

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

I. INTRODUCTION

Agriculture is the main pillar of the Indian economy, around 70 per cent of the population depend on agriculture and allied activities for their livelihood. The Indian government launched the PM-KISAN scheme, as a key initiative toward doubling the farmers' income. It is a progressive step of the government of India towards stabilizing the farmers' income. PM- KISAN scheme is a central sector scheme launched under the Ministry of Agriculture and Farmers Welfare to provide income support to Small and Marginal land holding farm families to provide the financial needs of the farmers in procuring various inputs in order to ensure proper crop health and appropriate yields from their low level of cultivable land and also they gathered for the domestic needs. The scheme was launched in December 2018 and implemented from February 2019. PM-KISAN scheme directly pay of Rs. 6000 per year which transferred in three equal installments of Rs. 2000 every four months into the Aadhaar seeded bank accounts for eligible Small and Marginal farmers. The State Government will identify the eligible farm families for support per guidelines. The scheme along with agricultural advisory services has the potential to break the cycle of intergenerational poverty and low incomes of farmers though investment in modern technology and providing subsidised inputs to the Small and Marginal farmers. To achieve desirable objectives and success in the implementation of PM-KISAN scheme to strengthen the standard of living of farm families and increase their income based on the basic need. By understand the feelings of the beneficiaries towards the potentiality of this innovative scheme, the PM-KISAN is promoting them to the next level of cultivation

STATEMENT OF THE PROBLEM:

Agriculture remains the primary source of livelihood for a majority of the population in India, and farmers often face financial instability due to fluctuating crop prices, rising input costs, and unpredictable climatic conditions. To address these issues, the Government of India launched the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme, which provides direct income support of ₹6,000 per year to small and marginal farmers. This study aims to determining Farmers



experiencing delays in receiving the allocated financial support through the scheme. Limited dissemination of information about the scheme, leading to eligible farmers being unaware of how to enrolled or benefit from it. Some eligible farmers might not be included in the scheme due to issues with documentation or identification. Problems with the online portal or technical issues hindering the smooth application or payment process. Additionally, there is limited understanding of how the financial assistance has impacted their agricultural practices, income levels, and overall livelihood. Thus, the research problem lies in identifying the gaps between the intended objectives of the PM-KISAN scheme and its actual impact on the farmers of Tirunelveli City. The study aims to analyse awareness, perception, satisfaction, and challenges faced by beneficiaries, with the goal of providing insights that can help improve the implementation, reach, and effectiveness of the scheme. The research problem of this study revolves around evaluating the awareness, perception, and satisfaction of farmers towards the PM-KISAN scheme in Tirunelveli City.

II. REVIEW OF LITERATURE

NILUTPAL DUTTA (2023) entitled that “A Study on Pradha Mantri Kisan Samman Nidhi (Pm-Kisan) With Reference to the North Eastern States, India” This study investigates the extent to which the system has proliferated among the states. An extensive synopsis of the PM-KISAN scheme's execution across the eight north-eastern Indian states is given in this work. The study will also provide insight into a comparative analysis of the number of beneficiaries of this program across states.

DEEPAK KUMAR (2022) take survey on “Status of Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme” We examine the PM-Kisan Samman Nidhi program that is in place in India in this study. For this, we utilised secondary data collected from multiple Indian government reports and the PM-Kisan plan dashboard. Descriptive statistical tools, such tables and charts, were employed in the study 500 people make up the study's sample. The study's conclusions indicate that PM-Kisan is a bold plan with the potential to yield important outcomes. The Indian government is taking a progressive move to raise the standard of living for farmers. On the other hand, the sum that farmers receive under the PM-Kisan system is inadequate. It is recommended that the sum be adequate to support a respectable standard of living. ROBERT FINGER (2023) conducted a study on “Digital innovations for sustainable and resilient agricultural systems” in Switzerland. This paper investigates emerging opportunities, challenges and policy options and concludes that the agricultural sector will not emerge on their own, but this development comes with several challenges, costs and risks.

