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### Perception of farmers towards the PM-KISAN scheme: Evidence from Ahilyanagar district, Maharashtra

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#### Abstract

The present study explores the perceptions of farmers regarding the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme in Ahilyanagar district, Maharashtra, utilizing an ex-post facto research design. Ahilyanagar was purposively selected due to its highest beneficiary count in the state, with Newasa and Sangamner tehsils chosen for their significant participation. A multi-stage sampling technique was employed, selecting five villages per tehsil and 15 respondents from each, resulting in a sample of 150 farmers. Primary data were collected through personal interviews using a structured schedule for the year 2022-2023. The findings reveal that a substantial majority of beneficiaries perceive the scheme as beneficial, particularly in procuring agricultural inputs (66.00% strongly agree, 34.00% agree), improving crop health, and increasing yields and income. However, issues such as insufficient financial assistance, delays in installment disbursement, and concerns about ineligible beneficiaries were noted. While 50.67% of respondents exhibited a medium perception towards the scheme, 30.00% had a high perception, and only a minority reported low or very low perception. The study underscores the need for enhanced awareness, timely support, and process simplification to maximize the scheme's effectiveness and outreach, offering valuable insights for policymakers and extension professionals.

**Keywords:** PM-KISAN, direct benefit transfer, farmer perception, e-KYC, agricultural policy, rural development, Maharashtra

#### Introduction

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme, launched by the Government of India in December 2018, is a flagship direct benefit transfer (DBT) initiative aimed at providing income support to small and marginal farmers across the country. Under this scheme, eligible farmer families receive ₹6,000 annually in three equal installments, directly credited to their bank accounts. As of June 2025, government data from the PM-KISAN portal indicates that over 11 crore farmer families have benefited from the scheme, with more than ₹2.8 lakh crore disbursed since inception (PM-KISAN Dashboard, 2025) [6].

The scheme was designed to address the persistent issue of farm distress and to provide timely financial assistance for agricultural inputs, thereby improving farm productivity and rural livelihoods (Ministry of Agriculture & Farmers Welfare, 2023) [3]. According to the "Agricultural Statistics at a Glance 2023," Maharashtra alone accounts for over 69 lakh beneficiaries, highlighting the scheme's extensive reach in major agrarian states.

Understanding farmers' perceptions of PM-KISAN is crucial for evaluating its effectiveness and identifying areas for improvement. Several studies in agricultural extension have explored this dimension. For instance, (Kumar *et al.* 2021) [2], in their survey across Uttar Pradesh, found that while a majority of farmers appreciated the direct cash transfer mechanism, concerns remained about the adequacy

of the amount and delays in installment disbursement. Similarly, (Patil and Deshmukh 2022) [5], studying the scheme's impact in Maharashtra, reported that 72% of respondents found the scheme beneficial for meeting input costs, but 61% desired an increase in the annual assistance. Despite its wide coverage, the scheme faces challenges such as lack of awareness about digital processes (e.g., e-KYC), exclusion of some eligible farmers due to documentation issues, and the perceived inadequacy of the financial support in the face of rising input costs (Singh and Rani, 2023) [8]. On the positive side, the DBT model has minimized leakages and improved transparency, as highlighted in extension studies (Rao *et al.*, 2022) [7].

The perception of farmers towards PM-KISAN is shaped by both the tangible benefits received and the operational challenges encountered. Continuous assessment of these perceptions, supported by government data and extension research, is essential for refining the scheme and enhancing its impact on rural livelihoods.

#### Methodology

The current research examines "Perception of farmers regarding the PM-KISAN Scheme" using an ex-post facto design, meaning the researcher did not manipulate the independent variables, as these factors had already taken place. The study was carried out in Ahilyanagar district in Western Maharashtra, selected intentionally because it has

the largest population of PM-KISAN beneficiaries (699,156) in the state. Out of the district's fourteen tehsils, Newasa and Sangamner were chosen based on their high numbers of scheme recipients.

