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Pradhan Mantri Kisan Samman Nidhi (PM-KISAN Scheme): Assessing the effectiveness of direct benefit transfer to farmers

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Abstract

This study was conducted in 2022-23 in Hisar and Karnal districts of Haryana to assess the awareness among farmers regarding the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme. The findings of the study revealed positive impact of the PM-KISAN scheme on farmers in the selected regions. Data revealed that since the implementation of PM Kisan scheme centrally all the installments were released quarterly in all the states. Total funds transferred to registered farmers in Haryana were consistent and on time and with growth rate of 25.2 percent in 13th installment. The data analysis provided insights into the level of awareness among the surveyed respondents regarding various aspects of the scheme. Overall 33.33 percent farmers had high awareness level regarding scheme followed by 36.67 percent with medium awareness level. This research aims to contribute to the ongoing efforts to empower farmers and uplift the agricultural sector in India by shedding light on the awareness and perceived benefits of the PM-KISAN scheme in the region.

Keywords: PM-KISAN scheme, direct benefit transfer, beneficiaries, farmers

Introduction

Agriculture in India is crippled by debt, weather risk, and price unrest. In the past significant initiatives have been adopted to improve the economic and social conditions of farmers, aiming to empower them and transform the agricultural sector such as Pradhan Mantri Fasal Bima Yojana (PMFBY), Pradhan Mantri Krishi Sinchayee Yojna (PMKSY), Soil Health Card (SHC), National Agricultural Market (eNAM) etc. to extend financial incentives to eligible individuals and farmers. In recent times, the central government has been committed to supporting various segments of the farming community through the implementation of Direct Benefit Transfer (DBT) programs. These initiatives aim to provide financial assistance to meet agricultural requirements and enhance the socio-economic well-being of farmers. DBT schemes have several advantages over traditional subsidy schemes, such as being more transparent and efficient. They provide regular and predictable income to the beneficiary. The DBT programme, which is being implemented in several parts of the world, has varied impacts on people's socio-economic conditions. It has been found to have a considerable favourable influence on household expenditure, coping mechanisms, school participation, shift to healthy eating habits, rise in health/education expenditure, enhanced living standards,

However the farm distress continues to remain prevalent in rural India. As a result the Prime Minister Kisan Samman Nidhi Yojna (PMKISAN) scheme was introduced in the country as DBT initiative for small and marginal farmers.

PM-KISAN is a central sector program of the Indian government that provides income support to farmers and their families. The scheme is intended to boost demand in the rural economy by facilitating the farmers to purchase inputs for agricultural and allied sector as well as meet their household requirements. The PM-KISAN program was initially implemented as the Rythu Bandhu program by the Telangana government, with a certain amount being paid directly to eligible farmers. Later, on February 1, 2019, Piyush Goyal announced the implementation of this program as a nationwide project as part of the Indian Union Interim Budget 2019. Kumar P. and et al. assessed the awareness level of farmers towards the PM-Kisan scheme. The study indicated that the scheme had reached 30 percent farmers within three months of its implementation. Because the money is placed directly into the farmers' accounts, the scheme is regarded as more efficient than farm loan waivers and subsidy schemes. A amount of Rs. 2000/- is transferred directly into farmers bank accounts in three installments throughout year through Public Financial Management System (PFMS) which is a platform for e-payment of subsidy under Direct Benefit Transfer (DBT).

Akhilesh K. (2019) [2] studied the impact of the PM Kisan scheme in India and indicated that the PM-Kisan scheme has a significant impact on farmers' income and other macro-economic indicators like output, government revenue, saving, gross value added and trade.

The farmers and their families have been shown to benefit from these types of programmes in a variety of ways, including increased income which can be used to purchase

essential goods and services, such as food, clothing, and healthcare. However, there are certain limitations to DBT schemes. In most cases, it has not lasted long due to the type of funding needed to continue its functioning. One disadvantage is that they might be challenging to implement and administer. Another drawback is that they may not be able to reach all eligible farmers. This paper will examine the current status and progress of PM KISAN scheme for farmers in India as well as Haryana.

Methodology

The study aimed to comprehensively address its objectives through a dual-methodological approach, employing both quantitative and qualitative methodologies. The research was conducted in the districts of Hisar and Karnal in the Haryana state in the year 2022-23. A purposive sample size of 60 beneficiaries was selected to ensure a representative sample for the study. Primary data was gathered using a meticulously designed structured interview schedule, tailored to extract information aligning with the study's objectives.

