

International Journal of Agriculture Extension and Social Development

Volume 7; Issue 8; August 2024; Page No. 516-520

Received: 09-05-2024
Accepted: 17-06-2024

Indexed Journal
Peer Reviewed Journal

Awareness levels among beneficiary farmers of the Pradhan Mantri Kisan Samman Nidhi: An evaluation

Santhosh Kumar G, Praveen N, Naveen Kumar S and Srinivas Reddy D

Professor Jayashankar Telangana State Agricultural University, Rajendranagar, Hyderabad, Telangana

DOI: <https://doi.org/10.33545/26180723.2024.v7.i8h.974>

Corresponding Author: Santhosh Kumar G

Abstract

Agriculture is a vital sector in India, yet farmers face significant challenges, including inadequate financing. To address these issues, the Indian government introduced the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme, which provides financial assistance to farmer families. This study evaluates the awareness levels among beneficiary farmers regarding the PM-KISAN scheme and its impact on their socioeconomic conditions. Conducted in Telangana, India, with a sample of 120 farmers, the study uses an ex-post facto research design to assess socio-economic characteristics and awareness levels. The study reveals that farmers generally have a moderate level of awareness of the PM-KISAN scheme, with an average Mean Percentile Score (MPS) of 65.84%. Awareness is highest regarding basic aspects of the scheme, such as the benefit amount and payment process, but lower regarding specific details like eligibility cut-off dates and the PM-Kisan helpline. Key factors positively correlated with higher awareness include education, farming experience, and access to information sources, while age, extension contact, annual income, and risk orientation also significantly impact awareness levels. The findings highlight the need for targeted interventions to improve farmers' understanding and awareness of the PM-KISAN scheme, thereby enhancing support for the agricultural sector.

Keywords: Awareness levels, PM-KISAN, Socio economic conditions, Financial assistance

Introduction

Agriculture forms the backbone of the Indian economy, providing the primary source of income for the majority of Indian families. However, the agricultural sector has faced challenges, including inadequate financing and farmer distress. In response, the Indian government has implemented various programs to support farmers, one of which is the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme. The PM Kisan Samman Nidhi (PM-KISAN) scheme, introduced by Prime Minister Narendra Modi, provides financial support to small and marginal farmers in India. Initially targeted at these farmers, the scheme has now been expanded to include all agricultural landowners. Under the scheme, each household receives Rs. 6,000 per year in three installments for every four months, helping to supplement their input costs or consumption needs. The PM-KISAN scheme has proved to be beneficial for farmers who heavily rely on agriculture and have limited access to funds. Government initiatives aimed at supporting farmers and promoting agricultural development have been implemented at both the state and central levels in India. However, many farmers are unaware of these programs and are thus unable to benefit from them. To ensure that farmers can take advantage of these opportunities, it is crucial to provide them with proper information and support. This study evaluates the level of awareness among farmers regarding the PM-KISAN scheme and its impact on their socioeconomic situation. With this background the study

has undertaken with the following objectives.

Objectives

1. To study Socio-economic and personal characteristics of beneficiary farmers in the selected area of study.
2. To examine the level of awareness among beneficiary farmers regarding PM-Kisan Samman Nidhi.
3. Association between independent variables and level of awareness selected in the study.

Review of Literature

Kumar and Babu (2018)^[3] showed that a significant 93.00% of farmers who have not yet benefited from the scheme have applied, reflecting a high level of awareness. In terms of payment distribution, 60.00% of farmers received one installment, while 40.00% received two installments.

Singh *et al.* (2020)^[9] declared in their study that 86.00% of farmers knew which crops were covered by PMFBY, and 72% were aware of the insurance premiums. However, 72% were unaware of the e-NAM facility. For the soil health card scheme, 68% were aware of it, and 56% understood its benefits.

Mishra and Chaturvedi (2022)^[4] described in their study that, out of those surveyed, 68 respondents (85.00%) were aware of the Kisan Samman Nidhi Scheme. About ten respondents (12.50%) had a moderate understanding of the scheme, while two respondents (2.50%) had a thorough knowledge of it.

