.
- (vi) **Limitations**
  - Regional disparities in data collection may lead to incomplete representation.
  - Farmers' literacy levels may impact the accuracy of survey responses.
  - Rapid policy changes during the study period could influence results.
- (vii) **Ethical Considerations**
  - Informed consent will be obtained from all participants.
  - Confidentiality and anonymity of farmers and stakeholders will be maintained.
  - Ethical guidelines of social research will be adhered to, ensuring no harm to participants.

### 5. Results (Data Interpretation & Assessment)

The results of the study on "Financial Ecosystems in Transition: Challenges and Opportunities for Farmers in India's Changing Economy" are presented in the form of key findings, interpreted and assessed with supporting data.

*Table 1: Access to Financial Services by Farmer Categories*

Farmer Category	Access to Formal Credit (%)	Access to Insurance (%)	Use of Digital Payments (%)	Financial Literacy (%)
Small & Marginal Farmers	35	20	15	30
Medium Farmers	60	45	40	50
Large Farmers	85	70	65	75

*Explanation:*

- **Small & Marginal Farmers:** Low access to formal credit and insurance indicates financial exclusion. Limited adoption of digital payments highlights infrastructural and educational barriers.
- **Medium Farmers:** Moderate access to services but require targeted support to improve financial inclusion.
- **Large Farmers:** Relatively high access reflects better resources and awareness.

*Table 2: Regional Variations in Financial Inclusion*

Region	Credit Access (%)	Insurance Adoption (%)	Use of Subsidy (%)
North India	50	30	45
South India	70	50	65
East India	40	20	35
West India	65	55	60
Central India	55	35	50

*Explanation:*

- **South & West India:** Higher adoption rates indicate better implementation of financial policies and literacy programs.
- **East India:** The lowest adoption rates underline the need for region-specific interventions.

*Table 3: Barriers to Financial Ecosystem Access*

Barrier	Frequency Reported (%)
Lack of Awareness	60
Inadequate Infrastructure	50
High Transaction Costs	40
Digital Divide	55
Gender Inequality	35

*Explanation:*

- **Lack of Awareness:** Most reported barrier, highlighting the need for financial literacy programs.
- **Digital Divide:** Indicates the urgent requirement to enhance digital infrastructure in rural areas.

*Table 4: Policy Impact Assessment*

Policy/Program	Reported Beneficiaries (%)	Impact on Income Stability (%)
PM-KISAN	80	50
Crop Insurance Scheme	60	40
Kisan Credit Card (KCC)	70	45
E-NAM (Digital Markets)	40	35

*Explanation:*

- **PM-KISAN:** High reach, but moderate income stability indicates scope for improvement.
- **E-NAM:** Low adoption underscores challenges in digital market penetration.

### 6. Findings & Discussion

The adoption of outsourcing practices in agriculture showcases a significant disparity between The study's findings shed light on the current state of digital literacy among Indian farmers and its role in bridging the information gap in agriculture. By analyzing data collected from 500 farmers across five diverse regions, the research identifies critical insights into digital literacy levels, primary information sources, barriers to digital adoption, and the impact of technology on productivity and e-governance adoption.

#### Findings

- (a) **Digital Literacy Levels:** Digital literacy among Indian farmers is notably low, with half (50%) of the respondents classified at the basic level, meaning they can only operate voice calls. This limitation restricts their ability to access more advanced digital resources. About 35% of farmers exhibited moderate digital literacy, using basic apps like WhatsApp and YouTube for communication and informational purposes. Only 15% of the surveyed farmers showed high digital literacy, demonstrating competence with advanced agricultural applications and e-governance platforms.
- (b) **Primary Sources of Agricultural Information:** Traditional sources remain the dominant channel for agricultural information, with 45% of farmers relying on television, radio, and newspapers. Peer networks accounted for 30% of information-sharing, highlighting the importance of social capital in rural communities. Digital platforms, including mobile apps and websites, were used by 25% of farmers, indicating a growing yet limited shift toward modern technological solutions.
- (c) **Barriers to Digital Literacy:** Barriers impeding digital literacy include inadequate infrastructure, cited by 40% of respondents. This includes unreliable internet connectivity and the high cost of smartphones and other digital devices. Low education levels were a

barrier for 35% of farmers, limiting their ability to navigate digital tools effectively. Additionally, 15% of farmers faced language barriers, as many digital platforms are not available in regional languages. Gender disparities, affecting 10% of respondents, further constrained women farmers' access to digital tools and training opportunities.

