

A Study on “Beneficiary towards Pm Kishan Saman Nidhi among the Farmer” with Special References to Tirunelveli City

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Abstract: *The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme, launched by the Government of India with the aim to provide direct income support to small and marginal farmers. It focuses on understanding the awareness, satisfaction, and overall perception of beneficiaries regarding the scheme. The research analyses the extent of utilization of financial assistance, the challenges faced in registration and fund disbursement, and the socio-economic impact of the scheme on farmers in the study area. A structured questionnaire was used to collect primary data from 145 respondents. Findings suggest that the scheme has had a significant positive impact on the livelihoods and financial security of beneficiaries. Furthermore, beneficiaries expressed satisfaction with the scheme's simplicity and transparency in disbursing funds. However, challenges such as identification errors, delays in payments, and exclusion of certain categories of farmers were highlighted as areas requiring improvement. Overall, this study contributes to the ongoing discourse surrounding agricultural policies and social welfare initiatives in India, offering insights into the effectiveness and areas for refinement of the PM-Kisan scheme.*

Keywords: Beneficiaries, Direct cash transfer, Socio-economic impact

