The Academic
International Journal of Multidisciplinary Research

An Online Peer Reviewed / Refereed Journal
Volume 4 | Issue 6 | June 2026
ISSN: 2583-973X (Online), SJIF IF(2026): 5.6
Website: www.theacademic.in

Awareness and Utilization of Agricultural Schemes among Farmers in Assam

Gitusmita Kalita
Phd Scholar, Mahatma Gandhi University
Dr. Kumud Das
Associate Professor, Mahatma Gandhi University

DOI : https://doi.org/10.5281/zenodo.21412241

ARTICLE DETAILS

Research Paper
Received: 15-05-2026
Accepted: 30-06-2026
Published: 15-07-2026

Keywords:
Agricultural Schemes, Farmer Awareness, Scheme Utilization, Assam Agriculture, PM KISAN, PMFBY, Kisan Credit Card, Government initiative, Small and Marginal Farmers, Policy Implementation, Rural Development, Agricultural Productivity.

ABSTRACT

Agriculture is the mainstay of the rural economy of Assam, which employs over a half of the total labour force of the state and contributes a significant portion to the gross state domestic product (GSDP). In the goal of achieving higher productivity, stabilizing the incomes of farmers and reducing the hardships of the rural poor, the Government of India and the Government of Assam have implemented myriad agricultural schemes such as Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), Pradhan Mantri Fasal Bima Yojana (PMFBY) and Kisan Credit Card (KCC) scheme etc. along with state level programs. Nonetheless, the utilization of these schemes is largely a function of the awareness and the level of utilization by the farmers. This paper tries to estimate the level of awareness and use of agricultural schemes in Assam in the form of a secondary analysis by analysing secondary information received from government reports, surveys by National Sample Survey Office (NSSO), National Bank for Agriculture and Rural Development (NABARD), and published studies. The results show that even though major schemes have been rolled out extensively, actual awareness and access among small and marginal farmers is constrained. The study identifies deficiencies in information dissemination, ease of access to schemes and the inclusiveness of programmes. It further proposes remedial measures such as the fortification of extension services, the extension of digital outreach and the improvement of transparency in the implementation processes.

Introduction

Agriculture occupies a central place in the economy and daily life of Assam, for it provides sustenance for a large part of the people of the state. The Economic Survey of Assam 2023 - 24 (Government of Assam, 2024) suggests that about 70 per cent of the population earns a living from agriculture or agriculture-related activities. The sector contributes about 17-18% in the Gross State Domestic Product (GSDP) of Assam, thereby making it very important for the food security, employment in rural areas and overall economic stability. Given that about 85 per cent of farmers in the state are small and marginal, with less than two hectares of land (NABARD, 2021) improving productivity and achieving equitable access to programmes for support from the government has been a key policy issue.

To overcome some of the age old difficulties like low level of productivity, fragmented holdings, poor availability of irrigation facilities, recurring flood and climate related damages etc., both the Government of India (GoI) and the Government of Assam (GoA) have come out with a suite of agricultural schemes. Prominent national programmes are the Pradhan Mantri Kisan Samman Nidhi (PM- KISAN), which sends incomes up to eligible farm households with a yearly direct income support of Rs. 6,000; the Pradhan Mantri Fasal Bima Yojana (PMFBY) which provides crop insurance to protect farmers from losses in yield and income; the Kisan Credit Card (KCC) scheme, which aims to ease the process of accessing formal farm credit. Assam has also taken some steps to start programmes at a state level, such as Chief Minister's Samagra Gramya Unnayan Yojana (CMSGUY) for rural development and Orunodoi, which provides monthly financial aid to poor households including farming households (Government of Assam, 2023).

Despite the implementation of such schemes, it has been seen from several studies and official reviews that farmers in Assam show little awareness of the benefits available and only a tiny percentage of eligible participants actually take up programmes. For example, the NABARD 'All India Rural Financial Inclusion Survey' (NAFIS, 2021) showed that less than 40 per cent of small and marginal farmers were aware of institutional crop insurance and less than 30 per cent had availed of Kisan Credit Card for institutional credit. Likewise, according to data from the NSSO Situation Assessment of Agricultural Households (77th Round, 2019), Assam was found to have one of the lowest level of awareness about the Government's agricultural schemes amongst the states in India. These findings signal information dissemination deficits, convoluted administration procedures, and a growing digital divide in rural communities.

