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Constraints and suggestions for PM-KISAN implementation: A study of Ahilyanagar district farmers

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Abstract

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme is a landmark direct benefit transfer initiative aimed at supporting small and marginal farmers in India. This study explores the perceptions of farmers regarding the scheme in Ahilyanagar district, Maharashtra, using an ex-post facto research design and primary data from 150 randomly selected beneficiaries. Findings reveal that lack of awareness about the e-KYC process (64.67%) and insufficient financial assistance (59.33%) are the most significant constraints. Other notable challenges include irregular installment disbursement, complex registration procedures, and digital barriers. Key suggestions from beneficiaries include organizing e-KYC awareness campaigns, increasing the scheme amount, aligning cash transfers with cropping seasons, and simplifying registration. The results underscore the need for targeted interventions in awareness, timely support, and process simplification to enhance the scheme's effectiveness and outreach. These insights offer valuable guidance for policymakers to strengthen PM-KISAN's impact on rural livelihoods.

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 stands as one of the most ambitious direct benefit transfer (DBT) initiatives undertaken by the Government of India to address the persistent financial vulnerabilities faced by the country's small and marginal farmers (Press Information Bureau, 2025). Launched in February 2019, with an effective date of December 1, 2018, PM-KISAN is a centrally funded scheme designed to supplement the income of landholding farmer families by providing an annual financial support of ₹6,000, disbursed in three equal installments of ₹2,000 every four months directly into beneficiaries' bank accounts through DBT mode. This mechanism aims to ensure timely, transparent, and corruption-free delivery of benefits, bypassing intermediaries and minimizing leakages in the system (Bhaskar *et al.*, 2024) ^[1].

Agriculture remains the backbone of India's rural economy, supporting nearly 60% of rural households and contributing significantly to national GDP. Despite its centrality, the sector is beset by challenges such as fragmented landholdings, rising input costs, and vulnerability to climatic fluctuations (Jagadeishwaran *et al.*, 2022) ^[3]. The PM-KISAN scheme was conceptualized to alleviate these challenges by providing predictable income support, thereby enabling farmers to invest in quality inputs, adopt improved technologies, and meet both agricultural and domestic needs (Varshney, 2019) ^[6]. Empirical studies and government assessments have highlighted the scheme's role in enhancing rural economic growth, alleviating credit

constraints, and increasing investments in agricultural inputs, while also catering to broader household expenditures such as education and healthcare (Ghosh, 2024) ^[2].

Research in agricultural extension has further illuminated the scheme's operational dynamics and impact. Studies conducted across various states have revealed that PM-KISAN has contributed to improved technical efficiency in crop production, particularly in paddy cultivation, by enabling beneficiaries to procure seeds, fertilizers, and labor more effectively (Jagadeishwaran *et al.*, 2022) ^[3]. Additionally, the scheme has been shown to foster positive attitudes among farmers towards government interventions, strengthen their risk-taking capacity, and promote sustainable agricultural practices. However, the implementation of PM-KISAN is not without challenges. Commonly cited constraints include discrepancies in land records, delays in fund disbursement, inaccuracies in beneficiary data, and the complexity of grievance redressal mechanisms, all of which can limit the scheme's reach and efficacy (Bhaskar *et al.*, 2024) ^[1].

As of June 2025, PM-KISAN has disbursed its 20th installment, benefiting over 9.8 crore farmers and amounting to a cumulative transfer of more than ₹3.46 lakh crore, underscoring its scale and significance in India's rural policy landscape (Press Information Bureau, 2025). Ongoing research and government data continue to inform policy refinements, with a focus on improving beneficiary identification, streamlining e-KYC processes, and ensuring inclusion of all eligible farmers.

Methodology

The present study investigates the “Constraints and Suggestions for PM-KISAN Implementation” using an ex-post facto research design, as the researcher has no control over the independent variables, which have already occurred. The research was conducted in Ahilyanagar district, located in the Western region of Maharashtra, which was purposively selected due to its highest number of PM-KISAN beneficiaries (699,156). Among the district’s fourteen tehsils, Newasa and Sangamner were chosen for the study based on their leading beneficiary counts under the scheme.

For a focused analysis, five villages with the highest number of PM-KISAN beneficiaries were identified from each

selected tehsil using data from the official PM-KISAN portal, resulting in a total of ten villages. From each village, 15 respondents were randomly selected, culminating in a sample size of 150 farmers. This multi-stage purposive and random sampling approach ensured that the study captured diverse perspectives from areas with significant scheme participation.

