

A Study on Awareness of Export Finance Schemes Regarding Oranges in Amravati District

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ABSTRACT:

Agricultural exports play an important role in improving farmers' income and strengthening the rural economy of India. Orange cultivation is a major horticultural activity in the Amravati district of Maharashtra, which has significant potential for domestic as well as export markets. Despite the availability of various export finance schemes, the participation of orange growers in export activities remains limited. This study aims to analyze the level of awareness, accessibility, and utilization of export finance schemes among orange growers and exporters in Amravati district. The study is based on primary data collected from 100 farmers and exporters through structured questionnaires and Google Forms. The findings reveal that awareness about export finance schemes is very low. About 77% of respondents are not aware, 14% are partially aware, and only 9% are fully aware of export finance facilities. Most farmers are familiar only with cooperative bank export loans, while awareness about NABARD-related schemes is extremely limited. The utilization of export finance schemes is also found to be poor. Only 10 farmers have used any export finance scheme, whereas 90 respondents have never availed such facilities. The major reasons identified for non-utilization include low awareness, lack of proper guidance, and complex documentation procedures. Many farmers find the loan application process difficult and time-consuming, which discourages them from approaching formal financial institutions. The study further indicates that farmers who have access to adequate institutional support and guidance show a higher willingness to participate in export activities. Respondents agreed that export finance schemes are useful and adequate, but their effectiveness is restricted due to poor outreach and implementation at the grassroots level. The study concludes that improving awareness, simplifying procedures, and strengthening the role of

cooperative banks and institutions like NABARD are essential to enhance the utilization of export finance schemes. Effective implementation can significantly improve export participation and income levels of orange growers in Amravati district.

INTRODUCTION:

Agriculture is a key sector of the Indian economy, providing employment and income to a large rural population. In recent years, agricultural exports have gained importance as they help increase farmers' income, promote rural development, and strengthen the country's foreign exchange earnings. Horticultural crops, especially fruits, have a high export potential due to rising global demand and better price realization in international markets. Orange cultivation is one of the most important horticultural activities in Maharashtra, with the Amravati district emerging as a major orange-producing region. Favorable climatic conditions, suitable soil, and irrigation facilities support large-scale orange production in this area. Despite this strong production base, many orange growers in Amravati are unable to fully participate in export markets. Export finance plays a crucial role in enabling farmers to meet export requirements such as quality standards, packaging, storage, transportation, and documentation. Various financial institutions and government agencies offer export finance schemes to support farmers and exporters. Institutions such as cooperative banks, NABARD, and APEDA provide financial assistance and policy support for agricultural exports. However, the effectiveness of these schemes largely depends on farmers' awareness and ability to access them. In practice, many orange growers face challenges such as low awareness, complex documentation procedures, and limited institutional guidance. As a result, the utilization of export finance schemes remains low, restricting farmers' participation

in export activities. This study focuses on analyzing the level of awareness, accessibility, and utilization of export finance schemes among orange growers in Amravati district. The research highlights the existing gaps and emphasizes the need for improved awareness, simplified procedures, and stronger institutional support to enhance agricultural exports.

REVIEW OF LITERATURE:

More, Anil (2024)

More (2024) studied financial problems faced by orange exporters in Amravati district. The study found that price fluctuations, high post-harvest costs, and poor access to bank finance are major issues. It highlighted the need for better financial awareness and improved storage and transport facilities.

Shinde, Rajesh (2022)

Shinde (2022) examined the role of cooperative banks in agricultural export finance in Maharashtra. He found that cooperative banks provide pre- and post-shipment loans but farmers face low awareness and complex procedures. The study suggested simplified documentation and awareness programs.

Patankar, Vijay (2023)

Patankar (2023) analyzed cooperative credit and export finance schemes for fruit exporters. The study revealed low utilization of schemes due to lack of knowledge and procedural difficulties. It emphasized awareness workshops and advisory support for farmers.