OBJECTIVES:

- To study the awareness of PM-KISAN Samman Nidhi scheme in Tirunelveli city
- To analyze the utilization of financial assistance under the scheme.
- To know the socio-economic profile of the respondents.
- To examine the satisfaction level of farmers
- To offer a suitable suggestion based on the study.

III. RESEARCH METHODOLOGY

The sample size for the study constituted 145 respondents in Tirunelveli city. The data were collected from respondents to fill in forms of questionnaire for collecting data. Most of the questions are based on a five-point Likert scale technique depending on the level of satisfaction.

IV. ANALYSIS OF DATA

TABLE 1: INCOME WISE CLASSIFICATION

S.NO	PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
1	Below 10,000	60	41
2	11,000-20,000	55	38
3	21,000-30,000	21	15
4	Above 30000	9	6



	Total	145	100
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Source: Primary Data

From the above table, it reveals that, out of 145 respondents, 41 percentage of the respondents earn below ₹10,000, 38 percentage of the respondents earn an income between ₹11,000–₹20,000, 15 percentage of the respondents earn between ₹21,000–₹30,000 and 6 percentage of the respondents have a monthly income of above ₹30,000. Hence, we concluded that the majority of the respondents are ₹11,000–₹20,000.

TABLE 2: TYPES OF FARMING

S.NO	PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
1	Crop Cultivation	35	24
2	Horticulture	45	31
3	Mixed farming	56	39
4	Others	9	6
	Total	145	100

Source: Primary data

From the above table, it reveals that, out of 145 respondents, 24 percentage of the respondents are crop cultivation, 31 percentage of the respondents are horticulture, 39 percentage of the respondents are mixed farming and 6 percentage of the respondents are others. Hence, we concluded that the majority of the respondents are mixed farming.

Table 3:SKILL DEVELOPMENT IN AGRICULTURE SCHEME

S.NO	Particulars	SA	A	N	DA	SDA	Mean score	Rank
1	Technical knowledge	33	32	28	29	23	3.817	II
2	Startup funding	36	34	27	26	22	3.925	I
3	Land access	28	29	38	27	23	3.725	IV
4	Digital tools	26	39	29	27	24	3.758	III
5	Mentorship	22	11	23	36	53	2.900	V

Source: Primary data

From the above table, the first rank got the startup funding with a mean score of 3.925, second rank got the technical knowledge with a mean score of 3.817, third rank got the digital tools with a mean score of 3.758, fourth rank got the land access with a mean score of 3.725, fifth rank got the mentorship with the mean score of 2.900.

V. FINDINGS

According to income-wise classification, majority of the respondents are earning below ₹10,000.

According to types of farming, majority of the respondents are engaged in mixed farming.

According to agriculture scheme success, majority of the respondents agreed that startup funding is the main success factor.

VI. SUGGESTIONS

The Government should increase awareness programs about the PM Kisan Samman Nidhi scheme through village meetings, agricultural camps, and media to reach all age groups of farmers.

Special awareness drives should be organized for illiterate and elderly farmers to ensure they understand the scheme's benefits and registration process.

The Government should increase subsidy amount under the PM KISHAN scheme.

VII. CONCLUSION

The study assessed the beneficiaries of farmers towards Pradhan Mantri Kisan Samman Nidhi scheme in Tirunelveli district of Tamil Nadu. The findings concluded that majority of farmer's awareness level was found a medium level followed by high level and only small group of farmers possess low level of awareness towards PM-KISAN scheme. Strengthening the scheme requires targeted interventions, such as improving awareness campaigns, ensuring inclusive



coverage, and addressing issues with land records. Increased financial support and enhanced accessibility could further elevate its acceptance and effectiveness. For future prospects, study on PM-KISAN scheme can be done on a large area or region to access about its success or failure and efficiency which would be helpful for suggesting necessary improvements to the Government agencies and policymakers who are all involved in the scheme for the further upgrading.

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