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Harshitha MallikAssistant Professor, MMK &
SDM MMV, Mysuru,
Karnataka, India**Dr. Divya L**Assistant Professor,
Department of Commerce, JSS
College of Arts, Commerce and
Science, Ooty road, Mysuru,
Karnataka, India

A study on APEDA's market development financial assistance scheme in India

Harshitha Mallik and Divya LDOI: <https://www.doi.org/10.22271/27084515.2025.v6.i2t.915>

Abstract

Agriculture is the major sector that feeds the country's trade. The agriculture sector's growth is a critical driver of the country's overall economic development as approximately 50% of the country's population is involved in agriculture and allied activities. The Agricultural and Processed Food Products Export Development Authority (APEDA) is accountable for monitoring exports of cereals, processed foods, Animal Products, Processed fruits and vegetables, fresh fruits and vegetables, cashew, floriculture & seeds. The agency plays a critical role in enhancing India's agricultural exports by facilitating the export of various agricultural commodities and providing financial schemes for farmers and exporters. This financial schemes were not reaching the exporters properly. For this purpose, data was collected using a questionnaire, and collected data was analyzed through descriptive statistics, one sample t-test, mean, standard deviation and correlation is used. The study found that very few exporters were making use of market development financial schemes provided by APEDA.

Keywords: APEDA, financial scheme, market, awareness

Introduction

The agriculture as the classical sector that fed the human population spread across boundaries. The world nations are reliant on each other for agricultural goods, because geographical disparities. Growing interdependence and wide in the long term spread market demand of the sector has contributed to an estimated 9 percent rise in world agriculture export during 202223. Exports of the developing economies expand by 12 percent and represents 43 percent of world merchandise trade (volume). Indian agrarian serves the global food basket economy in an extensive way. Indian preparations, spices, products, snacks, fruits and vegetables as well as those of the type snack, fruits and vegetables are known as such for their good quality across the globe. Among its other unlikely accomplishments, India is the biggest producer of milk, animal products, legumes, banana, mangoes, guava, vegetables etc. Leading in various agriculture sectors, its adding up to over 100 worth of contribution through exports countries across the world. Although the sector is broadly distributed in terms of business types, individually, sector has different landmarks in global agricultural exports in FY 2021-22. Agri- product exports have been decreased in amount (which could be as a result of declining world commodity prices, lackluster overseas demand, Goods and Service Tax implementation etc.

Agricultural and Processed Food Products Export Development Authority

The Agricultural and Processed Food Products Export Development Authority (APEDA) was established by the Government of India, under the Agricultural and Processed Food Products Export Development Authority Act passed by the Parliament in December, 1985. The Act (2 of 1986) came into effect from 13th February, 1986 by a notification issued in the Gazette of India: Extraordinary: Part-II [Sec. 3(ii): 13.2.1986]. The Authority replaced the Processed Food Export Promotion Council (PFEP) APEDA is responsible for undertaking the-development and promotion of export of 14 agricultural and processed food products, listed in the first schedule of APEDA and has been entrusted with the task of registration and protection of the Intellectual Property rights in respect of 'Special Products' in India or Outside India; currently, only 'Special Product,' as listed in the Second Schedule to the APEDA Act is Basmati Rice. After protracted efforts, APEDA obtained GI registration for Basmati Rice in February 2016.

Corresponding Author:**Harshitha Mallik**Assistant Professor, MMK &
SDM MMV, Mysuru,
Karnataka, India

APEDA is mandated with the responsibility of export promotion and development of the following scheduled products:

- Fruits, Vegetables and their Products.
- Meat and Meat Products.
- Poultry and Poultry Products.
- Dairy Products.
- Confectionery, Biscuits and Bakery Products.
- Honey, Jaggery and Sugar Products.
- Cocoa and its products, chocolates of all kinds.
- Alcoholic and Non-Alcoholic Beverages.
- Cereal and Cereal Products.
- Groundnuts, Peanuts and Walnuts.
- Pickles, Papads and Chutneys.
- Guar Gum.
- Floriculture and Floriculture Products
- Herbal and Medicinal Plants

APEDA provides financial assistance to its registered member exporters under the following schemes

- Scheme for Market Development
- Scheme for Infrastructure Development
- Scheme for Quality Development
- Scheme for Research and Development
- Scheme for Transport Assistance

Market Development Financial Assistance Scheme

This component supports exporters to gain market access in

new markets and helps to sustain their position in existing markets. It includes organized marketing strategies for food products export, market intelligence for informed decision making, international exposure, skill development, capacity building and value-addition packaging.