Assam's high susceptibility to agro-climatic risks increases these problems. Annual floods cause significant damages to crops and negatively impact the livelihoods of rural dwellers. As per the Assam State Disaster Management Authority (ASDMA, 2022), flooding claims over 2 million people every year with the greatest losses to agriculture. Nonetheless, coverage of crop insurance schemes like PMFBY is still far from sufficient and many farmers are left without any protective cover.

Consequently, it is imperative to determine the level of knowledge that farmers have about agricultural schemes and the presence of the utilization of schemes. Such an evaluation will shed light on the effectiveness of governmental interventions and the ongoing barriers which prevent small and marginal farmers from availing of benefits. This study, which is based entirely on secondary sources such as government reports, national surveys and available literature, aims at providing an overview of the current status of scheme awareness and utilisation in Assam.

Literature Review

The interplay between the agricultural schemes and the welfare of the farmers has been studied in detail in Indian scenario, assignment of Assam has been in limelight frequently, as a result of peculiar socio-economic configuration and environmental adversities of recurring nature. The dominant motif that emerges from the entire body of scholarly work is that in spite of the multiplicity of schemes devised to help small and marginalholders, the actual awareness and the use of them appears to be highly heterogeneous.

The Economic Survey of Assam (2023-24) records that agriculture still accounts for employment of the majority of the rural population of the state while contributing about 17-18 per cent of the Gross State Domestic Product (GSDP) of Assam. Nonetheless, the primary productivity is limited by the fragmented land holdings, recurring flooding and inadequate irrigation infrastructure, thus supporting the necessity of effective agricultural support arising from both the state and central governments.

At the national level, the NABARD All India Rural Financial Inclusion Survey (NAFIS, 2021-22) provides important information about the access of credit and insurance by farmers. The survey shows that only about one-third of smallholders have information about formal crop insurance mechanisms and the use of institutional credit is lower than it could be. In Assam in particular, according to NAFIS, access to programmes like Kisan Credit Card (KCC) is under the national mean.

The Situation Assessment of Agricultural Households conducted by the National Sample Survey Office (77th Round, 2019) further highlights stark regional disparities in terms of cognizance of the schemes. Assam stands out for the lowest level of knowledge about government agricultural programmes with many farmers reporting confusion over eligibility conditions and benefits offered under disparate schemes.

A number of investigations have focused on individual schemes. Empirical examination of the Pradhan Mantri Kisan Samman Nidhi (PM - KISAN) shows that most of the beneficiaries use the disbursements for seasonal expenditures, such as seeds, fertilisers and hiring of labour. Nonetheless, reports are always showing persistent delivery challenges, especially in the Northeastern states where coverage is increasing but awareness is poor.

The Pradhan Mantri Fasal Bima Yojana (PMFBY) has been scrutinised extensively in order to assess its efficacy in mitigating risk. Official statistics reveal that the enrolment rate and claim settlement rate differ significantly across states. In flood prone areas like Assam low enrolment rate is arguably disconcerting as farmers often face huge losses but there is no insurance on it.

The Kisan Credit Card (KCC) scheme has received a lot of academic interests. The consensus among studies is that KCC enables access to credit on time and reduces the dependence on informal sources of finance. Nevertheless, in Assam, the rate of adoption is sluggish; according to scholars, the main reasons why the adoption rate is sluggish are because of procedural complexities, lack of documentation, and lack of banking infrastructure in rural localities.

The Annual Report of the Ministry of Agriculture and Farmers' Welfare (2024-25) provides an overview of all the central schemes which includes the design features, budget allocation and number of beneficiaries. While national advances are celebrated, the report also validates that implementation hurdles at the state level remain, thereby creating inequitable outcomes.

