



Role of NEP 2020 in Awareness and Implementation of Agricultural Schemes among the Farmers in Assam

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ABSTRACT

The National Education Policy (NEP) 2020 is focused on skill development, vocational education, digital literacy and community-based learning, all of which have great potential to strengthen the agricultural awareness in rural India. This paper investigates the role of NEP 2020 in improving the awareness and the use of agricultural schemes among farmers in Assam, a state where agriculture is still a major source of livelihood. Using a mixed-methods approach, the research evaluates the existing level of awareness among farmers, identifies the barriers to accessing the information related to the schemes and analyses how the educational reforms under NEP 2020 can help in bridging these lacunae. The study highlights the role of vocational agricultural education, adult learning initiatives, digital platforms and extension linkages promoted under NEP 2020 can be used to improve dissemination of government schemes like PM-KISAN, PMFBY, Soil Health Card, KCC, etc. Findings suggest that NEP 2020 can be a catalyst in terms of better information flow, digital competency, and institutional support, which can eventually improve scheme utilization among farmers. The paper concludes with suggestions on the integration of NEP 2020 frameworks better in agricultural outreach programmes in Assam.



Introduction

Agriculture remains one of the mainstays of Assam's economy and a large segment of the state's population is involved in it and it adds up to a substantial portion of rural livelihood. In recent years the Government of India has introduced many agricultural developmental schemes, i.e., PM-KISAN, PMFBY, Kisan Credit Card (KCC), Soil Health Card, and ATMA, etc. to boost productivity and enhance income security of the farmers and also for sustainable management of the resources. However, the success of these schemes to a large extent depends on the level of awareness and active participation of farmers. Studies in different parts of India, including Assam, have shown that lack of access to information and lack of digital literacy and extension services are some of the key factors which prevent farmers from availing the benefits to their fullest.

The National Education Policy (NEP) 2020 launches a transformational vision of education, which goes beyond the confines of schooling. By focusing on vocational education, digital empowerment, adult education, community participation and multi-disciplinary approaches, NEP 2020 opens up new pathways to dissemination of knowledge in rural and agricultural areas. For a state such as Assam - where agricultural productivity is closely linked with education, awareness, and institutional support - the provisions of NEP 2020 has the potential to strengthen the channels through which farmers get to know about and information of the government schemes.

The focus of the policy on the integration of skills relevant to agriculture in the curriculum of educational institutions, promotion of digital platforms for lifelong learning, and the promotion of partnerships between educational institutions and community organizations provides a framework that can have a significant impact on agricultural awareness. What is more, the push towards a more inclusive and flexible education system offers opportunities to transfer knowledge to rural populations who have otherwise been under-served.

Against the backdrop, the present study examines the role of NEP 2020 in improving the awareness and usage of agricultural schemes among farmers of Assam. It examines ways in which educational reforms and learning initiatives proposed in the policy can be used to fill the gaps in the information, strengthen the outreach mechanisms and help aid in more effective participation of farmers in government-led programs. By analyzing this relationship, the study aims at adding to the understanding of how national education reforms can supplement agricultural development efforts in Assam and agrarian areas like it.



Objectives of the Study

Primary Objective

1. To study the role of NEP 2020 in shaping the awareness and usage of agricultural schemes by the farmers in Assam.

Specific Objectives

2. To find out how much farmers are aware of major agricultural schemes implemented in Assam.
3. To determine the factors influencing the use of agricultural schemes by the farmers in the study area.
4. To analyse the role of the educational components of NEP 2020, including vocational education, adult learning and digital literacy in enhancing the awareness about agricultural schemes.
5. To assess the efficiency of information channels (extension services, digital platforms, schools, community institutions) in spreading scheme related knowledge in the context of NEP 2020.
6. To analyze the perception of farmers with regard to NEP 2020 related educational initiatives and the relevance of the same in decision-making.
7. To identify the key bottlenecks hindering the access of or use of agricultural schemes by farmers despite any reforms suggested in NEP 2020.
8. To put forward some concrete suggestions for the integration of NEP 2020 strategies in agricultural outreach programmes for better utilisation of schemes for Assam.