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

Constraints faced by PM KISAN beneficiaries

Table 1: Constraints faced by PM KISAN beneficiaries

Sl. No.	Constraints	Frequency (N=150)	Percentage	Rank
1.	Lack of knowledge about e-KYC	97	64.67	I
2.	Amount provided under scheme is not sufficient to procure the required agricultural inputs	89	59.33	II
3.	Due to irregularity in release of instalment, delay in farm operations	85	56.67	III
4.	Registration process is more complex.	79	52.66	V
5.	Online Registration process is lengthy.	76	50.66	IV

From the Table 4.19 it was observed that the most significant constraint reported was a lack of knowledge about the e-KYC (electronic Know Your Customer) process, with 64.67% of respondents identifying this as a major issue. This indicates that a substantial proportion of beneficiaries are either unaware of or unable to complete the mandatory e-KYC procedure, which is essential for receiving scheme benefits. The second most common constraint was that the amount provided under the scheme is insufficient to procure the required agricultural inputs, as reported by 59.33% of respondents. This suggests that while the financial support is helpful, it does not fully meet the input needs of many farmers. Irregularity in the release of installments, leading to delays in farm operations, was cited by 56.67% of beneficiaries. Timely receipt of funds is critical for agricultural activities, and delays can disrupt

planning and productivity. The complexity of the registration process was mentioned by 52.66% of respondents, indicating that procedural hurdles may prevent eligible farmers from enrolling or accessing benefits easily. A lengthy online registration process was also identified as a constraint by 50.66% of beneficiaries, reflecting challenges related to digital literacy, internet access, or the overall user-friendliness of the system.

The results highlight that the most pressing issues for PM-KISAN beneficiaries are related to procedural knowledge (especially e-KYC), the adequacy and timely disbursement of financial support, and the complexity and length of registration processes. Addressing these constraints could enhance the effectiveness and reach of the PM-KISAN scheme.

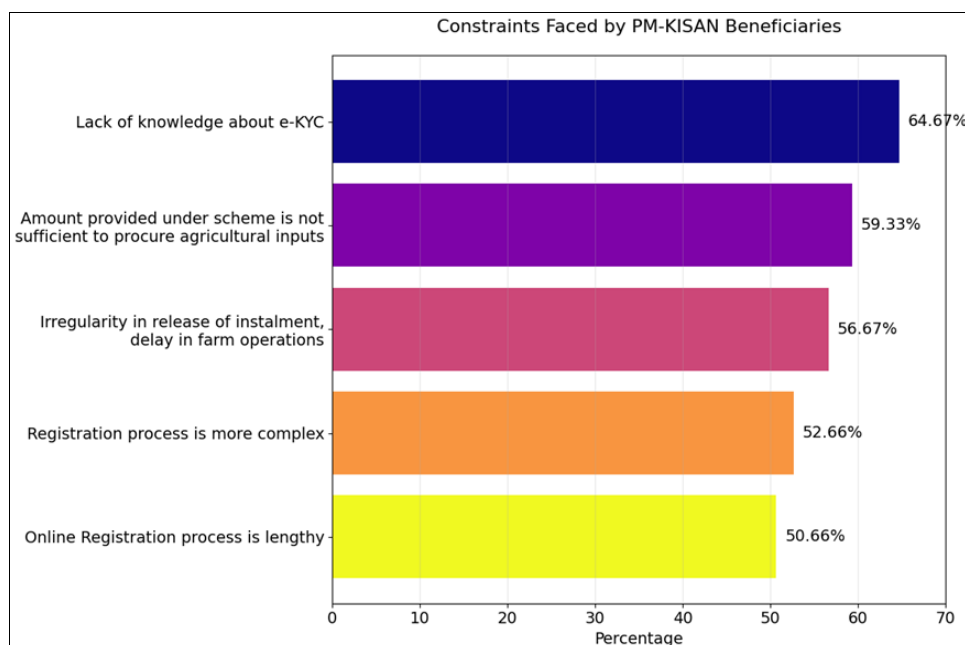


Fig 1: Distribution of Constraints faced by PM-KISAN beneficiaries

Suggestions given by PM KISAN beneficiaries to overcome constraints

Table 2: Suggestions given by PM KISAN beneficiaries

Sl. No.	Suggestions	Frequency (N=150)	Percentage	Rank
1.	Arrange campaign and training program regarding e-KYC process.	95	63.33	I
2.	Amount provided under scheme should be doubled to meet increasing expenses of farmers.	88	58.67	II
3.	The cash transfer should be on onset of kharif and rabi season.	84	56.00	III
4.	Voice assistance should be available during registration process.	77	51.33	V
5.	Registration process should be completed in short duration	74	49.33	VI