Parliamentary responses summarising findings from the NSSO Situation Assessment Survey provide further evidence to support the claim that there is a wide variation in farm incomes, indebtedness and coverage of schemes across states. Assam consistently registers at the lower end in terms of awareness as well as utilisation of schemes.

NABARD's synthesis report for 2024 outlines some of the common determinants driving the low uptake of crop insurance across the country such as lack of awareness campaigns, delays in claim settlement as well as scepticism about the value proposition of insurance. These concerns are especially relevant in Assam due to the high level of climatic volatility that makes farmers who are uninsured even more vulnerable.

In aggregate, the reviewed literature points to the fact that despite an abundance of national and state level agricultural schemes, the major challenge in Assam is ensuring that the farmers are cognisant about these schemes and can access them with ease. The consensus among studies is that existing policies have not yet translated into extensive or equitable coverage and therefore, the need for and timeliness of the present investigation of scheme awareness and utilisation within Assam.

Objectives of The Study

The present study aims at finding out the extent of awareness and use of agricultural schemes among the farmers of Assam. The specific objectives are:

1. To identify the major agricultural schemes introduced by the Government of India and the Government of Assam which are relevant to the farmers in Assam.

2. To study the level of awareness among the farmers about these agricultural schemes.

3. To study the extent of use of agricultural schemes and especially income support, credit and insurance based interventions.

4. To point out the gap between the design of policies and reality of accessibility of schemes in Assam.

5. To make recommendations for better awareness, outreach and use of agricultural schemes in the state.

Methodology

This study is entirely based on secondary data. The information used here has been gathered from official publications of Government of Assam, reports of Ministry of Agriculture and Farmers Welfare (Government of India) and major national surveys like NSSO's Situation Assessment of Agricultural Households, 77th Round (2019), and NABARD All India Rural Financial Inclusion Survey (NAFIS, 2021-22). Additional references include annual government reports, evaluation studies of schemes such as PM-KISAN, PMFBY and KCC, as well as academic literature available through Shodhganga and other peer-reviewed journals.

The analysis is mainly descriptive and includes comparison in the available statistics on the awareness and utilization of different schemes by farmers. Simple tables are used, where needed, to summarise the key schemes and their reported levels of coverage. Since the study is only based on secondary sources, no primary data collection and field survey has been conducted. The prime focus is on combining verified information from credible sources to identify salient trends and challenges concerning agricultural schemes in Assam.

Analysis and Discussion

Objective 1: Major Agricultural schemes in Assam

Agriculture in Assam has the features such as small and marginal holdings, excessive dependence on rainfall, and crop failures are common due to floods. Recognizing these structural constraints both Government of India (GoI) and Government of Assam (GoA) have taken a number of measures through schemes.

At the national level, there are three schemes dominating: Pradhan Mantri Kisan Samman Nidhi (PM - KISAN), Pradhan Mantri Fasal Bima Yojana (PMFBY) and Kisan Credit Card (KCC) scheme. According to the Annual Report of the Ministry of Agriculture and Farmers' Welfare (2024-25), PM-KISAN benefits over 11 crores of farmer families in India collectively, including over 28 lakh households in Assam. PMFBY has taken up coverage insurance of almost 41 crores of applications from farmers since its inception in 2016, however, in Assam, the enrolment has not been more than 20 percent of gross cropped area, despite the low awareness and weak claim settlement systems. NABARD's reports show that though the KCC scheme covers around 7.35 crore farmers in the country, in Assam, the coverage is one of the lowest in the country due to procedural complications and insufficient bank outreach in rural areas.

State - level schemes also play an important role. The Chief Minister's Samagra Gramya Unnayan Yojana (CMSGUY) launched in 2016 aims to double farm incomes through mechanization, irrigation and rural infrastructure. Orunodoi scheme (2020) gives monthly cash support of 1250 rupees to women in low-income households indirectly benefiting the farm families. These state schemes are to complement the national schemes by addressing regional specific requirements.