Literature Review

Agriculture is the backbone of Assam's rural economy, how it has been supporting the majority of the population. However, the access of farmers to government schemes is often limited due to the lack of awareness, low digital literacy and inefficient extension services. Several empirical studies from Assam and across India underscore the importance of information gap in limiting the effective use of agricultural schemes.



Studies conducted in Assam reveal a constant problem of incomplete awareness among the farmers. Bharadwaj and Bora (2025) discovered that rural women of Jorhat district had high awareness regarding PM-KISAN but very poor awareness on other agricultural and allied sector schemes which implies that information dissemination was uneven. Similarly, Yasmin and Hazarika (2015) in a study on crop insurance in Kamrup (Rural) described that farmers were not much aware of the concept and procedures of crop insurance schemes even though it is implemented in the district for long. These findings highlight the low awareness of farmers in Assam in terms of being scheme specific and based on exposure to institutional support.

Evidence from the rest of the North Eastern Region supports this trend. Baruah and Mohan (2022) concluded that the women farmers in the region have low access to training, extension contact and communication associated with the schemes, thus leading to low participation in agricultural programmes. The role of education, community institutions and targeted information strategies in improving uptake of schemes was highlighted by the study.

Research from other states in India sheds more light. Malonia and Murari (2022), in a study of the state of Uttar Pradesh, found that though a majority of farmers had knowledge of the Kisan Credit Card scheme, their knowledge of finer aspects of the scheme (like insurance coverage and loan terms) was much weaker. A study in Kerala conducted by Joseph and Mathew (2024) showed relatively higher levels of awareness among paddy farmers for procurement and input support schemes but low levels of awareness for the crop insurance and land development programmes, showing that the complexity of schemes often influences the adoption of programmes. Similarly, a study conducted in Odisha reported by Pradhan (2021) found that slightly more than half of the farmers were aware of the available agricultural schemes, with lack of information and weak extension linkages being identified as long time barriers.

Across these studies, education level, training exposure, and access to information channels have consistently been found to be strong determinants of awareness and utilization of agricultural schemes. For instance, Kumar et al. (2024) found that beneficiaries of PM-KISAN in Telangana showed increased levels of awareness when they had more access to information sources, such as digital platforms and extension services. These findings indicate that literacy, digital competency, and institutional outreach improvements can make a significant difference in the literacy of farmers towards understanding the government's initiatives.



The National Education Policy (NEP) 2020 brings in a number of reforms that are relevant directly to better agricultural awareness. NEP 2020 focuses on vocational education, digital literacy, adult education, and community-based education with a goal of making education more inclusive and skill-focused (Jena et al., 2025). Rudupara and Rudupra (2025) view NEP 2020 as a revolutionary move towards incorporating hands-on vocational exposure, including agriculture, in school curricula, which can enhance the knowledge of future generations of people about agricultural programmes. Moreover, the emphasis of NEP on digital learning and technology enabled platforms has been much highlighted in the recent literature. Panda (2024) points out that NEP 2020 encourages life-long learning and adult education through ICT-enabled community centres which may help rural populations develop pertinent knowledge related to government schemes.

Digital literacy, one of the pillars of NEP 2020, is especially pertinent to schemes having an online registration or digital authentication requirement. Studies on NEP's digital reforms (e.g., Sharma, 2023; Panda, 2024) suggest that the policy aims to narrow the digital divide in the rural sector with better ICT access, teacher training, and flexible learning resources. These measures can indirectly enhance the farmers' access to digital portals associated with PM-KISAN, PMFBY, KCC, e-NAM, and other major schemes.

Scholars analyzing NEP 2020's effect on rural education (Deepak & Jayesh, 2025) contend that regardless of infrastructural limitations, the framework of the policy offers great potential in strengthening rural knowledge systems, in particular through school-community partnerships and experiential learning. This type of approach can facilitate increased exposure of farmers to information on agricultural issues, and develop better channels for dissemination of knowledge related to the scheme.

Overall, the available literature shows a clear gap as there are many studies on awareness on agricultural schemes and also there are many studies on educational reforms under NEP 2020 but there are not many studies done on the empirical link of how educational initiatives of NEP 2020 may affect the awareness and usage of agricultural schemes by farmers, particularly in Assam. The present study fills this need by focusing on the potential of NEP 2020, in terms of vocational training, digital literacy and adult education, to increase the access and usage of agricultural schemes by farmers in the state.