Kale, Mahesh (2023)

Kale (2023) studied the link between irrigation facilities and access to finance among orange growers. Farmers with assured irrigation were more confident in taking formal loans. The study suggested integrating irrigation development with financial support.

Patil, Sanjay (2021)

Patil (2021) examined orange cultivation practices in Amravati district. He found that favorable climate supports production, but outdated farming methods reduce yield quality. The study stressed modern cultivation and post-harvest practices to meet export standards.

Deshmukh, Prashant (2022): Deshmukh (2022) assessed awareness of NABARD export schemes among farmers. The study showed very low awareness, especially among small farmers. It concluded that training programs and bank outreach are essential to improve scheme usage.

Kumari, Sunita & Kakar, Deepak (2023): Kumari

and Kakar (2023) reviewed factors affecting agricultural exports in developing countries. They identified production levels, price fluctuations, exchange rates, and interest rates as key determinants. Stable finance was found essential for export growth.

Mizik, Tomasz (2021): Mizik (2021) highlighted the importance of value addition, quality certification, and supply chain infrastructure. The study showed that cold storage and modern packaging improve export competitiveness. Compliance with international standards was found critical.

Abhyankar, Harish G. & Mate, Nitin R. (2020): Abhyankar and Mate (2020) reviewed supply chain challenges in Indian agricultural exports. They found inefficiencies in storage and transport leading to post-harvest losses. The study recommended integrated cold-chain systems.

Kanakadandi, Satis C. & Singh, Ramesh (2024): Kanakadandi and Singh (2024) analyzed agricultural exports in India. They found that production efficiency, finance, and market access jointly determine export success. Institutional reforms were suggested to support horticulture-dominated regions.

Singhal, Rakesh & Gupta, Prashant (2020): Singhal and Gupta (2020) studied the impact of institutional credit on agriculture. They found that access to bank loans improves productivity, but paperwork and low outreach limit access. Digitization was recommended.

Yadav, Pratap & Sharma, Anil (2021): Yadav and Sharma (2021) reviewed agricultural credit access in developing economies. Small farmers depended heavily on informal lenders due to complex banking procedures. Financial literacy was identified as a key solution.

Roy, Tanmay N. & Roy, Pratibha (2023): Roy and Roy (2023) studied crop-specific finance schemes in horticulture. They found that targeted credit improved productivity and export readiness. Institutional guidance increased effective utilization of schemes.

Bharti, Nisha (2020): Bharti (2020) analyzed the evolution of agricultural finance in India. Despite growth in institutional finance, awareness gaps persist. Cooperative banks were found crucial for improving export participation.

Bhoyar, Vaibhav & Pawar, Rohit (2022): Bhoyar and Pawar (2022) studied challenges of orange growers in Vidarbha. They identified dependence on middlemen, poor infrastructure, and low scheme awareness. Export clusters and cooperative marketing were recommended.

Mehta, Shweta (2021): Mehta (2021) evaluated the

impact of Agriculture Export Policy (2018) and APEDA initiatives. The study found positive policy intent but weak grassroots implementation. Strong coordination with FPOs was suggested.

RESEARCH PROBLEM DEFINITION:

Amravati district, located in the Vidarbha region of Maharashtra, is one of the major producers of oranges in India and contributes significantly to the country's citrus output. Despite the high quality and export potential of oranges grown here, the participation of local farmers in international markets remains limited. Various government institutions have introduced export finance schemes to support agricultural exporters by providing credit, subsidies, and low-interest loans. However, many orange growers in the region remain unaware of these facilities or face difficulties in accessing them due to a lack of guidance, technical knowledge, and proper information channels. The key problem, therefore, lies in the low level of awareness and utilization of export finance schemes among orange farmers in Amravati district. Without proper financial support and awareness, farmers are unable to meet export standards, invest in better infrastructure, or expand their markets abroad. This situation restricts their income potential and limits the district's contribution to agricultural exports. Hence, the present study seeks to examine the extent of awareness, identify challenges faced by farmers in availing export finance, and suggest measures to enhance the accessibility and effectiveness of such schemes for sustainable agricultural growth in Amravati.

