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Farmers perception towards livestock loans in Theni district, Tamil Nadu

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Abstract

The present study aims at assessing the perception of farmers towards livestock loans by analyzing the data obtained from the Farmers Training Centre of Theni district, Tamil Nadu which is a constituent unit of the Tamil Nadu Veterinary and Animal Sciences University (TANUVAS). Records of farmers who visited the center to obtain project proposals for various livestock enterprises between August and March 2022 were examined. The findings revealed that out of 182 livestock farmers who sought project proposals, majority were women farmers (60.99%). Among the livestock enterprises, dairy farming (82.96%) was the most preferred venture, followed by goat farming (15.38%) and poultry farming (1.64%). Moreover, majority of dairy (61.58%) and goat (71.42%) farmers proposed their project costing less than ₹ 5 lakhs. The study concludes that more than 60% of female farmers showed a strong interest in dairy farming, followed by goat farming, as indicated in the project proposal applications received at FTC, Theni.

Keywords: Livestock enterprise, livestock loans, women farmers

1. Introduction

Livestock farming is a vital component of India's rural economy, providing employment, income security, and nutritional benefits to millions of small and marginal farmers (Otte *et al.*, 2012) [1]. It serves as a financial asset, functioning as a "living bank," where the offsprings act as interest and provide economic security during financial crises (BIRTHAL, 2022) [2]. Access to institutional credit plays a crucial role in enhancing livestock productivity by enabling farmers to invest in improved breeds, better housing, efficient feed management, and veterinary care (BIRTHAL *et al.*, 2017) [3]. There are various financial establishments including nationalized banks, cooperative banks, and microfinance agencies, that offer livestock loans to support rural development. However, the extent to which farmers utilize these financial resources largely depends on their awareness, perceptions and ease of access (Chand *et al.*, 2019) [4].

Tamil Nadu has a well-established livestock sector with dairy, goat, and poultry farming being the predominant enterprises. The Farmers Training Centre (FTC) at Theni which is one of the constituent units of the Tamil Nadu Veterinary and Animal Sciences University (TANUVAS) plays a significant role in supporting farmers by providing training and preparing project proposals required for loan applications. The preferences of farmers seeking loans for livestock enterprises indicate their financial priorities and sectoral demand. Understanding these preferences, particularly in terms of gender-based participation, loan amount selection, and the type of livestock enterprise is essential for improving the financial schemes that cater to the farmers' needs (Kumar *et al.*, 2020) [7].

The present study aims to assess the perception of farmers towards livestock loans based on the project proposal applications submitted at the FTC in Theni district of Tamil Nadu. By analyzing the data obtained from farmers who wanted loan-related project proposals between August and March 2022, this study provides an insight into the factors that influence livestock credit demand. The findings from this study can help policymakers and financial establishments to refine their existing loan schemes, ensuring better accessibility and financial benefits, especially with regards to the women farming community.

Materials and Methods

The present study was conducted at the Farmers Training Centre (FTC), Tamil Nadu Veterinary and Animal Sciences University (TANUVAS), Theni District, Tamil Nadu. FTC-Theni, located at the district headquarters, is easily accessible to farmers and serves as a hub for disseminating modern livestock and poultry farming technologies through training programs, field trials, sale of books related to livestock rearing, and provision of bankable project proposals to facilitate loan acquisition from financial establishments. The study was meant to assess the interest of farmers in livestock farming as a means of their livelihood. The parameters considered were the number of farmers who visited the FTC for bankable project proposals, their gender, preferred livestock enterprise (dairy, sheep, goat, or poultry farming), proposed loan amount, loan schemes through which applied and the bank to which the proposal was submitted. The collected data were systematically analyzed using appropriate statistical tools in MS Office Excel 2013 to identify the trends and patterns in farmers' preferences for livestock loans.

Results and Discussion

The data provided gives a deeper understanding of the distribution of livestock enterprises among male and female farmers in Theni District, as well as their preferences for loan amounts across different livestock sectors. Considering these patterns is essential to meet out the specific needs of farmers in this region.