Sachdev *et al.* (2022) ^[5] expressed that out of the 250 individuals studied, 212 were aware of and had enrolled in at least one government scheme, while 38 were unaware and did not register. Among the registered individuals, 212 signed up for Ayushman Bharat Yojana, 198 for Pradhan Mantri Jeevan Jyoti Bima Yojana, 188 for Pradhan Mantri Suraksha Bima Yojana, 156 for Pradhan Mantri Kisan Samman Yojana, and 90 for Atal Pension Yojana.

Shiwani (2022) ^[10] declared that, out of the surveyed farmers, 143 were aware of the Kisan Credit Card Scheme, with 80 using it. The Kisan Samman Nidhi Yojana was known to 101 farmers, 58 of whom adopted it. The Soil Health Card scheme was recognized by 159 farmers, and 86 implemented it. Pradhan Mantri Fasal Bima Yojana was known to 119, with 45 adopting it, while 67 were aware of the Paramparagat Krishi Vikas Yojana, and 31 embraced it. Gaur *et al.* (2023) ^[1] elucidated that 58.33 percent of the respondents were highly aware about the PM-Kisan Samman Nidhi, while 30.84 percent had a moderate understanding, and 10.83 percent had a low level of knowledge.

Salvi (2023) ^[6] expressed that most of the respondents, 66.67 percent, had a medium understanding of the PM-KISAN Scheme. 17.50 percent, had a low awareness level, while 15.83 percent had a high level of understanding about the scheme.

Sethi and Biswal (2023) ^[8] studied that, 55.60 percent of the farmers were informed about the government schemes accessible in the study region. Among them, television was the primary source of information for most, followed by newspapers and radio.

Materials and Methods

In this study, the researcher employed an ex-post facto research design. The study was conducted in Telangana, a state in southern India, with a population of 350.04 lakh. Telangana was chosen for the study due to the familiarity with the state's language and cultural norms, which facilitated communication with the respondents by the investigator. The state is divided into three regions: Southern Telangana, Northern Telangana, and Central Telangana, each consisting of several districts. The researcher specifically selected the Northern Telangana region for the study as he hail from that region. This region encompasses 10 districts, including Adilabad, Jagtial, Kamareddy, Karimnagar, Komurambheem Asifabad, Mancheril, Nirmal, Nizamabad, Peddapalli, and Rajanna Sircilla. Among these districts, the Kamareddy district was chosen due to its high number of PM-Kisan Samman Nidhi beneficiaries. The researcher randomly selected two mandals from each revenue division in the Kamareddy district, resulting in a total of six mandals. From each mandal, two villages were randomly chosen, yielding a total

of twelve villages. Within these villages, the researcher randomly selected ten beneficiary farmers from each village, resulting in a sample size of 120 farmers. A structured interview schedule that was tailor-made for this research was employed in the study. The data gathered through this schedule underwent meticulous analysis and was reported utilizing suitable statistical tests.

Data Analysis and Interpretation

To study Socio-economic and personal characteristics of beneficiary farmers in the selected area of study.

It was found from the above table 1 is that a majority of them were above 50 years of age (45.83%). Most of them had completed middle school education (23.33%) and had small family sizes (75.83%). In terms of farming experience, the majority had medium experience (54.17%). The respondents also had a medium level of access to information sources (65.00%) and extension contact (70.00%). A significant number of respondents had not undergone any trainings (57.50%). In terms of social participation, most of them were involved in one organization (53.30%). The majority of respondents had a medium annual income (32.50%) and were engaged in agriculture as their occupation (38.30%). Small farmers accounted for the largest proportion of land holding (48.30%). Additionally, the respondents had a medium level of economic motivation (62.50%), financial management (62.17%), scientific orientation (62.50%), and risk orientation (80.83%).

The data suggests that a majority of the farmers fall into the middle to old age categories, have moderate levels of education and farming experience, rely on medium-level information sources, and demonstrate moderate levels of economic motivation, financial management, scientific orientation, and risk orientation.

To examine the level of awareness among beneficiary farmers regarding PM-Kisan Samman Nidhi

To comprehensively assess the beneficiaries' awareness, aspect-wise calculations were conducted. Mean percentage scores were also calculated for each activity to facilitate ranking. The results of the study are summarized in Table 2 offering a clear overview of the beneficiaries' awareness levels.