Secondary data was sourced from the pm-kisan portal, annual reports such as agricoop, and relevant journals and books. The data analysis involved a combination of statistical techniques, with a focus on both descriptive and inferential methods. Average and percentage analyses were conducted to derive interpretations of the results. Factor

analysis was employed to measure the relationships between observed variables, providing understanding of underlying patterns. To facilitate a precise statistical examination, tools like the Statistical Package for the Social Sciences (SPSS) were utilized. Various techniques such as frequency analysis, chi-square tests, weighted mean scores, and rank order analysis were employed based on the nature of the data.

Results and Discussion Current status of PM KISAN scheme

To examine the current status of the scheme, data was collected to determine the outreach of the scheme to farmers. For this, states and union territories were zoned and data collected from the PM-KISAN portal to analyze the number of registered farmers benefiting from this scheme. Out of all zones, the most farmers were registered in the central zone with 4,28,92,786 followed by south zone with 2,56,94,099. In contrast, the Union Territories had the lowest number of registered farmers at 95,470. The data show that Rajasthan had the most registered farmers in the North West Zone. In the western zone, Maharashtra had more than Gujarat. Likewise, Andhra Pradesh had the most registered farmers in the southern zone and Uttar Pradesh in the central zone. In the north-eastern zone of Assam, 68.4 percent of farmers were registered in the north-eastern states.

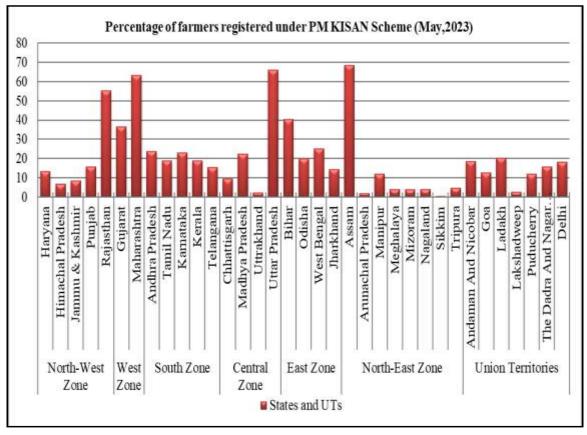


Fig 1: State wise details of number of farmers enrolled under PM KISAN Scheme (May 2023)

In Table 1, it is revealed from the data that since the implementation of PM Kisan scheme centrally all the installments were released timely. Data revealed total funds

transferred to registered farmers in Haryana were consistent and on time.

Table 1: Total funds transferred in India and Haryana under the PM-KISAN Scheme along with number of farmers registered in Haryana from 2018- 2023.

T (11)	D 1 1 CT 4 II 4	India		Haryana			
Installment	Period of Installment	Amount in Crores*	Growth Rate	Amount in Lakhs*	Farmers Registered	Growth Rate	
	Year 2018-19						
First	December-March	3,16,14,880		9,66,435	1985611		
Year 2019-20							
Second	April-July	6,63,58,256	109%	13,67,043	1985611	41.51%	
Third	August-November	8,76,32,318	32%	16,27,340	1985611	19.01%	
Fourth	December-March	8,96,95,039	2.25%	15,69,694	1985611	-3.56%	
Year 2020-21							
Fifth	April-July	10,49,40,402	17.17%	18,95,381	1985611	20.77%	
Sixth	August-November	10,23,47,795	-2.47%	19,38,201	1985611	-2.26%	
Seventh	December-March	10,23,59,684	0.01%	19,26,956	1985611	-0.58%	
Year 2021-22							
Eighth	April-July	11,16,87,398	9.11%	18,10,998	1985611	-6.02%	
Ninth	August-November	11,19,47,339	0.23%	19,86,989	1985611	9.72%	
Tenth	December-March	11,16,08,563	-0.30%	19,33,190	1985611	-2.66%	
Year 2022-23							
Eleven	April-July	11,26,89,670	0.96%	19,55,130	1985611	1.13%	
Twelve	August-November	9,00,52,829	-20.08%	13,21,241	2007221	-32.42%	
Thirteen	December-March	8,80,28,357	-2.24%	16,54,000	2007221	25.2%	

Source: Compiled from official website of PM-Kisan Samman Nidhi.

Awareness of the farmers about PM KISAN scheme in Harvana

In Table 2, it is revealed from the data that almost half of the respondent stated they were fully aware about eligibility criteria of farmers under the scheme (Rank I), followed by funds credit into beneficiaries account and if bank account is required under this scheme (Rank II). Rank IV was given to the statement if benefit is equal for everyone based on weighted mean score, followed by documents required to register (Rank V). Similarly, awareness about how verification is done, how to register, eligible for other schemes and how to link Adhaar card were given Rank VI, VII, VIII and IX. Remaining ranks X and XI were given to awareness about last date to apply and who approves the registration on portal as only 16.67% and 6.67% farmers were aware about that.