To ensure a targeted analysis, five villages with the most PM-KISAN beneficiaries were identified in each tehsil using data from the official PM-KISAN portal, resulting in a total of ten villages. From each village, 15 farmers were randomly chosen, leading to a total sample size of 150 respondents. This combination of purposive and random sampling at multiple stages enabled the study to gather a wide range of viewpoints from regions with substantial participation in the scheme.

The present investigation was based on the primary data. The data on various aspects of the study were collected from

personal interviewed with the help of specially designed scheduled. The data pertains to the year 2022-2023.

## Results and Discussion

### Perception of farmers towards PM Kisan Samman Nidhi Yojana

Perception is the process of organizing and interpretation of data in terms of one's previous experience and present need. Perception is interpretation of external event through the sense organ.

The statement wise information of respondents pertaining to their perception towards PM Kisan Samman Nidhi scheme were collected, tabulated and analysed. The results were presented in Table 1.

**Table 1:** Statement wise distribution of beneficiaries according to their perception

Sr. No.	Statement	SA	A	UD	DA	SD
1	The amount provided under scheme is helpful in procuring various inputs. (+ve)	99 (66.00)	51 (34.00)	00 (00)	00 (00)	00 (00)
2	PM Kisan Samman Nidhi Yojana is helpful to ensure proper crop health. (+ve)	78 (52.00)	60 (40.00)	12 (08.00)	00 (00)	00 (00)
3	The money provided under scheme increases yield of crops. (+ve)	76 (50.67)	65 (43.33)	09 (06.00)	00 (00)	00 (00)
4	Cash Transfer increases farm income of the farmer. (+ve)	47 (31.33)	68 (45.33)	10 (06.67)	13 (08.67)	12 (08.00)
5	The amount provided under scheme is used for domestic needs. (+ve)	48 (32.00)	70 (46.67)	10 (06.67)	13 (09.33)	09 (05.33)
6	I think, Cash transfer through this scheme has encouraged farmers to spend amount in the productive activities (+ve)	36 (24.00)	63 (42.00)	29 (19.33)	13 (08.67)	09 (06.00)
7	Self -Declaration is filled incorrectly by ineligible farmers in order to get benefits of the scheme. (-ve)	27 (18.00)	62 (41.33)	21 (14.00)	25 (16.67)	15 (10.00)
8	Unavailability of installments on time under PM Kisan Samman Nidhi Yojana. (-ve)	14 (09.33)	52 (34.67)	58 (38.67)	18 (12.00)	08 (05.33)
9	This scheme helps in becoming strong and self- reliant. (+ve)	27 (18.00)	67 (44.67)	20 (13.33)	25 (16.67)	11 (07.33)
10	PM Kisan Samman Nidhi Yojana is helpful in protecting farmers against moneylenders and ensure they will continue to engage in the agricultural activities. (+ve)	42 (28.00)	60 (40.00)	23 (15.33)	16 (10.67)	09 (06.00)
11	Pest and disease in crops have been reduced by using inputs in time by taking advantage of this scheme (+ve)	40 (26.67)	66 (44.00)	17 (11.33)	19 (12.67)	08 (05.33)
12	In case of complaints / grievances, remedial action taken immediately. (+ve)	44 (29.33)	50 (33.34)	20 (13.33)	23 (15.33)	13 (08.67)
13	This scheme has changed people's perspectives on scientific farming. (+ve)	25 (16.67)	85 (56.67)	13 (08.66)	15 (10.00)	12 (08.00)
14	This scheme has improved economic condition of beneficiary. (+ve)	36 (24.00)	59 (39.34)	33 (22.00)	14 (09.33)	08 (05.33)
15	This scheme will increase the possibilities of agricultural investment in future. (+ve)	40 (26.67)	83 (55.33)	04 (02.67)	15 (10.00)	08 (05.33)

(Figures in parenthesis indicates the percentage)

SA= strongly agree; A= agree; UD= undecided; D=disagree; SDA=strongly disagree

The perceptions of farmers regarding the PM-KISAN scheme were assessed across multiple dimensions to gain a comprehensive understanding of its impact. The following points summarize the key findings based on beneficiary responses.