Gender Distribution of Respondents

The data indicates a higher involvement of female farmers (60.99%) compared to male farmers (39.01%) in livestock enterprises in Theni district, as shown in Figure 1. This finding aligns with broader trends observed in Tamil Nadu, where women constitute a significant portion of the agricultural workforce (Narmatha *et al.*, 2009) ^[10]. Women contribute extensively to livestock-related activities such as fodder cultivation, feeding, watering, healthcare management, milking, and value addition to livestock products (Singh, 2020; Sakthivel *et al.*, 2012) ^[13, 12]. In tribal farming systems, women play a pivotal role in livestock management despite the existing socio-economic constraints that limit their full participation and deny benefits (Meganathan *et al.*, 2025) ^[9]. However, despite their major contributions, women are often under-represented in leadership roles and cooperative memberships, accounting for less than 25% of memberships in dairy cooperatives (Manjula *et al.*, 2020) ^[8].

Participation in Livestock Enterprises

The participation of male and female farmers across different livestock enterprises is presented in Tables 1 and 2. Dairy farming emerged as the dominant enterprise, with 83.0% of respondents engaged in it. Female farmers (60.3%) outnumbered the males (39.7%) in this sector. Goat farming was the second most common enterprise, involving 15.4% of respondents, with a higher participation of female farmers (64.3%). Poultry farming had minimal engagement, with only 1.6% of respondents involved. Livestock farming in the region primarily follows traditional systems, shaped by socio-economic factors, available feed resources, and market demand (Bhat and Taneja, 2012) ^[11]. The strong preference for

dairy farming in this region may be attributed to favorable climatic conditions, abundant fodder availability, and a stable market for milk and dairy products. Similarly, goat farming remains a viable option, particularly for small and marginal farmers, due to its lower capital investment and adaptability to resource-limited environments (Gunaseelan & Singh, 2018) ^[5].

Loan Amount Preferences in Dairy & Goat Farming

An analysis of the loan amount preferences among dairy and goat farmers is shown in Tables 2A and 2B. The majority of dairy farmers (61.6%) preferred loan amounts under ₹ 5 lakh; the respondents comprising of 61.3% and 56.0% of male female farmers respectively. Only a small proportion (6.0%) sought loans exceeding ₹ 10 lakh, likewise predominantly among female farmers (88.9%). Among goat farmers, 71.4% preferred loans under ₹ 5 lakh, with female farmers (72.2%) showing a slightly higher inclination than males (70.0%). Only 7.1% of goat farmers applied for loans above ₹ 10 lakh, all of whom were female respondents. The preference for moderate loan amounts reflects a cautious approach among farmers, shaped by risk aversion and repayment concerns. Studies have shown that farmers often perceive high capital investments as a constraint, leading them to opt for smaller loans that align within their financial comfort zones (Gunaseelan and Singh, 2018) ^[5].

Firm of Choice/Loan Scheme Distribution

Among the 182 loan applications submitted for starting livestock farms in Theni District, Tamil Nadu, the distribution across various schemes is shown in Figure 2. The Tamil Nadu Adi Dravidar Housing and Development Corporation (TAHDSCO) accounted for the majority (66.5%) of loan applications, followed by District Industries Centre (DIC), Annal Ambedkar Business Champions Scheme (AABCS), and Prime Minister's Employment Generation Programme (PMEGP) schemes. Within the TAHDSCO scheme, female farmers accounted for 69.9% of dairy applicants and 66.7% of goat applicants, reinforcing the significant involvement of women in livestock enterprises. This trend suggests a strong preference or eligibility among SC/ST communities, reflecting TAHDSCO's targeted outreach initiatives. The prominence of DIC schemes highlights the role of district-level industrial support in encouraging local entrepreneurship. Meanwhile, the limited engagement with AABCS and PMEGP may indicate barriers such as limited awareness, complex application processes, or perceived eligibility constraints. Efforts to enhance outreach, providing trainings, and simplifying the application procedures could promote better utilization of such financial schemes.

The farmers have also approached various nationalized banks such as State Bank of India, Punjab National Bank, Canara Bank, Indian Bank, Indian Overseas Bank, Central Bank, Tamil Nadu Grama Bank, Karur Vysya Bank, Bank of Baroda, and IDBI Bank for financial assistance to start their livestock ventures. However, inadequate awareness about the credit facilities and technical hurdles often limit farmers' access to bank loans. A study conducted in Coimbatore District emphasized that farmers' awareness and perceptions of bank credit significantly influence their access to agricultural loans (Kannan, 2024) ^[6].