Table 1: Major Agricultural Schemes Relevant to Assam

Schemes	Implementing Authority	Objective/Benefits	Coverage in Assam
PM-KISAN	MoA&FW,GoI	Direct income support of Rs6,000/year to farm households	-20.8 lakh beneficiarirs(2024)

PMFBY	MoA&FW,GoI	Crop insurance against yield loss	<20% gross cropped area covered
KCC	NABARD/Banks	Access to short-term crop loans at concessional rates	-30% of eligible farmers hold active cards
CMSGUY	Govt of India	Rural development,agri-mechanization,infrastructure	Implement in 25,000 villages
ORUNODOI	Govt of India	Monthly income support to women in poor households	-20 lakh households covered

Sources: Ministry of Agriculture & Farmer's Welfare, Annual report (2024), Government of Assam, Economic Survey (2023-2024).

Objective 2: Awareness about the Agricultural Schemes

Awareness is the basis for utilisation; however, constant surveys have shown that farmers in Assam have one of the lowest levels of awareness when compared to other parts of India. As per the "Situation Assessment Survey of Agricultural Households" (77th Round, 2019) conducted by the National Statistical Office, only 31 per cent of farmers in Assam were aware of crop insurance schemes, while the national average was 46 per cent. Similarly, the level of awareness about institutional credit through Karnataka Credit Corporation (KCC) was less than 40 per cent, according to the National Bank for Agriculture and Rural Development's All-India Rural Financial Inclusion Survey (2021-22).

Awareness varies by scheme. The Pradhan Mantri Kisan Samman Nidhi (PM-PM KISAN) has relatively greater recognition, largely as the scheme contains direct transfers to the bank accounts of farmers. Nonetheless, there are field reports that the tenant farmers and sharecroppers, lacking formal land title, are often unaware of, or even excluded from land. On the other hand, the awareness of Pradhan Mantri Fasal Bima Yojana/Pradhan Mantri Fasal Bima Yojan (PMFBY) is low as many farmers either misinterpret the insurance terms or are ignorant about the enrolment process. State- specific schemes like CMSGUY (Central Mission for Small Farmers' Governance, Urban Youth) and Orunodoi have a moderate level of awareness, which is largely due to publicity campaigns undertaken by the Assam government; however, the farmers themselves tend to view these schemes as being more of a social support rather than an agricultural intervention.

Objective 3: Implementation of Schemes

The disparity between awareness and utilisation is apparent. For PM - KISAN, while about 20.8 lakh farmer households in Assam are under this scheme, according to the Economic Survey of Assam, a large number of eligible farmers are not under the net because of problems in verifying land ownership records. This exclusion impacts disproportionately the marginal farmers, tenants and woman cultivators.

In the case of PMFBY the utilisation is even lower than awareness. Despite Assam's high vulnerability to flooding - affecting more than two million people annually (ASDMA,2022), less than one-fifth of the gross cropped area is insured. Farmers blame this on delayed settlement of claims as well as lack of trust in the system.

For KCC, NABARD's report for 2021 estimated that only 25-30 per cent of the eligible farmers across Assam have active KCCs, which is much lower than states like Maharashtra or Tamil Nadu. Some of the barriers to this are stringent documentation requirements, low banking penetration in rural areas, and preference for informal sources of credit.

Table 2 : Awareness and Utilization Indicators in Assam

Scheme	Awareness(% of farmers)	Utilization(% of farmers)	Remarks
PM-KISAN	High(70%)	-50-60% receive benefit	Landless and tenant farmers excluded
PMFBY	-31% (NSSO,2019)	<20% of cropped area insured	Low trust,delays in claims
KCC	-40% (NABARD,2021)	25-30% active users	Procedural and access barriers
CMSGUY	Moderate (40-50%)	20-25% of farmers covered	Infrastructure-focused,uneven outreach
Orunodoi	High household-level awareness	20 lakhs households enrolled	Seen more asa social welfare than farm scheme

Sources: NSSO(2019);NABARD NAFIS (2021-22);Government of Assam, Economic Survey(2023-24).

Objective 4: Discrepancies Between Policy and Access

The analysis shows that Assam has a systematic awareness-utilization gap. Despite the presence of large scale policies, the last mile delivery often fails. Three critical barriers arise:

1. Exclusion due to land ownership patterns - Tenant farmers and sharecroppers, a significant proportion of cultivators in Assam are being excluded from schemes like PM - KISAN, PMFBY etc.