The analysis of beneficiary responses reveals a broadly positive perception of the scheme across multiple dimensions. A substantial majority (66.00% strongly agree, 34.00% agree) reported that the scheme amount is instrumental in procuring various agricultural inputs, while 52.00% strongly agree and 40.00% agree that it contributes significantly to maintaining proper crop health. Regarding productivity, 50.67% strongly agree and 43.33% agree that

the financial assistance leads to increased crop yield. In terms of farm income, 31.33% strongly agree and 45.33% agree that the cash transfer has resulted in higher income, although a minority expressed disagreement (8.67%) or strong disagreement (8.00%).

The scheme's impact extends beyond agriculture, with 32.00% strongly agreeing and 46.67% agreeing that the funds are also used for domestic needs; only a small fraction disagreed. When considering the productive use of funds, 24.00% strongly agree and 42.00% agree that the cash transfers encourage productive spending, while dissent remains limited. Concerns about the accuracy of beneficiary self-declaration were also noted, with 18.00% strongly

agreeing and 41.33% agreeing that ineligible farmers sometimes incorrectly fill out self-declaration forms.

Timeliness of installment disbursement appears to be a moderate concern: only 9.33% strongly agree and 34.67% agree that installments are sometimes unavailable on time, while a significant portion (38.67%) remain undecided. The scheme's broader social impact is reflected in the fact that 18.00% strongly agree and 44.67% agree that it fosters self-reliance, and 28.00% strongly agree and 40.00% agree that it provides protection against moneylenders.

In terms of pest and disease management, 26.67% strongly agree and 44.00% agree that timely input use facilitated by the scheme helps reduce these issues. Grievance redressal mechanisms are generally viewed positively, with 29.33% strongly agreeing and 33.33% agreeing that complaints are addressed promptly, though some respondents remain undecided or dissatisfied.

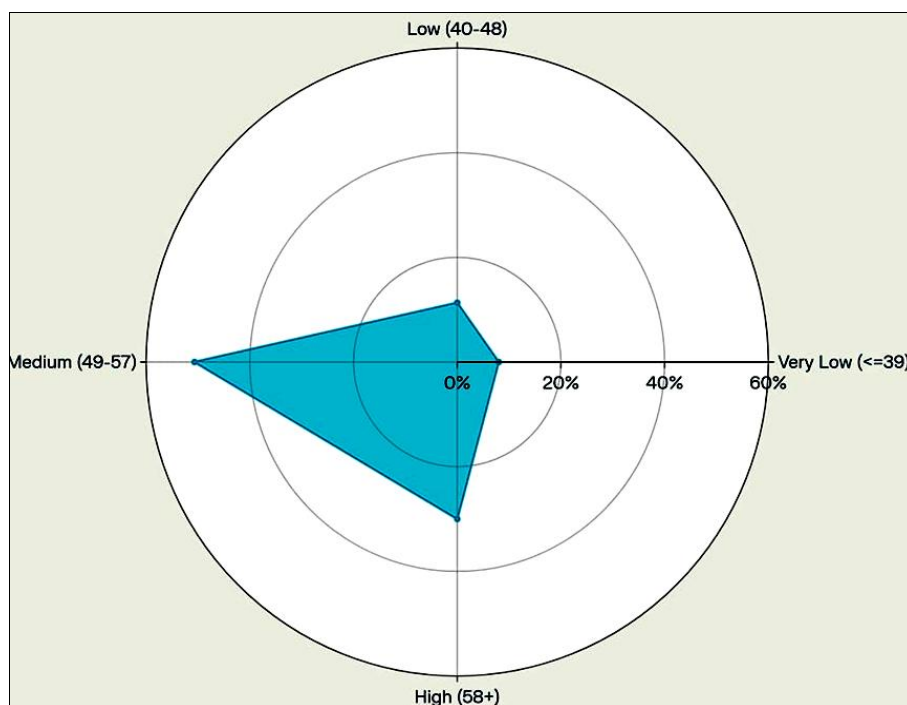
The scheme also appears to influence farming practices and economic well-being: 16.67% strongly agree and 56.67% agree that it has shifted perspectives towards scientific farming, and 24.00% strongly agree and 39.34% agree that it has improved economic conditions. Finally, the scheme is seen as a catalyst for future agricultural investment, with 26.67% strongly agreeing and 55.33% agreeing that it will promote increased investment in agriculture.