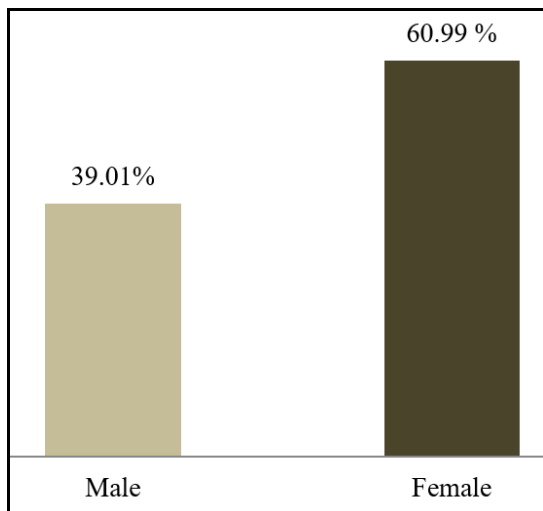


Fig 1: Gender distribution of respondents visited FTC-Theni for Project proposal

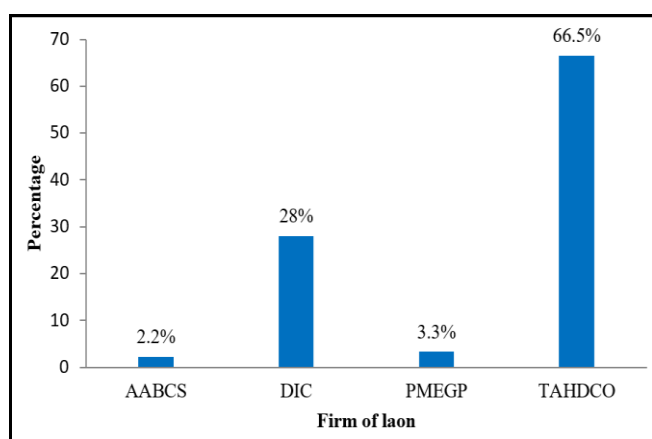


Fig 2: Firm of choice of getting livestock loans

Table 1: Participation of male and female farmers across different livestock enterprises

Enterprises	Male	Female	Total	Percentage
Dairy	60	91	151	83.0
Goat	10	18	28	15.4
Poultry	1	2	3	1.6

Table 2A: Loan Amount Preferences in Dairy Farming

Loan amount (in Lakhs)	Male	Female	Total	Percentage
<2	5	14	19	12.6
<5	42	51	93	61.6
<10	12	18	30	19.9
>10	1	8	9	6.0

Table 2B: Loan Amount Preferences in Goat Farming

Loan amount (in Lakhs)	Male	Female	Total	Percentage
<2	3	3	6	21.4
<5	7	13	20	71.4
<10	0	1	1	3.6
>10	0	1	1	3.6

Table 3A: Farmer interest on dairy farm loan via TAHDCO

Loan amount (in Lakhs)	Male	Female	Total	Percentage
<2	5	14	19	20.4
<5	19	30	49	52.7
<10	4	13	17	18.3
>10	0	8	8	8.6

Table 3B: Farmer interest on goat farm loan via TAHDCO

Loan amount (in Lakhs)	Male	Female	Total	Percentage
<2	5	14	19	20.4
<5	19	30	49	52.7
<10	4	13	17	18.3
>10	0	8	8	8.6

Conclusion

This study features the significant participation of female farmers in livestock enterprises particularly in dairy and goat farming in Theni district of Tamil Nadu. A strong preference for moderate loan amounts under ₹ 5 lakh reflects the cautious approach of farmers towards loans, formed by financial risk perceptions and repayment concerns. TAHDCO has emerged as the primary choice for livestock loans, demonstrating its targeted support for marginalized communities. The findings identify the need for improved awareness programs, simplified loan application processes, and enhanced accessibility to various schemes like PMEGP and AABCS that are beneficial but less-utilized. These strategies can promote inclusive credit access, ultimately improving the financial well-being of livestock farmers in the region.

Conflict of Interest

Not available

Financial Support

Not available

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