Research Methodology

This study is carried out on a descriptive and analytical research design and the study is entirely based on secondary data to understand the impact of NEP 2020 on increasing the awareness and utilisation of



agricultural schemes among the farmers in Assam. The design assists in comprehending existing patterns, challenges, and policy implications without surveying the field.

Type of Study

This is a qualitative and document-based study, supported by quantitative information available through official reports and published literature. No primary data is collected.

Sources of Data

Secondary Data Sources

The study uses data collected from the following sources:

- Government policy documents particularly National Education Policy (NEP 2020)
- Reports of Ministry of Agriculture & Farmers' Welfare
- Assam State Agriculture Department publications
- Research articles, journals, theses & conference papers
- NABARD reports, PM-KISAN Dashboard, PMFBY official reports
- Books and academic publications on agricultural schemes and rural development
- National Sample Survey (NSSO) and Census data
- Website of agricultural institutions like KVKs, ICAR and agricultural universities

These sources contain information on awareness level of the schemes, implementation pattern, benefits, challenges and educational provisions under NEP 2020.

Method of Data Collection

Data is collected through:

- Review of the existing literature (research papers, case studies, dissertations)
- Policy analysis (NEP 2020 and associated government frameworks)
- Content analyse scheme guidelines and implementation reports
- Comparative analysis of results of different regions and studies
- No interviews, questionnaires, or field surveys are used.



Data Analysis Techniques

The secondary information collected is analyzed using:

1. Thematic Analysis

Key themes viz. educational reforms, digital literacy, vocational training, scheme awareness, challenges and utilization are identified and discussed.

2. Comparative Analysis

Findings from Assam are compared with studies conducted at the national level to know about the similarities or differences in the patterns of awareness and usage.

3. Interpretative Analysis

Interpretation is made to relate NEP 2020 provisions with farmers' scheme awareness in the perspective of strengthening information dissemination by education reforms.

Scope of the Study

- Focus on agricultural schemes relevant to Assam (PM-KISAN, PMFBY, KCC, SHC, ATMA etc)
- looks at how the provisions of NEP 2020 such as vocational education, adult literacy, digital learning can impact the awareness levels of farmers
- Uses only secondary data, making the study conceptual and analytical

Limitations

- Findings are based on availability and reliability of published data
- Secondary data may fail to reflect the recent ground realities
- Lack of primary data is the limitation to get direct measurement of farmers awareness.

Data Interpretation

1. Importance of Agriculture in the Economy of Assam -- Context for Scheme Relevance



- Agriculture (and allied sectors) is also a significant source of livelihood in Assam. According to data from the state a good percentage of the population is engaged in agriculture for income and employment.
- The dependence of so many households on agriculture highlights the importance of agriculture schemes (credit, subsidies, income support, crop insurance etc) in rural welfare -- and its awareness and utilisation in Assam has been so crucial.
- Interpretation: Given the centrality of agriculture, any policy or education initiative (like NEP 2020) which will bring about an increase in awareness or capacity among rural populations can have a huge impact on the reach and effectiveness of agricultural schemes.

2. Evidence from Scheme Implementation -- Example of Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

- As per recent government's data, under PM-KISAN, more than 20.31 lakh farmers of Assam have been given direct payments, amounting to [?]422.05 crore (as part of 20th instalment).
- This is a good scheme in terms of reach and enrolment by the eligible farming community in Assam.

Interpretation: The high number of beneficiary farmers indicates that the penetration of schemes in Assam is possible provided that the administration mechanisms work and there is some level of awareness. However, such data alone do not indicate how many eligible farmers are not registered, nor how many farmers are not aware of the scheme -- pointing to the need for educational or informational interventions (which NEP 2020 can support).

3. Structural Challenges in Agricultural Sector of Assam -- Need for Awareness & Support

- Previous assessments highlight that despite the importance of agriculture, Assam has structural problems: dearth of proper information on finance and marketing, low adoption of technology, poor infrastructure, failed support system and low penetration of extension services.
- These structural challenges often make it difficult for farmers to take full advantage of government schemes, especially schemes that require awareness of eligibility, documentation or procedural compliance.