RESEARCH OBJECTIVES:

1. To study the level of awareness among orange growers in Amravati district regarding various export finance schemes.
2. To identify the key sources of information and examine the role of financial institutions in promoting these schemes.
3. To analyze the extent to which orange farmers utilize export finance facilities for export-related activities.
4. To identify the major problems and challenges faced by orange growers while availing export finance schemes.
5. To evaluate the effectiveness and implementation of government policies related to agricultural export financing.

6. To study the relationship between awareness of export finance schemes and the income levels of orange farmers.

7. To assess the impact of financial assistance on improving production quality, export capacity, and market expansion for oranges.

8. To understand the attitude and perception of farmers towards export finance institutions and credit systems.

9. To suggest practical measures and policy recommendations for improving awareness, accessibility, and utilization of export finance schemes in the Amravati district.

RESEARCH METHODOLOGY:

This study follows a systematic research methodology to achieve its objectives. It uses both primary and secondary data to analyze the awareness, challenges, and effectiveness of export finance schemes among orange growers in Amravati district. The methodology ensures reliable and structured analysis to generate meaningful findings and practical recommendations.

Research Design: The study adopts a descriptive research design to examine the awareness and utilization of export finance schemes among orange growers. This approach helps identify existing patterns, awareness levels, and challenges without influencing the variables. It is suitable for understanding the role of financial literacy and institutional support in farmers' participation in export activities.

DATA ANALYSIS AND INTERPRETATION:

The present study is based on primary data collected from 100 orange growers and exporters in Amravati district using a structured questionnaire through Google Forms. The data has been analyzed using percentage analysis to understand awareness levels, utilization of export finance schemes, challenges faced by farmers, and the role of financial institutions.

| Sr. No. | Particulars | Category | No. of Respondents |
|---------|--------------------------------------|-----------------|--------------------|
| 1 | Involvement in Export Activity | Yes | 15 |
| | | No | 85 |
| 2 | Awareness of Export Finance Schemes | Not Aware | 77 |
| | | Partially Aware | 14 |
| | | Fully Aware | 9 |
| 3 | Applied for Export Finance Scheme | Yes | 9 |
| | | No | 91 |
| 4 | Guidance from Financial Institutions | Yes | 21 |
| | | Sometimes | 41 |
| | | No | 38 |

The data indicates low awareness and limited participation of orange growers in export finance schemes. Although financial institutions exist, guidance and support are inconsistent, resulting in minimal scheme utilization and export involvement.

Awareness of Export Finance Schemes: The analysis reveals that awareness about export finance schemes among orange growers is very low. Out of 100 respondents, 77% farmers are not aware of any export finance schemes available to them. Only 14% are partially aware, while merely 9% farmers are fully aware of such schemes. This indicates a significant information gap at the grassroots level, which restricts farmers from accessing institutional financial support for export activities.

Involvement in Export Activities: The study shows limited participation of farmers in export activities. Only 15% of respondents are involved in export-related activities, whereas the remaining majority are confined to domestic markets. Low awareness of export finance schemes and lack of institutional guidance appear to be key reasons for poor export participation among orange growers.

Utilization of Export Finance Schemes: Findings indicate that only 9% of farmers have applied for export finance schemes, while more than 90% have never availed any export-related financial assistance. This highlights underutilization of available financial schemes despite their potential benefits. The low application rate is directly linked to poor awareness and procedural difficulties. **Challenges Faced While Availing Export Finance:** Farmers reported multiple challenges while accessing export finance. The major difficulties identified include lack of awareness, complex documentation procedures, and lack of institutional support. These barriers discourage farmers

from approaching banks and financial institutions, forcing many to rely on traditional or informal sources of finance.