From table 4.20, it was observed that the most frequently suggested improvement, endorsed by 63.33% of respondents (95 out of 150), is to arrange campaigns and training programs regarding the e-KYC process. This

indicates a strong need for awareness and capacity-building initiatives to help farmers complete mandatory e-KYC formalities, which are crucial for accessing scheme benefits. The second most common suggestion, cited by 58.67% of

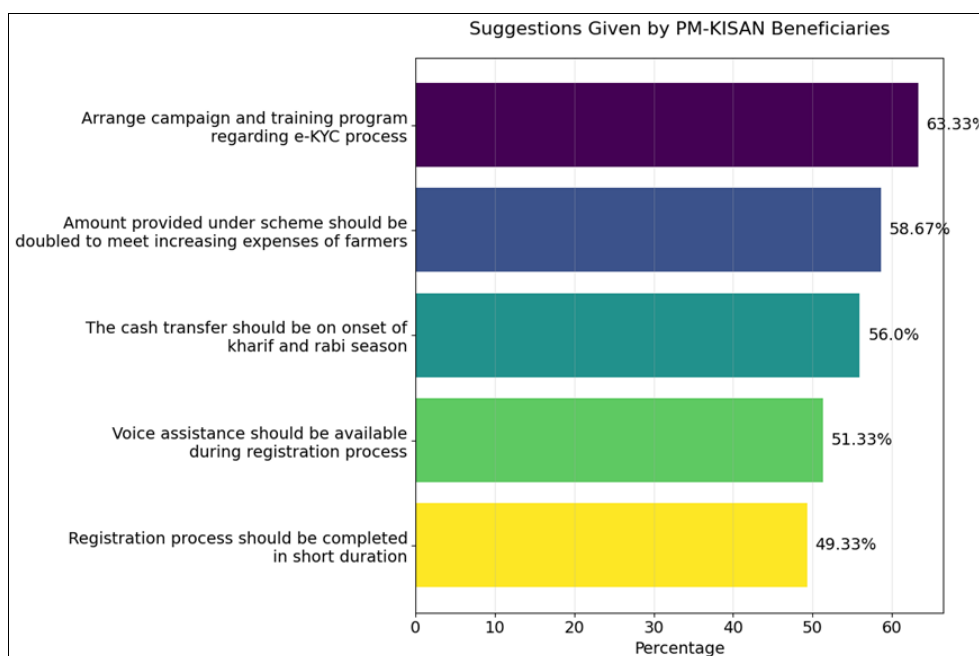


Fig 2: Distribution of Suggestions given by PM-KISAN beneficiaries

beneficiaries (88 out of 150), is to double the amount provided under the scheme to meet the increasing expenses of farmers. This reflects concerns that the current financial assistance is

insufficient to cover rising agricultural input costs. The third suggestion, supported by 56% of respondents (84 out of 150), is that cash transfers should coincide with the onset of the kharif and rabi seasons. Timely disbursement aligned with cropping cycles would enable farmers to make better use of the funds for agricultural activities. Voice assistance during the registration process was suggested by 51.33% of beneficiaries (77 out of 150), highlighting the need for accessible support, especially for those with limited literacy or digital skills. Lastly, 49.33% of respondents (74 out of 150) recommended that the registration process should be completed in a shorter duration. This points to the need for simplifying and expediting registration to ensure timely inclusion of beneficiaries.

Overall, the suggestions emphasize the importance of improving awareness and training on e-KYC, increasing financial support, ensuring timely fund disbursement in line with agricultural seasons, providing accessible assistance during registration, and simplifying the registration process.

Addressing these areas could significantly enhance the reach, efficiency, and impact of the PM-KISAN scheme.

Conclusion

The analysis of constraints and suggestions from PM-KISAN beneficiaries reveals critical areas for policy attention and program improvement. The most significant challenges faced by farmers include a lack of awareness and procedural knowledge regarding the e-KYC process, insufficient financial support to meet rising agricultural input costs, irregularity in the release of installments, and the complexity and length of the registration process. These issues not only hinder access to scheme benefits but also limit the overall effectiveness of the initiative in supporting farmers' livelihoods. Beneficiaries' suggestions strongly emphasize the need for targeted awareness campaigns and training programs on e-KYC, increased financial assistance, and the alignment of fund disbursement with key agricultural seasons. Additionally, simplifying the registration process and providing voice-assisted support can help bridge gaps for digitally or educationally disadvantaged farmers. Addressing these concerns through focused interventions will not only enhance the inclusivity

and efficiency of the PM-KISAN scheme but also ensure that its benefits reach the intended recipients in a timely and meaningful manner. Ultimately, such improvements are essential for strengthening the social safety net for India's farmers and for fostering sustainable agricultural development.

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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