Table 2 presents the findings of a survey conducted to evaluate beneficiaries' familiarity with the PM-Kisan Samman Nidhi program. The table includes 20 statements related to the scheme, along with the frequencies and percentages of farmers who exhibited high, medium, or low levels of awareness for each statement. Additionally, the table displays the mean percentile score (MPS) and rank for each statement.

Table 1: Socio-economic and Personal characteristics of beneficiary farmers

S. No.	Age	Frequency	Percentage
1	Young age (Up to 35 years)	16	13.33
2	Middle age (36-50years)	49	40.83
3	Old age (Above 50 years)	55	45.83
S. No.	Education	Frequency	Percentage
1	Illiterate	22	18.33
2	Functionally Literate	10	8.33
3	Primary school (1st- 5th)	24	20.00
4	Middle School (6th - 7th)	28	23.33
5	High school (8th - 10th)	19	15.83
6	Intermediate	9	7.5
7	Graduation and above	8	6.67
S. No.	Family Size	Frequency	Percentage
1	Small (<5members)	91	75.83
2	Medium (6 to 10members)	26	21.67
3	Large (> 10members)	3	2.5
S. No.	Farming Experience	Frequency	Percentage
1	Low (<10)	6	5.00
2	Medium (11-30)	65	54.17
3	High (>30)	49	40.83
S. No.	Information Source	Frequency	Percentage
1	Low (<12)	25	20.83
2	Medium (12-17)	78	65.00
3	High (>17)	17	14.17
S. No.	Extension Contact	Frequency	Percentage
1	Low (<12)	6	13.33
2	Medium (12-16)	84	70.00
3	High (>16)	20	16.67
S. No.	Trainings Undergone	Frequency	Percentage
1	Undergone Training	51	42.5
2	Not Undergone Training	69	57.5
S. No.	Social Participation	Frequency	Percentage
1	No Participation	35	29.20
2	Participation in one organization	64	53.30
3	Participation in two organization	17	14.20
4	Participation in more than two organization	4	3.30
S. No.	Annual Income	Frequency	Percentage
1	Very low (Up to ₹ 50,000/-)	22	18.30
2	Low (₹ 50,001/- to ₹ 1,00,000/-)	36	30.00
3	Medium (₹ 1,00,001/- to ₹ 1,50,000/-)	39	32.50
4	High (Above ₹ 1,50,000/-)	23	19.20
S. No.	Occupational Status	Frequency	Percentage
1	Agriculture	46	38.30
2	Agriculture+Animal Husbandry	25	20.80
3	Agriculture+Business	7	5.80
4	Agriculture+Labour	32	26.70
5	Agriculture+Other Occupation	10	8.30
S. No.	Land Holding	Frequency	Percentage
1	Marginal farmer	45	37.50
2	Small farmer	58	48.30
3	Semi-medium farmer	13	10.80
4	Medium farmer	3	2.50
5	Large farmer	1	0.80
S. No.	Economic Motivation	Frequency	Percentage
1	Low (<21)	17	14.17
2	Medium (21-27)	75	62.50
3	High (>27)	28	23.33
S. No.	Financial Management	Frequency	Percentage
1	Low (<10)	25	20.83
2	Medium (10-13)	77	64.17
3	High (>13)	18	15.00
S. No.	Scientific Orientation	Frequency	Percentage
1	Low (<21)	22	18.33
2	Medium (21-25)	75	62.50

3	High (>25)	23	19.17
S. No.	Risk Orientation	Frequency	Percentage
1	Low (<20)	11	9.17
2	Medium (20-26)	97	80.83
3	High (>26)	12	10.00

Table 2: Beneficiaries' level of awareness on PM-Kisan Samman Nidhi: An aspect-wise analysis

