

AWARENESS OF FARMERS TOWARDS PM-KISAN SCHEME - AN EVALUATIVE STUDY IN KOLLAM DISTRICT

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Abstract

The Indian economy's largest and most significant sector is agriculture. The Government of India has always placed greatest priority for improving the lives of farmers. By offering various programs, the government plays a significant role in achieving the desired results, benefits for farmers, and economic development. The study evaluated farmers' awareness of and response to PM Kisan scheme in Kerala with special reference to Kollam district. One hundred farmers in Kollam district were chosen using the convince sample technique. The survey also aims to ascertain the farmers' understanding, degree of satisfaction, opinions, and concerns with regard to PM Kisan scheme. This study came to the conclusion that all farmers needed to be aware of the government's programs, and that the government needed to be more effective.

Keywords:- PM-Kisan, Agricultural Welfare, Direct Benefit Transfer, Farmer Income Support, Rural Development, Government Initiatives.

Agriculture is often considered the backbone of India's economy, employing a significant portion of the population. It contributes substantially to the country's GDP and is essential for food security. A large portion of the population directly or indirectly relies on the agricultural sector for their livelihoods.

This highlights the sector's social and economic importance. Farmers play a critical role in providing food and raw materials for various industries. Their work is fundamental to sustaining the nation's food supply and supporting other sectors. The government has introduced several schemes and initiatives aimed at improving the overall well-being of

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farmers. These schemes can encompass various aspects, such as financial support, infrastructure development, and technology adoption. Both the central and state governments have taken steps to uplift the agricultural sector and address the welfare of farmers. These initiatives may vary based on regional priorities and needs. Improving the economic status of farmers is a key objective, as it contributes to poverty reduction and rural development.

As the backbone of our nation, farmers face numerous challenges ranging from unpredictable weather patterns to market fluctuations, often leaving them vulnerable and struggling to make ends meet. Recognizing the pivotal role played by these unsung heroes, the Government of India launched the PM-Kisan scheme in December 2018, with the primary objective of providing direct income support to farmers and cultivating a sustainable and resilient agricultural ecosystem.

PM-Kisan is a central government-funded scheme to help farmers purchase various agricultural inputs. It provides to each eligible farmer's family 6,000 rupees (Rs) per year in three instalments of Rs 2,000 each. Initially, farmers with less than 2 hectares of land were eligible; subsequently, beginning in June 2019, the scheme was extended to all farmers—totalling 140 million across India. Money is transferred directly to the beneficiary's bank account.

Objectives of PM-Kisan

At its core, the PM-Kisan scheme seeks to fulfil multiple objectives that collectively aim at revitalizing the

agricultural sector. The primary goal is to supplement the financial needs of small and marginal farmers by providing direct income support. Under the scheme, eligible beneficiaries received a fixed amount of Rs. 6,000 per year, disbursed in three equal instalments, directly into their bank accounts. This financial infusion is designed to enhance the purchasing power of farmers, enabling them to invest in seeds, fertilizers, and other agricultural inputs.

Additionally, PM-Kisan seeks to promote financial inclusion by ensuring that the benefits reach the intended beneficiaries through direct benefit transfer (DBT) mechanisms. The scheme is not only a financial lifeline but also a catalyst for empowering farmers, fostering resilience, and mitigating the adverse impacts of agrarian distress.

Implementation Mechanisms

PM-Kisan employs a robust framework for identification and verification of beneficiaries. Utilizing technological innovations, the government leverages Aadhaar-linked databases and land records to ascertain the eligibility of farmers. The use of technology not only expedites the disbursement process but also minimizes the scope for discrepancies and ensures transparency. The seamless coordination between the central and state governments is another hallmark of PM-Kisan's implementation. States actively participate in the identification and verification processes, ensuring that the benefits reach the intended recipients without administrative bottlenecks. The collaborative approach between the center and the states exemplifies a concerted

effort to address the multifaceted challenges faced by the agricultural community.