Interpretation: Such structural constraints increase the risk that farmers - especially smallholders, marginal farmers, or those with limited formal education - remain kept out of schemes. This strengthens



the possible value of integration of educational reforms (under NEP 2020) with agricultural policy outreach, to fill in information and capacity gaps.

4. The Disconnect Between Availability of Scheme and Effective Use

- While PM-KISAN shows good disbursement numbers, wider data on the other forms of agricultural support (credit, insurance, technology subsidy, crop inputs, extension services) are patchy; some of these segments still continue to struggle in Assam.
- Prior research (cited in your literature review) indicates that awareness and utilization of more complex or conditional schemes (e.g. insurance, crop loans, subsidy based-programs) tend to be significantly lower than simple direct-benefit schemes.

Interpretation: It implies that despite state and central schemes, awareness is not enough - there needs to be a proper knowledge dissemination, institutional support and capacity building of farmers. Educational reforms and digital literacy (as envisaged under NEP 2020) could lead to better uptake and information asymmetries, particularly for schemes that demand documentation, digital enrollment, and insurance knowledge.

5. Potential Role of NEP 2020 Enabled Interventions to Enhance Scheme Utilisation

- Considering the dependence of Assam on agriculture and the identified structural constraints, interventions to enhance digital literacy, vocational education, and adult education (as envisaged as per NEP 2020) may help in enhancing the capacity of farmers to avail the benefits of schemes - particularly those with an awareness component, documentation, and procedure.
- Given that PM-KISAN has already seen significant levels of reach, extension of educational outreach and capacity building could help replicate or improve similar outreach for other schemes (e.g. crop insurance, credit, input subsidies, extension support).

Interpretation: NEP 2020 offers a promising framework to address the "last-mile challenge" -- enabling farmers (and their children) to better understand, access and benefit from agricultural schemes. Thus, incorporating the perspectives of educational policy into the study of agricultural schemes isn't just theoretical: it is in line with existing needs of the states and observed data trends.

Findings and Discussion

Findings



1. Agriculture remains central to the rural economy of Assam making awareness of schemes more important:

Available government data indicate that a large proportion of Assam population still relies on agriculture for livelihood. This makes government schemes, such as PM-KISAN, PMFBY, KCC, Soil Health Card and ATMA, important instruments of income support, risk reduction and productivity improvement. The dependence on agriculture implies that the awareness and the accessibility of the schemes is essential for the welfare of the rural people.

2. High utilization rate of schemes for simple, direct-benefit schemes such as PM-KISAN:

Recent government figures show a lot of enrolment under PM-KISAN with millions of farmers being provided financial support in Assam. This would seem to indicate that if schemes are simple and straightforward, and need little documentation, the result is that they are much better reaching.

Finding: Direct-income support schemes are more aware and utilized than more complex schemes.

3. Awareness is much lower for complex schemes or technical schemes:

Studies mentioned in the literature are consistent in showing low to moderate awareness of schemes like crop insurance (PMFBY), Kisan Credit Card or input subsidy schemes. Many farmers are still not familiar with eligibility rules, documentation processes or claim procedures.

Finding: There is a knowledge gap which hinders the effective use of multi-step schemes/digitally driven schemes.

4. Structural barriers like that in Assam make it difficult to create awareness and access:

Some of the persistent limitations cited in secondary sources:

- Limited service reach of extension
- Poor digital infrastructure in certain districts
- Low levels of formal education among many farmers
- Information not reaching women and marginalized farmers

Finding: These barriers, together, limit the ability of farmers to enjoy the full benefits provided by schemes.



5. NEP 2020 proposes introducing mechanisms that can enhance the access of farmers to information

NEP 2020 emphasizes:

- Vocational education (including skills related to agriculture)
- Digital literacy and ICT based learning
- Adult education and lifelong learning
- Participation of communities through school complexes

Finding: These provisions provide scope for improving the ability of farmers to get information, access and avail of these agricultural schemes.

6. The current literature does not include studies linking NEP 2020 and the agricultural scheme utilisation

Current studies focus on agricultural schemes and NEP 2020 individually and there is little empirical evidence of the link between educational reforms and awareness of schemes, particularly in Assam.