The aid provided under this component also includes participation with market development assistance in International trade shows, exchange of trade delegations, to arrange buyer seller meets, preparing standards for new products packaging and upgrading existing standards. Similarly, some of the significant features of this scheme are: market development assistance for export of food items, to get market intelligence for informed decisions, giving international exposure, skill development, capacity building and quality packaging, participation in international exhibitions, exchanges of trading delegations, arranging and organizing buyer-seller meets, attaining market access in new markets and maintaining presence in existing markets etc., where standardization of packaging is most critical to the product quality and its prestige at the international level. Therefore, developing the international packaging standards for the new products and upgradation of the existing standard through Indian Institute of Packaging (IIP) is need of the hour. This is done through the market development component of scheme APEDA. The following table shows the different components and pattern of assistance under schemes for market development as per APEDA guidelines 2021-22 to 2025-26.

Table 1: Components and Pattern of Assistance under Schemes for Market Development

Components	Pattern of Assistance
Comp onent 1 Development of New Market	
Sub-co mponent 1	
Activity for product development through feasibility studies	50% funding from APEDA with maximum ceiling Rs 10,00,000 per study. 100% funding for activities initiated by APEDA
Sub-co mponent 2	
Assistance for multi modal transportation to test new products and packaging	50% funding from APEDA with maximum ceiling Rs 10,00,000 per beneficiary.
Sub-co mponent 3	
Activity for registration of brand in the international market	50% funding from APEDA with maximum ceiling Rs 20,00,000 per beneficiary. 100% funding for activities initiated by APEDA
Comp onent 2 Packing D evelopment	
Sub-co mponent 1	
Product packing as per the standard required in international market	100% to be implemented by APEDA
Sub-co mponent 2	
Participation in buyer-seller meet, trade delegations, fairs and events	100% to be implemented by APEDA
Source: APEDA Guidelines 2021-22	

Review of Literature

Akram, Hussain, Sabir, & hussain, (2000), the authors have examined the farming community in Pakistan was facing constraints in obtaining loans from the institutional sources. In developing countries, including Pakistan, the quantum of agricultural credit increased manifolds. In the year 1990, agriculture credit was Rs. 14.9 billion as against Rs. 160 billion in the year 2007. This paper aimed to estimate the long run effect of credit on growth and poverty in Pakistan. Short run elasticity of agricultural credit to GDP was found to be at 0.031 and long elasticity was at 0.162. While short run elasticity of agriculture credit with agricultural GDP was 0.13. The findings further elaborated that the elasticity of agricultural credit to poverty was -0.35 percent and -0.27

percent in short run and long run respectively, short run elasticity of agricultural respect to rural poverty was 0.30 percent.

Randa, (2004), conducted research on problems faced by African exporters. The Africa's states are receiving goodwill gestures from the industrialized nations who have agreed to open their commodities markets to the continent. But African governments and the international community must do much more for these benefits to trickle down to the African farmers and for poverty reduction targets to be met. This guide highlights the challenges that all stakeholders must face. The results reveal that, at the macro level, distortions in the macro environment acts as a key impediment to African exports. On a micro level, our results

indicate that in order for farmers to benefit from the liberalization of the international market, they would require greater access to market information, better road access to the markets for their output and inputs, enhancing their agricultural practices via modern scientific agricultural methods and inputs, and increased productivity. The authors found that strong evidence that foreign tariff rate, price support and standards play as market barrier to agricultural exports; at international level, using PT as proxy for measurement of market access barrier.

Kalstand, (2005), conducted research on lowering barriers to agricultural exporters. Sanitary and Phytosanitary (SPS) principles established by the developed world greatly restrict the export chances of developing nations. The SPS Agreement provides that developed countries shall facilitate the provision of technical assistance to developing country Members in order to assist developing country members in complying with SPS requirements. A survey of technical assistance providers shows, though, technical assistance is distributed sporadically. This paper advocates for a far more systematic allocation of technical assistance to developing countries, grounded on relevant data and comparisons of potential benefits and costs of different forms of capacity building. This investigation reveals the major problems of developing countries when exporting to the EU and the USA with statistical evidence.