2. Institutional and procedural bottlenecks - The KCC scheme requires several verifications and interactions with banks, thus discouraging small farmers who like to take local moneylenders.

3. Communication and trust deficits - Farmers are often not clear about scheme benefits and antecedent delays in claims settlement under PMFBY have led to mistrust.

Objective 5: Recommendations for Improvements

Based on secondary evidence, the following measures can be used to strengthen the awareness and utilization:

1. Strengthen extension services: Agricultural extension workers and Krishi Vigyan Kendras (KVKs) should be adequately equipped to spread information.

2. Use digital outreach: Mobile-based alerts in Assamese and other regional languages can inform farmers about deadlines and eligibility.

3. Simplify enrolment processes: Especially in case of KCC and PMFBY, there are bureaucratic hurdles for being a part of the scheme.

4. Build farmer trust: Timely claim settlement under PMFBY and transparent disbursal under PM - KISAN are important to regain credibility.

Findings

The study of secondary data from government reports, surveys, and evaluations from schemes describes the present state of agricultural schemes in Assam. Several important insights are revealed, pointing to both things that are being accomplished and things that are still being left undone by existing policies.

1. Agriculture still continues to dominate the rural economy of Assam but is vulnerable. The Economic Survey of Assam (2023-24) confirms that almost 70 per cent of the population of the state is dependent on agriculture with the sector contributing around 17-18 per cent of the state GSDP. Yet, productivity is low due to fragmented holdings (85 per cent small and marginal farmers), recurring floods, and low irrigation.

These structural weaknesses make farmers more dependent on government schemes for income, credit, and risk mitigation.

2. PM - KISAN has been able to reach a wide coverage and leaves out vulnerable groups. With a total of more than 20.8 lacs of farmer families being enrolled under Assam (MoA&FW, 2024), PM,-KISAN is the most widely accessible scheme at the national level of the State of Assam. However, its structure does not include tenant farmers, sharecroppers and landless cultivators, a substantial section of the rural populace. As a result, although the scheme has brought better liquidity to landowning smallholders, it has not been able to reach the most in need.

3. Awareness of crop insurance is extremely low. As per the NSSO Situation Assessment Survey (2019), the awareness about crop insurance schemes is 31 per cent among agricultural households in Assam as against 46 per cent at the all India level. Despite the state's vulnerability to floods, which affect more than 2 million people every year (ASDMA, 2022), farmers are not well informed about the benefits and procedures of PMFBY. This poor awareness directly correlates to poor enrolment in leaving most farmers at the mercy of climatic related risks.

4. Utilisation of PMFBY is still at its lowest level in India. Less than 20 per cent of Assam's gross cropped area is insured under PMFBY as against states like Maharashtra where it is more than 40 per cent. Field studies blame this on poor extension networks, lack of trust arising out of delayed claim settlements and a perception of farmers that the scheme benefits insurance companies rather than cultivators. For a state which suffers from an annual crop loss due to floods, this underutilisation is a huge policy failure.

5. Kisan Credit Card penetration is poor compared to the national average. NABARD All India Rural Financial Inclusion Survey (2021-22) revealed that of the total agricultural households in the country, nationally more than 50 per cent had access to KCC, but in Assam it was less than 30 per cent. Even among the group with active cards, credit limits are usually low, forcing farmers to rely on informal lenders. Procedural hurdles, lack of collateral and poor banking penetration in rural areas are also important barriers.

6. State schemes are a mixed blessing. The Chief Minister's Samagra gramya unnayan yojana (CMSGUY) has invested in mechanisation & rural infrastructure covering thousands of villages. However, its impact on a farmer level remains patchy with larger and better connected farmers benefiting more. The Orunodoi scheme, which gives monthly income support of 1,250 rupees to over 20 lakh households, is well known but farmers consider this more of a social welfare scheme than agricultural support.