S. No	Awareness level Statements	High	Medium	Low	Total (n=120)	
					MPS	RANK
1.	Do you know that the PM-Kisan Samman Nidhi is a central sector scheme?	47 (39.17%)	32 (26.67%)	41 (34.17%)	68.33	VIII
2.	Are you aware of the modifications made to the operational guidelines for the PM-Kisan Samman Nidhi Scheme?	15 (12.50%)	37 (30.83%)	68 (56.67%)	51.94	XV
3.	Do you know that all farmer families, irrespective of the size of their landholdings are eligible to get benefits from this scheme?	31 (25.83%)	35 (29.17%)	54 (45.00%)	60.28	XI
4.	Are you aware of the commencement date of the Scheme?	24 (20.00%)	49 (40.83%)	47 (39.17%)	60.28	XII
5.	Do you know who are considered eligible and ineligible beneficiaries for the Scheme?	77 (64.17%)	32 (26.67%)	11 (9.17%)	85.00	VI
6.	Are you familiar with the installments of the benefit will be given in a year?	113 (94.17%)	6 (5.00%)	1 (0.83%)	97.78	III
7.	What amount provided by this scheme in a year?	115 (95.83%)	5 (4.17%)	0 (0.00%)	98.61	II
8.	Do you aware of cutoff date for determination of eligibility of beneficiaries under the scheme?	9 (7.50%)	58 (48.33%)	53 (44.17%)	54.44	XIV
9.	Do you aware that the benefits will be allowed in cases where transfer of ownership of cultivable land takes place after the cut-off date of 01.02.2019 on account of succession due to death of the landowner?	2 (1.67%)	15 (12.50%)	103 (85.83%)	38.61	XVIII
10.	Do you know how to complete PM Kisan's e-KYC process online and Offline?	70 (58.33%)	33 (27.50%)	17 (14.17%)	81.39	VII
11.	Do you know how to register payment failure problems through online/offline mode?	30 (25.00%)	39 (32.50%)	51 (42.50%)	60.83	X
12.	Do you know about the PM-Kisan Mobile app?	11 (9.17%)	6 (5.00%)	103 (85.83%)	41.11	XVII
13.	Are you aware to ensure uniformity in the name across different official documents such as Aadhar card, bank account, and registration forms for smooth transactions?	87 (72.50%)	21 (17.50%)	12 (10.00%)	87.50	V
14.	Are you aware of the benefit is getting credited?	117 (97.50%)	3 (2.50%)	0 (0.00%)	99.17	I
15.	Do you know that this scheme is not for tenant farmers?	93 (77.50%)	25 (20.83%)	2 (1.67%)	91.94	IV
16.	You are conscious on number of instalments credited as on date?	36 (30.00%)	35 (29.17%)	49 (40.83%)	63.06	IX
17.	Have you aware of PM-Kisan Helpline number?	1 (0.83%)	0 (0.00%)	119 (99.17%)	33.89	XX
18.	Do you know your PM-Kisan registration number?	1 (0.83%)	4 (3.33%)	115 (95.83%)	35.00	XIX
19.	Do you know how to check the beneficiary status of PM-Kisan Scheme in the Portal?	20 (16.67%)	14 (11.67%)	86 (71.67%)	48.33	XVI
20.	Do you know that this scheme comes under Ministry of Agriculture and Farmers Welfare?	27 (22.50%)	40 (33.33%)	53 (44.17%)	59.44	XIII
Average Mean Percentile Score					65.84	

The findings of the survey indicate that Farmers demonstrated the highest awareness of basic aspects of the scheme, such as the benefit being credited (Statement 14) and the annual amount provided (Statement 7), with the highest MPS scores of 99.17 and 98.61, ranking I and II respectively. They were also fairly aware of other aspects, like the number of instalments paid annually (Statement 6), which ranked III, and tenant farmer eligibility (Statement 15), which ranked IV, with MPS scores of 97.78 and 91.94. Moderate familiarity was noted in specific details, such as the eligibility of all farmer families regardless of landholding size (Statement 3), which ranked XI, and

awareness of the number of instalments credited to date (Statement 16), which ranked IX, with MPS scores of 60.28 and 63.06. However, farmers were less familiar with more specific details like the cut-off date for beneficiary eligibility (Statement 8), ranked XIV, and awareness of the PM-Kisan helpline number (Statement 17), ranked XX, with lower MPS scores of 54.44 and 33.89.

Overall, the average Mean Percentile Score was 65.84, indicating a moderate level of awareness among beneficiaries. However, certain areas of low awareness highlight the need for targeted efforts to enhance understanding and effective implementation of the scheme.

Association between independent variables and level of awareness selected in the study

Table 3 identifies seven independent variables as significant in relation to awareness of the PM-Kisan Samman Nidhi scheme. Education, farming experience, and information sources show a positive correlation at the 1% level of significance, while age, extension contact, annual income, and risk orientation are positively correlated at the 5% level of significance. These findings suggest that these seven variables play a significant role in influencing the awareness levels of the PM-Kisan Samman Nidhi scheme.