Wittayakoran, (2008), investigated the influence of access to credit on agricultural productivity in Indonesia. It enables farmers access to credit because this is the first step to start the production process, access to credit is thought to positively affect productivity. So, it will stimulate agriculture production and supplement government program for food security that is very important for Indonesia. One of its incentives is the implementation of credit programs either interest rate subsidy or guarantee scheme. This paper used a panel data of 27 provinces of China between 2001 and 2009, and finds a positive effect of credit for agriculture on rice productivity. As a result, this finding implied that to implement food security program, one of the keys is government policy to be expanded, access to credit market to farmers. Furthermore, this study also showed the high impact of educating farmers as well as increasing state budget planning in the agricultural sector for rice productivity enhancement.

Akdogan, (2011), researched on challenges faced by exporting firms. This study aimed to diagnose the problems faced by the economically important exporting firms. In latter respect, this means that in this study, the problems faced by the firms making exports in Kayseri City of Turkey and their perceptions about this issue are studied. The purpose of the study is to investigate the encountered and perceived problems of exporting firms regarding shape of their firm characteristics. According to this objective, the research has been conducted by collecting primary data from exporting business in Kayseri. The exporting enterprises in the city of Kayseri have some exporting problems such as mistakes of target market determination, depreciation of exchange rates and price competition of the Chinese products.

Laiprakobsup, (2014), this paper was about the trade effect of a populist program on agriculture. It contends that the scheme, designed to support farmers, has the opposite effect, penalizing the sector as it makes the country less competitive for agricultural exports, owing to the

government's prices, well above the market prices. Doing so for a rice pledging scheme effect on rice exports industry in Thailand. This showed that short record subsidized short-term program has been found to be less effective as indicated by declining rice export volumes. The government buys paddy rice at inflated prices from farmers to woo rural voters. The paper suggested that the government should not get into the agricultural commodity market through a populist scheme, as it does not promote sector development in long run. The government could also promote agricultural trade in the country by taking market-oriented policy rather than intervening the market.

Despoudi, (2021), studied on prevention of food losses during exporting. Food losses should be minimized along the agricultural supply chain (ASC). This study aimed to investigate the challenges that the EU ASC producers are facing the reduction of food losses in the context of Contingency Theory. The levels of food loss of producers are high in Greek ASC of peaches. The authors conducted 26 semi-structured interviews with Greek ASC producers. It was found that there are five major categories that need to be addressed to reduce the food losses at the producers level can be classified as: adequate adoption of technology, inadequate understanding of changing market requirements and changing regulations, farm related skills and need for modern agricultural practices, need for collaboration and impact of climatic changes. The main reason for reducing food losses were sustainability and collaboration, while the effects of climate change were the top concern.

From the analysis of existing literature, it reveals that only a few studies have focused on market development financial assistance scheme provided for the exporters and no studies have focused on schemes provided by APEDA for agricultural and processed food product exporters. So the present study is intended to analyze the descriptive study on agricultural export promotion schemes of APEDA on market development.

Research Questions

Based on the literature gap the study framed the following research questions:

1. What is the awareness regarding the Market Development Scheme of APEDA among exporters?
2. How much fund has been allocated and utilized for effective performance of Market Development Scheme of APEDA?

Research Objectives

With the help of research questions study framed the following two objectives:

1. To study the awareness regarding the Market Development Scheme of APEDA among exporters.
2. To analyze the performance of Market Development Scheme of APEDA.

Hypotheses

To achieve the objectives study framed the following hypotheses are developed:

1. **H0:** The exporters are not having awareness regarding market development scheme of APEDA among exporters.
2. **H0:** There is no significant relationship between fund sanctioned and fund utilized under Market Development Scheme of APEDA.

Data and Methodology

The present study is empirically based on both primary and secondary data. Primary data is collected through a survey method with the help of structured questionnaire from the exporters in Karnataka. For data collection exporters were selected based on convenience sampling method.

The exporters are identified in the EOUs such as Phalada Agro Research Foundation Pvt Ltd, Mother India Farms, Eco Agri India, Green Chem, Tata Coffee Limited,

HillGreen Plantatins Pvt Ltd, Sri Mata Bio Source, NKG JAYANTI, Sri Anandateertha Aromatics Pvt Ltd, Namdhari Seeds Pvt Ltd so on.

Results and Discussion

This section of the paper deals with analyzing the results of primary data and discuss the results to prove or disprove the hypotheses of the study.