Table 2: Awareness about PM KISAN Scheme in selected districts of Haryana

(n=60)

						,	11-00)
Sr. No.	Awareness of farmers about PM KISAN scheme	Fully Aware (3)	Moderately Aware (2)	Not Aware (1)	TMS	WMS	Rank
1.	Knowledge if landless cultivators are eligible to get benefit under the scheme	29	27	4	145	2.41	I
2.	Knowledge if this scheme credits funds directly into beneficiary account	28	26	6	142	2.36	II
3.	Knowledge on if bank account is required for PM Kisan scheme	26	30	4	142	2.36	11
4.	Knowledge on how many times the benefit is given in a year	27	26	7	140	2.33	III
5.	Awareness if the benefit is equal irrespective of landholding	26	22	12	134	2.23	IV
6.	Awareness about the documents required to register for PM Kisan scheme	22	21	17	125	2.08	V
7.	Knowledge on how verification of land is done	22	20	18	124	2.06	VI
8.	Knowledge on how to register for PM Kisan scheme	18	26	16	122	2.03	VII
9.	Awareness if you are eligible for other schemes	14	24	22	112	1.86	VIII
10.	Knowledge on how to link Aadhaar card with PM Kisan Scheme	14	16	30	104	1.73	IX
11.	Awareness about the last date to apply for this scheme	10	14	36	94	1.56	X
12.	Knowledge of who approves the registration on the portal	4	12	44	80	1.33	X1
	Total	240	264	216			

Scale: Fully Aware=3, Moderately Aware=2, Not Aware=1

Awareness level of the farmers

In Table 3, it is revealed that highest percentage of the farmers were having medium level of awareness i.e. 36.67

percent followed by 33.33 percent and 30.00 percent who were having high and low level of awareness respectively.

Table 3: Awareness level of farmers about PM KISAN scheme

(n=60)

		(11-00)
Sr. No	Level of awareness	Frequency (%)
1	Low (12-19)	18 (30.00)
2	Moderate (20-28)	22 (36.67)
3	High (29-36)	20 (33.33)

Figures in parentheses denote percentage

Association between socio economic variables and awareness level of farmers about PM KISAN scheme

Socio-economic variables which exhibit influence on the awareness level of the farmers about PM KISAN scheme are shown in Table 4. Data analysis revealed that the socio-economic variables such as age, type of family, mass media exposure and socio-economic status were found to be highly significant with level of awareness about the scheme. Similarly, level of education, occupation, size of family and annual income were significantly associated with level of awareness. Whereas, caste, size of land holdings and social participation clearly had no significant association with level of awareness of farmers about PM KISAN scheme.

Table 4: Association between socio-economic variables and awareness level of farmers about PM KISAN scheme

(n=60)

Sr. No.	Socio-Economic Variables	Pearson Chi square value	Significance
1	Age	22.21**	0.000181707
2	Caste	1.21	0.875507237
3	Level of Education	10.32*	0.035304041
4	Occupation	10.34*	0.034981033
5	Land Holdings	2.01	0.733389979
6	Type of Family	12.25**	0.00218513
7	Size of Family	11.80*	0.018878832
8	Annual Income	10.76*	0.02934373
9	Social Participation	0.54	0.96853354
10	Mass Media Exposure	20.84**	0.000340095
11	Socio-economic status	22.17**	0.000185299

^{*}Significant at 5% level of significance

Conclusion

The data analysis conducted to assess the current status of the PM-KISAN scheme's outreach to farmers provides valuable insights. Firstly, it is evident that the central and south zones have the highest number of registered farmers, indicating a strong presence of the program in these regions. Conversely, Union Territories exhibit the lowest participation, possibly due to their unique administrative status. Rajasthan, Maharashtra, Andhra Pradesh, and Uttar Pradesh stand out as states with the highest number of registered farmers in their respective zones. This distribution reflects regional disparities in program adoption.

The awareness levels among farmers about the scheme were assessed. It's heartening to note that roughly half of the respondents were fully aware of the eligibility criteria, indicating successful communication efforts. However, the lack of awareness about the last application date and the approval authority on the portal signifies areas for improvement. The influence of socio-economic variables on awareness was examined. Age, family type, mass media exposure, socio-economic status, education, occupation, family size, and annual income were found to be significantly associated with awareness, emphasizing the importance of tailored communication strategies.

In conclusion, the PM-KISAN scheme has made substantial progress in reaching farmers, with varied regional adoption. analysis highlights the need for enhanced communication efforts. especially in less-aware and demographics, underscores the importance

considering socio-economic variables when designing awareness campaigns to ensure equitable access to the scheme

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