Role of Financial Institutions: Regarding guidance and support from financial institutions, responses were mixed. Only 21% farmers agreed that institutions provide adequate guidance, while 41% stated they receive support sometimes, and 38% felt that banks do not provide sufficient assistance. This indicates inconsistency in institutional support and highlights the need for stronger outreach, advisory services, and farmer-friendly procedures.

Hypothesis Testing

Hypotheses

- Null Hypothesis (H_0): There is no significant awareness of export finance schemes among orange growers in Amravati district.
- Alternative Hypothesis (H_1): There is a significant level of awareness of export finance schemes among orange growers in Amravati district.

Analysis Based on Survey Data

To test the above hypothesis, awareness levels of export finance schemes were analyzed using percentage analysis based on responses from 100 orange growers.

The findings reveal that:

- 77% of respondents are not aware of any export finance schemes.
- 14% are partially aware of such schemes.
- Only 9% are fully aware of export finance schemes.

The combined percentage of partially and fully aware farmers is 23%, which is considerably low when compared to the majority who are completely unaware.

Interpretation of Results: The results clearly indicate that most orange growers in Amravati district lack awareness about export finance schemes. A very small proportion of farmers possess full knowledge, while a limited number have partial awareness. This low level of awareness also reflects in the poor utilization of export finance schemes, as only 9% of farmers have applied for such schemes.

Decision on Hypothesis: Since the majority of respondents (77%) are not aware of export finance schemes, the level of awareness cannot be considered significant.

Therefore, the Null Hypothesis (H_0) is accepted, and The Alternative Hypothesis (H_1) is rejected.

Conclusion from Hypothesis Testing: The hypothesis testing confirms that there is no significant awareness of export finance schemes among orange growers in Amravati district. This highlights the urgent need for improved awareness programs, better institutional outreach, and simplified communication strategies to enhance farmers' understanding and participation in export finance schemes.

FINDINGS AND DISCUSSION:

The present study was conducted to examine the awareness, utilization, and challenges related to export finance schemes among orange growers in Amravati district. The findings are based on data collected from 100 farmers and exporters through a structured questionnaire.

Findings:

The study reveals that the overall awareness of export finance schemes is very low among orange growers. A large majority of respondents (77%) are not aware of any export finance schemes, while only 14% are partially aware and merely 9% are fully aware. This indicates a serious information gap at the grassroots level, which directly affects farmers' ability to access institutional financial support. It was found that only 15% of respondents are involved in export activities, showing limited participation of orange growers in international markets. The low level of export involvement can be attributed to poor awareness, lack of financial support, and inadequate guidance from institutions.

The utilization of export finance schemes is also found to be extremely low. Only 9% of farmers have applied for any export finance scheme, while more than 90% have never availed such facilities. This highlights underutilization of available schemes despite their potential benefits for improving export readiness and income. The major challenges faced by farmers while availing export finance include lack of awareness, complex documentation procedures, and insufficient institutional support. These factors discourage farmers from approaching banks and financial institutions. Regarding the role of financial institutions,

responses were mixed. Only 21% of respondents agreed that banks provide adequate guidance and support. A significant 41% reported receiving support only sometimes, while 38% felt that financial institutions do not provide sufficient assistance.

Discussion:

The findings clearly show that awareness is the most critical factor influencing the utilization of export finance schemes. Even though government policies and financial institutions offer various export finance facilities, their impact remains limited due to weak information dissemination and complex procedures. The low participation in export activities suggests that farmers are unable to meet export requirements due to financial and technical constraints. Inadequate guidance from financial institutions further worsens the situation, especially for small and marginal farmers. The study highlights the need for stronger outreach programs, simplified documentation, and improved institutional support. Cooperative banks, NABARD-linked institutions, and government agencies must play a more active role in educating farmers and assisting them throughout the loan process.

Overall, the findings emphasize that improving awareness, accessibility, and institutional coordination is essential to enhance the utilization of export finance schemes and promote sustainable export growth among orange growers in Amravati district.