Testing Hypothesis 1

Table 2: Awareness variables regarding market development promotion schemes

Awareness variables regarding market development promotion schemes	N	Mean	Standard Deviation	t-value	Sig (two tailed test)
Awareness regarding registration under APEDA to get benefits of the schemes.	40	3.9167	1.1045	4.977	0.000
Awareness about financial benefits for exporting different agri products.	40	4.5278	0.9996	9.170	0.000
Awareness regarding facilities provided by APEDA under financial schemes.	40	4.4722	0.8101	10.903	0.000
Awareness about financial schemes will be given both cash and kind.	40	3.9722	0.8778	6.645	0.000
Awareness about opening of separate bank account for sanctioning of grants under financial schemes.	40	4.5278	0.8778	10.442	0.000
Awareness of physical inspection report for release of grant.	40	4.5278	0.8778	10.442	0.000
Awareness about penalty for non payment of financial grants taken from APEDA.	40	4.1111	1.3475	4.947	0.000

The results of one sample t test at the 5% significance level in regarding awareness level in regarding awareness regarding the export promotion schemes among exporters and indicates all the awareness variables shows the p value less than 0.05. Hence the null hypothesis “H0 - The exporters are not having awareness regarding market development promotion schemes” is rejected and alternative hypothesis “H1 - The exporters are having awareness regarding market development promotion schemes” is accepted. It means the exporters are having the awareness

about the market development financial assistance schemes provided by APEDA.

Testing Hypothesis 2

The following is the information regarding fund sanctioned and fund utilized (actual expenditure) under market development schemes and also additional fund (supplementary grants) sanctioned during the year is given by Agricultural and Processed Food Export Development Authority of India as per financial year 2019-20 to 2023-24.

Table 3: Fund Sanctioned and Fund Utilized Under Market Development Schemes of APEDA

Year	Fund Sanctioned (crores)	Fund Utilized During the Year (crores)	Supplementary Grants (crores)	(Excess)/Under Utilization (crores)	Performance
2019-20	13.80	13.80	(0.0218)	(0.0218)	Strong Performance
2020-21	18.00	10.85	Nil	7.15	Weak
Performance					
2021-22	7.00	48.10	(41.10)	(41.10)	Strong Performance
2022-23	5.00	44.78	(39.78)	(39.78)	Strong Performance
2023-24	5.00	46.00	(41.00)	(41.00)	Strong Performance

Source: APEDA Annual Audit Report

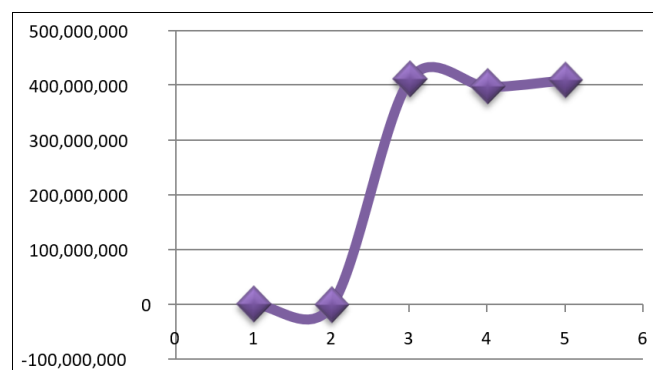


Chart 1: Excess Fund Utilization of Market Development Schemes

From above table, in the year 2019-20, the fund sanctioned was Rs 13.80 crore under market development scheme in APEDA and it was fully utilized in the same year. There

was excess utilization of funds which amounts to Rs 0.0218 crore in the form of supplementary funds.

During this year APEDA lifted the market access issues related to ban by Saudi Arabia importing of fresh fruits and vegetables from Kerala imposed due to incidence of Nipah virus; for many countries the market access was gained for exporting of mangoes, pomegranate, grapes, potatoes; APEDA has organized export promotion programs for seasonal fruits and vegetables; conference cum international buyer seller meet; exhibition stalls were set up to display a wide array of agri-horti and organic products of NER viz., pineapple, strawberry, Cherry Pepper, kiwi, mandarin orange, buckwheat etc; implementation of packing procedures for fresh fruits and vegetables to EU.