The majority of beneficiaries perceive the PM-KISAN scheme as beneficial for procuring inputs, improving crop health, increasing yields, and enhancing self-reliance. However, concerns persist regarding the sufficiency and timeliness of financial assistance, the accuracy of beneficiary self-declaration, and the effectiveness of grievance redressal. A notable proportion also suggests the need for greater awareness and process simplification to maximize the scheme's impact.

The scoring pattern follows for positive statements was 5, 4, 3, 2, 1 for Strongly Agree (SA), Agree (A), Undecided (UD), Disagree (D) and Strongly Disagree (SD); respectively. Data regarding perception of farmers towards PM Kisan Samman Nidhi Yojana collected, tabulated and analysed. The results were presented in Table 2.

**Table 2:** Distribution of the beneficiaries according to their perception towards PM KISAN scheme.

Sr. No.	Category	Respondents (N=150)	
		Frequency	Percentage
1.	Very Low (up to 39)	12	08.00
2.	Low (40 to 48)	17	11.33
3.	Medium (49 to 57)	76	50.67
4.	High (58 and above)	45	30.00
	Total	150	100.00



**Fig 1:** Distribution of the beneficiaries according to their perception towards PM KISAN scheme

From Table 4.16 it was clear 50.67 per cent of the beneficiaries were having medium perception towards PM KISAN scheme, whereas 30.00 per cent of the beneficiaries having high perception and 11.33 per cent and 08.00 per cent of the beneficiaries were having low and very low perception toward PM Kisan Samman Nidhi Yojana respectively.

From above result, it was concluded that the majority of the beneficiaries had medium level of perception towards PM Kisan Samman Nidhi Scheme. These are similar with the finding of Mukti (2016)<sup>[4]</sup> and Charel *et al.* (2018)<sup>[1]</sup>.

## Conclusion

The findings of this study clearly demonstrate that the PM-KISAN scheme is perceived positively by a significant majority of beneficiaries in Ahilyanagar district. Most farmers acknowledge the scheme's substantial role in facilitating the procurement of agricultural inputs, improving crop health, and contributing to increased yields and farm income. The scheme has also been recognized for supporting domestic needs, encouraging productive expenditure, promoting self-reliance, and reducing dependence on moneylenders. However, the study also

highlights certain persistent challenges. Concerns regarding the adequacy and timely disbursement of financial assistance, the possibility of ineligible beneficiaries receiving funds, and the efficiency of grievance redressal mechanisms remain prevalent. Additionally, some farmers expressed the need for greater awareness and simplification of scheme-related processes to ensure that the intended benefits reach all eligible recipients effectively. Perception analysis revealed that more than half (50.67%) of the beneficiaries have a medium perception of the scheme, while 30% have a high perception. The presence of low (11.33%) and very low (8.00%) perception groups indicates that there is still scope for improvement in scheme implementation and outreach. In summary, while the PM-KISAN scheme has made commendable progress in supporting small and marginal farmers, targeted interventions—such as enhanced awareness campaigns, process simplification, and timely support—are essential to further strengthen its impact and ensure inclusive rural development. These insights offer valuable guidance for policymakers to refine the scheme and maximize its contribution to the welfare of India's farming community.

#### **Disclaimer (Artificial intelligence)**

Author(s) hereby declares that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc.) and text-to-image generators have been used during the writing or editing of this manuscript.

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