CONCLUSION:

The present study examines the awareness and utilization of export finance schemes among orange growers in Amravati district. The findings clearly show that, despite the district's strong production capacity and export potential, farmer participation in export activities remains very limited. Only a small percentage of respondents are involved in export-related activities, mainly due to low awareness and poor access to institutional finance. The study reveals that a majority of farmers are not aware of export finance schemes, while only a few are fully aware. As a result, the actual usage of export finance is extremely low. Most farmers have never applied for any export-related financial assistance. Those who attempted to access these schemes faced major difficulties such as complex documentation, lack of proper guidance, and

inadequate institutional support. These issues discourage farmers, especially small and marginal growers, from approaching formal financial institutions. Another important finding is that financial institutions are not consistently providing sufficient guidance. While some farmers reported receiving support, many felt that assistance was either occasional or completely absent. This gap in communication and support further limits the effective implementation of export finance schemes.

The study concludes that the existence of export finance schemes alone is not enough to improve export participation. Effective utilization depends on awareness creation, simplified procedures, and strong institutional support. Strengthening the role of cooperative banks, improving outreach programs, and conducting regular training and awareness campaigns can significantly enhance farmers' access to export finance. Such measures will not only increase export participation but also improve income levels and ensure sustainable growth for orange growers in Amravati district.

SUGGESTIONS / RECOMMENDATIONS:

Based on the findings of the study, several measures can be suggested to improve awareness and utilization of export finance schemes among orange growers in Amravati district.

First, awareness programs should be strengthened. Government departments, cooperative banks, NABARD, and APEDA should conduct regular village-level workshops, seminars, and training sessions to educate farmers about available export finance schemes, eligibility criteria, and benefits. Information should be shared in simple local language to ensure better understanding.

Second, documentation procedures should be simplified. Complex paperwork and lengthy approval processes discourage farmers from applying for export finance. Financial institutions should reduce unnecessary formalities, introduce standard application formats, and provide step-by-step guidance to farmers. Digital application systems with assistance at bank branches can also improve accessibility.

Third, institutional support and guidance must be improved. Banks and cooperative societies should appoint trained officers or agricultural finance advisors who can guide farmers regarding pre-shipment finance, post-shipment finance, and subsidy schemes. Continuous follow-up and counseling will increase farmers' confidence in institutional finance.

Fourth, strengthening cooperative banks and Farmer Producer Organizations (FPOs) can play a key role in improving export participation. Cooperative institutions are closer to farmers and can act as effective intermediaries between growers and export markets.

Finally, better coordination among government agencies, banks, and export promotion bodies is required. Joint efforts can ensure timely credit, improved infrastructure, and better market access. By implementing these recommendations, orange growers in Amravati district can enhance their export readiness, increase income levels, and contribute more effectively to agricultural exports and rural economic development.

LIMITATIONS OF THE RESEARCH:

1. The study is limited to Amravati district and may not reflect conditions in other orange producing regions.
2. Data collected rely on respondents' self-reporting, which may be subject to recall bias or subjective perception.
3. The sample size of 100 respondents, though adequate, may limit the generalizability of the findings.
4. Access to detailed financial and export records was sometimes restricted, limiting the depth of quantitative analysis in some areas.
5. Time and resource constraints prevented longitudinal tracking of changes in awareness or export participation over multiple seasons.

SCOPE FOR FUTURE RESEARCH:

The present study is limited to orange growers in Amravati district; therefore, future research can be extended to other districts of Maharashtra or other horticultural crops to enable comparative analysis. Further studies may examine the long-term impact of export finance schemes on farmers' income, productivity, and export performance. Research can

also focus on the role of digital banking, Farmer Producer Organizations (FPOs), and financial literacy programs in improving access to export finance. In addition, future studies may evaluate the effectiveness of specific schemes offered by NABARD, APEDA, and cooperative banks to provide more policy- oriented insights.

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