In the year 2020-21, Rs 18.00 crore was sanctioned under market development scheme and Rs 10.85 crore was spent. There was under utilization of fund which amounts to Rs 7.15 crore. Due to covid pandemic APEDA has organized

virtual meet for the seller of fresh fruits and vegetables and buyer of UAE, Kuwait, Indonesia, Iran, Oman, Bhutan, Nepal, Thailand, Qatar, Vietnam, Switzerland, Germany and Belgium; Export Promotion Forums (EPFs) were constituted for Grapes, Onion, Mangoes, Banana, for Pomegranate and Floriculture; market access granted for Pomegranate fruits for export to Australia; virtual interaction with more than 200 exporters to resolve the issues operating pack houses, packaging units, passes for labors, driver availability, operation of ICDs, container; workshops on Food Allergen and labeling requirements of Canada; export of healthy eggs to UAE.

In the year 2021-22, the fund sanctioned was Rs 7.00 crore and spent was Rs 48.10 crore. There was an excess utilization of fund over Rs 41.10 crore during this period in the form of supplementary funds. During this period there was webinar organized by APEDA for the export of dehydrated dry fruits and vegetables; organized capacity building program with Farmers Producing Organizations (FPOs) in Punjab on export potentials of potatoes; buyer seller meet to promote the products such as moringa, honey and himachal garlic at Punjab; banana cluster meet in Trichy for better export to EU; international buyer seller meet at Shilong, Meghalaya to promote wholesale and retail sales; training programmes for post harvesting practice of pineapple at Assam; training programmes for betterment of packing of pork and its products for export; organized international conference on agricultural sustainable future for farmers at Odisha; Geographical Indicators (GI) promotional activities for export of banana, chiko, mango for UK and Dubai; organized international exhibition stall at Delhi for the display of fresh fruits and vegetables.

In the year 2022-23, Rs 5.00 crore was sanctioned and Rs 44.78 crore was spent. There was an excess utilization of fund which amounts to Rs 39.78 crore in the form of supplementary funds. APEDA took trade initiatives for new products such as jackfruit, pomegranate, green chilies, wax apples, orange were exported to UK, Dubai, Bahrain; four new pack houses were set up for the export of mangoes to China; special training from Indonesian delegate to train exporters with packing of Okra to export them to EU; organized technical session in market intervention in floriculture to exporters at Delhi; mango fest was organized to display varieties of mango which are exported to EU; 60 pack houses were awarded certificates; organized workshop to boost export of natural, organic and GI tagged agri products at Assam; organized international fair meet at Europe to promote the market for food and beverages; organized a meet with National Honey Board to develop the standards for export of honey and to follow the packing standards; organized Indi agri-food expo at Singapore, London wine fair, Floriade expo, Biofac, Germany.

In the year 2023-24, the fund sanctioned was Rs 5.00 crore and spent was Rs 46.00 crore. There was utilization of excess fund which amounts to Rs 41.00 crore in the form of supplementary funds. During this period APEDA took trade initiative for the new products such as apple berry, mango, pomegranate, potato, banana, turmeric for export to countries like Malaysia, Dubai, UAE, Sharja; organized workshop on management of houseflies on mango at Mumbai; APEDA organized few meeting with EXIM bank for promotion of export strategy for products of Ladakh; capacity building programmes for exporters of okra, drumsticks, long beans, green chilies to EU countries;

organizing buyer seller meet at Srinagar; organized mango promotion programme at Bahrain and Moscow; 32 pack houses were awarded recognition certificates; organized international exhibition to promote export of millet; organized more than 19 international buyer seller meet in this year; organized 53 workshop on farm training on production of pesticide residue free basmati export in Punjab, Uttar Pradesh, Jammu and Kashmir, Haryana, Uttarakhand; organized many international and domestic events such as SAIL food Canada, SEOUL food & hotel exhibition at Korea, AFRICA big seven, South Africa, Summer fancy food show at New York city, FINE food exhibition, Sydney, world food India, Delhi, SAIL India, Dwaraka and Aahar, New Delhi.

The under utilization of funds in the financial year 2020-21 under MDS, APEDA will adopt reallocation strategy where unutilized funds will be transferred to other activities which shows higher demand and better performance. It is observed from chart no 11 that in the year 2019-20 there is an excess utilization of fund under market development schemes in APEDA. But there is a fall in the trend during the 2020-21, again there is a rise in excess utilization of fund from 2021-22 to 2023-24.