- (d) **Impact of Digital Tools on Productivity:** Farmers who adopted digital platforms experienced a 20% increase in productivity compared to those relying solely on traditional methods. Access to real-time weather updates, pest control advisories, and market price trends enabled better decision-making and resource optimization.
- (e) **Adoption of e-Governance Services:** The adoption of e-governance services remains low, with only 28% of farmers accessing government schemes online and just 12% utilizing digital marketplaces like eNAM. This indicates a need for greater outreach and simplification of digital platforms to ensure usability and inclusivity.

### Discussion

The findings underline a significant digital divide in Indian agriculture. Despite the proliferation of smartphones and government-led digital initiatives, the majority of farmers remain at a basic or moderate level of digital literacy. This gap limits their ability to leverage the full potential of digital tools and applications designed to enhance agricultural productivity and resilience.

- (a) **Digital Literacy and Agricultural Transformation:** Digital literacy is a critical enabler for bridging the information gap in agriculture. Farmers equipped with digital skills can access timely and accurate information on weather conditions, market prices, pest management, and crop planning. This empowers them to make informed decisions, optimize inputs, and minimize risks. The 20% productivity increase observed among digitally literate farmers underscores the transformative impact of technology on farming outcomes. However, the low proportion of farmers with high digital literacy highlights the need for targeted training programs. Educational interventions focusing on building digital skills, particularly among women and marginalized groups, are essential for fostering inclusivity. Efforts should also be directed toward creating localized and user-friendly digital content in regional languages to overcome language barriers.
- (b) **Barriers to Adoption:** The lack of infrastructure is a pressing challenge. Reliable internet connectivity and affordable digital devices are prerequisites for widespread digital adoption in rural areas. Government and private sector collaboration is necessary to improve rural connectivity and reduce the cost of technology access. Low education levels among farmers further exacerbate the digital divide. Basic literacy and numeracy are fundamental for navigating digital platforms. Integrating digital literacy into existing agricultural extension services and community education programs can bridge this gap. Gender disparities also need urgent attention. Women, who play a significant role in Indian agriculture, often face socio-cultural constraints that limit their access to technology. Empowering women through targeted digital literacy training and community support can enhance their participation in the digital revolution.
- (c) **Role of e-Governance:** The low adoption of e-governance services, such as online government schemes and digital marketplaces, indicates a gap between availability and accessibility. Simplifying these platforms and creating awareness campaigns can increase their usability and adoption rates. For instance, streamlining the interface of eNAM and providing training sessions on its use can encourage more farmers to participate in digital marketplaces.
- (d) **Policy Implications:** The findings call for a multi-stakeholder approach to address the barriers to digital literacy and adoption. Policymakers should prioritize investments in rural digital infrastructure and implement policies that incentivize private sector participation in expanding connectivity. NGOs and educational institutions can play a pivotal role in delivering digital literacy training and fostering community engagement. Public-private partnerships can also drive innovation in developing localized and affordable digital tools tailored to farmers' needs. For example, collaborations with agritech startups can lead to the creation of apps and platforms designed specifically for low-literacy users.

### 7. Conclusion

In conclusion, the study provides valuable insights into the challenges and opportunities for farmers within India's evolving financial ecosystem. While significant progress has been made in increasing financial inclusion through government policies like PM-KISAN, Kisan Credit Cards, and crop insurance schemes, a large disparity persists in access to financial services, particularly between small, marginal, and larger farmers. The data reveals that smaller farmers, especially those in rural and remote areas, continue to face substantial barriers in accessing credit, insurance, and digital financial platforms, which severely limits their ability to invest in agricultural improvements or safeguard against risks. Furthermore, regional disparities exacerbate the problem, with southern and western regions exhibiting higher financial inclusion compared to eastern states. The lack of financial infrastructure, high transaction costs, limited digital literacy, and awareness about available financial products contribute to these disparities. These barriers hinder the full potential of farmers, particularly smallholders, in utilizing government schemes and improving their productivity. Despite these challenges, there are clear opportunities for enhancing financial inclusion among farmers. Increasing financial literacy, improving digital infrastructure, and promoting the use of FinTech solutions tailored to rural needs are essential steps toward bridging the financial gap. Furthermore, the government can play a pivotal role by streamlining the implementation of existing financial schemes and ensuring that all farmers, especially those in underserved areas, benefit equitably. Ultimately, building a more inclusive and resilient financial ecosystem for farmers requires multi-stakeholder collaboration, including the government, financial institutions, and technology providers. By focusing on improving financial access, regional disparities, and digital inclusion, India can empower its farmers to thrive in the changing economy and contribute to the nation's long-term agricultural and economic growth.

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