Finding: There is a clear research gap that supports the relevance of this study.

Discussion

1. Why scheme awareness still differs among farmers in Assam

The secondary sources show that while the schemes such as PM-KISAN have penetrated widely, some others are underutilized. This variation is closely related to education levels of the farmers, access to information and exposure to extension networks. Complex schemes need better understanding, documentation and digital processes, all of which some rural households find difficult.

Discussion point: Literacy, digital skills, and institutional support needs to be brought up and improved for balanced uptake for all schemes.

2. NEP 2020 as a policy tool for improved scheme-related knowledge

By developing vocational education from the level of schools, NEP 2020 can indirectly affect decision making in agricultural production of rural households. Information can be brought back to families by the children and young adults exposed to agricultural modules, raising awareness at the household level in due time.



Similarly, NEP's adult education framework, which emphasize on essential life skills, financial literacy and digital competency, are aligned directly with requirements of modern agricultural schemes.

Discussion point: In NEP 2020, a structured way of enhancing agricultural scheme literacy through education reforms is outlined.

3. Digital literacy can solve gaps in scheme participation under NEP 2020

Many Agricultural schemes now call for digital enrolment, Aadhaar authentication, seeding of bank details, updating via mobile or online claim submission. NEP 2020's focus on technology-enabled learning is thus relevant for rural communities in Assam.

Discussion point: Strengthening digital literacy in rural Assam can improve participation in schemes such as PMFBY, KCC & e-NAM, where digital processes are barriers to participation.

4. Extension services and school-community linkages can be enhanced through NEP 2020

NEP 2020 promotes the collaboration of schools, local institutions and community organizations. In the case of agriculture this creates opportunities for:

- Joint awareness programmes
- Farm demonstrations
- ICT-based training sessions
- Dissemination of scheme updates

Discussion point: School can be a community knowledge center, which will enhance last mile delivery of information relating to agricultural schemes.

5. Policy implications for Assam

The findings suggest that combining NEP 2020 strategies such as vocational modules, digital literacy programmes and adult education activities in agricultural outreach efforts could go a long way towards increasing farmers' awareness and use of schemes.

This linkage is particularly critical in Assam, where structural barriers and information gaps still persist in limiting the effectiveness of schemes.



Discussion point: The policy in education and that in agriculture are interlinked in a way that together they can help to build a more informed, empowered, and resilient farming community.

Overall Interpretation

The secondary data points that NEP 2020 though primarily an education policy, has an indirect but significant potential to improve agricultural scheme awareness and usage in Assam. By improving learning opportunities, digital capacities and community participation, NEP 2020 can contribute to the successful implementation of agricultural development programmes.

Conclusion

The analysis of secondary data shows that agricultural schemes are playing an important role in the livelihood support of farmers in Assam, but their successful use still highly depends on the awareness of farmers and their ability to access information and to navigate through scheme requirements. While schemes such as PM-KISAN have shown wide coverage as a result of their simplicity and direct benefit transfer mechanism, more complex schemes - especially those involving credit, insurance and digitization - are underutilized. This gap reveals the ongoing structural and informational barriers in the agricultural landscape in Assam.

Within this context, the National Education Policy (NEP) 2020 emerges as an important framework, which is capable of strengthening the knowledge environment of rural communities. Its focus on vocational education, digital literacy, adult education, and community engagement are in close alignment with the informational needs of farmers. The provisions included in the policy have the potential to help farmers better understand government programmes, to become more attuned to completing digital and administrative procedures and ultimately will lead to more effective participation in agricultural schemes.

The study concludes that despite being NEP 2020 being largely an educational reform, it has some significant indirect implications for the agricultural sector in Assam. By improving the literacy level, digital competencies, and exposure to skill-based learning, NEP 2020 has the potential to contribute to bridge the information gap that is derailing the utilisation of agricultural schemes. In order to have a maximum impact, educational initiatives should be integrated with agricultural extension services and rural development programmes. Strengthening of such linkages can underpin more equitable access to schemes, empower farmers with knowledge, and add to the overall effectiveness of agricultural policy interventions in Assam.



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