The relationship between fund sanctioned and fund utilized under Market Development Scheme by APEDA is identified by using Karl Person correlation coefficient. Table no 3 shows the descriptive statistics of fund under Market Development Scheme by APEDA.

Table 3: Dimension of fund under MDS by APEDA

	N	Mean	Standard Deviation
Fund Sanctioned	5	9.7600	5.85560
Fund Utilized	5	32.7060	18.67223

Source: SPSS 25.0

Table No. 3 shows the descriptive statistics of fund sanctioned and fund utilized under MDS of APEDA. The average fund sanctioned was Rs 9.76 crore whereas fund utilized was Rs 32.70 crore which indicates there is a large gap between fund sanctioned and fund utilized during the study period which indicates excess fund usage. The standard deviation for funds utilized (18.67) is much higher than that for sanctioned funds (5.855), this indicates that which reveals considerable variation in utilization patterns across the years, whereas the sanctioned amounts were relatively more stable.

Table 4: Correlation between fund sanctioned and utilized under MDS

		Fund Utilized under MDS
Fund Sanctioned under MDS	Pearson Correlation	-0.960
	Sig. (2-tailed)	0.010
	N	5

Source: SPSS 25.0

Table No 4 indicates the results of Karl Pearson bivariate correlation coefficient relationship between fund sanctioned and fund utilized under MDS. As indicated in the output of table no. 4 the correlation is very strong negative relationship between fund sanctioned and fund utilized under MDS of APEDA and statistically significant at 5% level. This means that as the fund sanctioned increases, the fund utilized tends to decrease, and vice versa. The relationship is not only strong but also inverse in nature. The

scheme's performance is inconsistent, as increased fund allocations did not correspond with increased utilization. Therefore null hypothesis is rejected and alternative hypothesis is accepted.

Findings

This section of the paper reveals the outcomes of the study in the form of findings which are presented here based on objectives:

Concerning first objectives study found that the exporters are having positive rate of awareness about the market development export promotion scheme given by APEDA. But even though they have awareness they are not properly enjoying the financial assistance given by the institute, which has led to various problems to the exporters for the exporting of agricultural and processed food products.

It was observed in the study that the funds allocated and utilized under Market Development Scheme is gradually increasing over the period, indicative of APEDA's increased attention for promotion of agricultural and processed food products in international markets. Nonetheless, there was variability in levels of use from year to year due to disparate trade event schedules, travel bans (e.g., during times of pandemic), and administrative approval barriers. Unutilized grants in some years were primarily due to deferring or cancelling foreign exhibitions and buyer-seller meets.

Under the scheme, APEDA has accordingly organized and participated in international trade fairs/exhibition/buyer-seller meet/product promotion campaigns. These measures have contributed to India's brand visibility for its products as well as in opening up cross international markets in the emerging economies.

The study shows that the Market Development Scheme has helped diversify markets, reaching beyond the traditional markets of the Middle East and South Asia to new destinations in Europe, Africa and East Asia. Further initiatives by APEDA in branding and geographical indication (GI) promotion like Basmati rice, mangoes, processed fruits have added to India's presence in the global markets. However, the success of these promotional activities is still limited to a few bestselling product categories whilst many niche and value-added products still lack global recognition.

There is a strong negative relationship between fund sanctioned and fund utilized under MDS of APEDA. the fund sanctioned increases, the fund utilized tends to decrease, and vice versa. The relationship is not only strong but also inverse in nature. The scheme's performance is inconsistent, as increased fund allocations did not correspond with increased utilization.

It was found that there are few systems for the systematic evaluation and impact assessment of trade fairs and promotional events. There is limited post-event monitoring of export volumes or business achieved as a result of individual promotional actions. It thus becomes difficult to measure the long term impacts. The majority of the exporters had a positive perception on APEDA's role towards market development, reporting that this institution helped them to enter global markets and arranged delegations & participation in major international fairs.

Conclusion

Exporting agricultural food products and processed foods are playing vital role across the world. The exporters who

have registered under APEDA are getting financial assistance such as market development schemes, quality development schemes, infrastructure development schemes, transportation schemes and research and development schemes which will help them to export these products across the world. Finally, the study concludes that the findings of the study is one of the evident for APEDA for getting solution for the problems which are faced by the exporters. This will help the exporters to get proper utilization of financial assistance and also protect the agricultural and processed food products from the wastage while exporting across the world. It will also indirectly contributes to the Sustainable Development Goals set by United Nation Organization.

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