Table 3: Correlation between personal characters and level of awareness

S.no.	Variables	Pearson Correlation	Sig. (2-tailed)
1	Age	0.210*	0.021
2	Education	0.599**	0.000
3	Family size	0.024 ^{NS}	0.794
4	Farming experience	0.247**	0.007
5	Information source	0.288**	0.001
6	Extension contact	0.232*	0.011
7	Training undergone	0.002 ^{NS}	0.979
8	Social participation	0.040 ^{NS}	0.666
9	Annual income	0.220*	0.016
10	Occupational status	0.174 ^{NS}	0.058
11	Land holding	0.150 ^{NS}	0.102
12	Economic motivation	0.117 ^{NS}	0.205
13	Financial management	0.166 ^{NS}	0.070
14	Scientific orientation	0.046 ^{NS}	0.618
15	Risk orientation	0.184*	0.044

** Correlation is significant at the 0.01 level (2-tailed)

*Correlation is significant at the 0.05 level (2-tailed)

Conclusion

The study conducted in Telangana highlights the significance of various personal and socio-economic factors in shaping the awareness levels of farmers regarding the PM-Kisan Samman Nidhi scheme. The findings reveal that farmers generally have a moderate level of awareness, with a Mean Percentile Score of 65.84%. Farmers are most familiar with basic aspects of the scheme, such as the benefit being credited and the amount provided annually, but less aware of more specific details like the cut-off date for eligibility and the PM-Kisan helpline number.

The analysis further shows that education, farming experience, and access to information sources are strongly correlated with higher awareness at a 1% significance level, while age, extension contact, annual income, and risk orientation also play a significant role at a 5% level of significance. This suggests that targeted interventions focusing on these key factors could enhance farmers' understanding and effective utilization of the PM-Kisan scheme, leading to better support for the agricultural sector in India.

References

- Gaur RS, Paswan AK, Mallick B, Gogoi BP. Assessment of awareness level of the beneficiary farmers of Pradhan Mantri Kisan Samman Nidhi scheme. *The Pharma Innovation J*. 2023;12(10):1385-1387.
- Gowsalya U, Revathy B. Farmer's awareness and dependence on agricultural support schemes. *Cent Eur*
- Manag J. 2022;30(3):2939-2955.
- Kumar P, Babu BK. A study on farmers' awareness towards Pradhan Mantri Kisan Samman Nidhi Yojana in the Guntur District. *Anveshana Int J Res Reg Stud Law Soc Sci J Manag Pract*. 2018;3(3):10-14.
- Mishra BK, Chaturvedi N. Mediating role of print media in shaping awareness and perception about Kisan Samman Nidhi scheme: A study on farmers of Gorakhpur District, Uttar Pradesh. *ShodhKosh: J Visual Perform Arts*. 2022;3(2):369-376.
- Sachdev R, Garg K, Shwetam S, Srivastava AR, Srivastava A. Awareness of Indian government initiated social security schemes utilization among villagers of Kanpur rural region: An evaluative cross-sectional study. *J Family Med Prim Care*. 2022;11(6):2456-2460.
- Salvi H. Knowledge and attitude of farmers towards Pradhan Mantri Kisan Samman Nidhi Scheme in Udaipur District of Rajasthan. M.Sc. (Ag.) Thesis. Udaipur: Maharana Pratap University of Agriculture and Technology; c2023.
- Selvi R, Umachagi AE. A study on farmer awareness and perception towards PM-KISAN Yojana in Kalyan Karnataka region with special reference to Koppal District.
- Sethi MK, Biswal SK. Awareness of farmers towards the agricultural schemes of govt.: A study on Dhenkanal District, Odisha. *EPRA Int J Res Dev*. 2023;8(2):91-96.
- Singh S, Bhakar S, Shehrawat PS. Farmers' awareness and performance about agriculture development schemes in Haryana. *Int J Agric Innov Res*. 2020;8(5):2319-2373.
- Ali M, Shiwan HA, Elfaki MY, Hamid M, Pharithi R, Kamgang R, *et al*. COVID-19 and myocarditis: a review of literature. *The Egyptian Heart Journal*. 2022 Apr 5;74(1):23.