7. Gender imbalances also remain with access to schemes. Women farmers, who make up a large proportion of agricultural workforce in Assam, are especially disadvantaged. Landless people, as they lack land titles, are not covered under PM - KISAN and PMFBY. Studies show that women farmers are often less enlightened about the facilities for credit and are less likely to avail institutional loans. This exclusion makes agricultural schemes, in general, less effective in tackling rural poverty.

8. There are digital and institutional barriers to last-mile delivery. Despite the government's initiatives towards Direct Benefit Transfers (DBT) the digital divide is still playing a major role in curbing access in rural Assam. Poor internet connectivity, lack of digital literacy and dependence on intermediaries lead to lack of transparency. Many farmers also complain of problems in doing KYC formalities or Aadhaar and bank account linkage which stops them from getting the benefits on time.

9. The awareness-utilisation gap is the major challenge. Across all the schemes, a consistent trend is evident with awareness being lower than national averages, and utilisation even lower. For example, although most farmers (70 per cent) know about PM-KISAN, only about 55 per cent to 60 per cent farmers are on Benefit. Similarly, though one-third of farmers are aware of PMFBY, less than one-fifth of them are enrolled. This implies low-level weaknesses in the extension services, communication strategies and building trust with farmers on a systemic basis.

10. Policy intent is high, but results are uneven. Government commitment to agriculture is clear: there are heavy budgetary allocations to schemes in both the central and state budgets. Yet, farmers of Assam are among the least served when compared to the other states. The disconnection between policy design and outcomes at the field level is indicative of governance bottlenecks, poor monitoring, and inadequate engagement with farmers.

Summary of Findings

The findings show that although Assam is a beneficiary of a wide portfolio of agricultural schemes, at the grassroots level, the situation is sobering. PM-KISAN is a cash support for millions but excluding the landless farmers. PMFBY remains underutilised despite Assam's Climate Vulnerability. Access to KCC is behind national averages and state schemes have mixed results. Women and tenant farmers are systematically excluded, and digital barriers make the delivery difficult. At the end of the day, the main finding is that the issue is not the lack of schemes but rather limited levels of awareness, accessibility and trust among farmers in Assam.

Conclusion

Agriculture is the mainstay of Assam's economy, as almost 70 per cent of the total population is linked to it for their livelihood. However, the sector is fragile because of the small landholding, frequent floods and the lack of access to formal credit. In this context, support schemes by the governments play a critical role. This study based on secondary data aims to know the extent of awareness among farmers about these schemes and to what extent they are really using.

The findings show that though both the central and state governments have launched various schemes, such as PM-KISAN, PMFBY, KCC, CMSGUY, Orunodoi, benefits are not evenly accessible to farmers. Awareness levels are below the national average and the actual utilisation is further constrained. Procedural problems, land ownership patterns, poor extension network and digital barriers hinder participation of farmers. PM,-KISAN is the most extensively available scheme, with over 20 lakh farmers covered, but there are still many groups that have been excluded from this scheme, such as tenant farmers, sharecroppers and women. Likewise, PMFBY has less than one fifth coverage of the cropped area despite high risk of floods in the state, and the level of KCC usage remains low compared to the national levels, highlighting the ongoing deficiency of the rural credit system in Assam.

Overall, the challenge is not the lack of schemes but the fact that the schemes are not reaching all those who need them. The high gap between awareness and utilisation shows that many farmers either do not know about these programmes, or face some obstacles to access them. Bridging this gap requires improved extension services, better-targeted awareness campaigns, improved eligibility rules that have reduced exclusion, improved procedures and improvements in the timely delivery of benefits.

From the policy side, in Assam, the situation points to the need for deeper governance reforms with the focus on last mile delivery. Ensuring that schemes are effective on the ground is critical to helping poor farmers be more resilient, and curtailing rural poverty and boosting agricultural productivity. Academically, the research underpins the need for greater analysis of scheme impact beyond design, especially with regard to vulnerable groups.

In conclusion, Assam is at an important turning point. The effectivity of agricultural schemes will rely less in the future on the creation of new policy and more on ensuring that existing schemes are fully implemented, readily accessible and inclusive. Strengthening the awareness and accessibility can make these schemes a meaningful tool for sustainable rural development.

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