The Scheme seeks to benefit all small and marginal landholding farmers and their families with up to 2 hectares of cultivable land in order to supplement their financial needs for purchasing various inputs related to agriculture and related activities as well as domestic needs. The scheme receives 100 per cent funding from the Indian central government. (Ahmad and Haneef, 2019). Both urban and rural small and marginal farmers are qualified to receive program benefits. In addition to assisting farmers in meeting urgent demands during the harvest season, PM-KISAN also paves the path for polite living. Wages support of Rs. 6000 (paid in three equal installments) would be directly transferred under the scheme. It is anticipated that over 12 crores small and marginal farmers will gain from this. An annual budget of 75000 crores of rupees will be required for this programme (Ahmad and Haneef, 2019). In this study, we collected information on the PM-KISAN budgetary allotment, its beneficiaries' specifics, its user-friendly mobile applications, and its influence on farmers' conditions.

1.1 Literature Review:

The Indian Express (2020) The Tamil Nadu Government introduced the 'Uzhavar-Aluvalar Thodarbu Thittam' to bridge the gap between farmers and officials in village panchayats. The scheme focuses on disseminating crop technology to farmers. In each village panchayat, ten farmers are identified, with at least two from SC/ST communities, to be trained in technology and agricultural aspects.

These trained farmers act as a bridge between agriculture and horticulture departments and other farmers in the panchayats.

Mahesh K.M, P.S. Aithal, and Sharma K.R.S, (2021) The research article aims to create awareness about various agricultural schemes for the productive sector. It analyzes the performance of these schemes and their role in achieving financial inclusion. Various government schemes like Minimum Support Price (MSP), MIF, PMKSY, PMFBY, e-NAM, PM-KISAN, PMJDY, PM-KUSUM, PKVY, NAMS, and MGNREGS are mentioned, highlighting their importance in agriculture. Mobile apps like Kisan suvidha and innovative programs like Kisan economy, crop insurance, dairy, forestry, beekeeping, and support from Self-Help Groups (SHGs) are emphasized for enhancing productivity, profitability, financial inclusion, and farmer welfare.

Shagun, (2022) In the Union Budget 2022-23, almost 79 per cent of allocations were directed towards cash-based agricultural schemes. Only about 21 per cent of the budget was allocated to 'core schemes'. The allocation trend in the last few fiscal years has been skewed towards cash-based schemes, with limited investment in improving agricultural infrastructure. The primary focus of these schemes is to provide direct monetary benefits to individual farmers. The high share (51 per cent) is allocated to Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), which offers income support through cash benefits. Experts suggest that this budgetary approach might address the symptoms of the agrarian crisis but not the root causes.

1.2 Statement of the Problem

Several risks challenge agricultural production. The most common among them are production risk, market risk, institutional risk, personal risk and financial risk. As most Indian agricultural workforce falls in the unorganized sector, their low income level is insufficient to meet these cost independently. Therefore government support plays a significant role as the majority of farmers depend on government mechanism. An insufficient government spending increases the out of pocket spending of the population.

For an agriculturist, continuous dependence on bank loans and sale of agricultural produce alone cannot contribute towards the financial stability. Government schemes and support plays a significant role in this situation. The PM Kisan scheme, a scheme that runs under 100 per cent government sponsorship, is mainly introduced by the central government to reduce the out of pocket expenses and the risk associated with agricultural production. While the Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) scheme has emerged as a landmark initiative aimed at providing direct income support to farmers across India, it is imperative to critically examine and address the persistent challenges that hinder its optimal impact. Despite the noble intentions behind the scheme, a range of issues continues to plague the agricultural landscape, raising questions about the scheme's effectiveness and the extent to which it has truly empowered the farming community.

Lack of knowledge of the farmers regarding the benefits of scheme is

another problem faced by them. The farmers still remain ignorant about the registration process, updation of farmers' details in the online process portal, lack of correction of land records, etc. There is complete absence of back ended infrastructure and institution in place to help farmers to achieve the objective of the schemes. Small farmers are the most vulnerable class. The benefit of these schemes like claim settlement, investigation of losses due to localized calamity and premium subsidy are generally enjoyed by large farmers (Business line, August 9, 2021).

1.3 Objectives of the Study

The main objective of the study is

1. To study the level of awareness of PM Kisan scheme among the farmers in Kollam district.
2. To study about the various sources of awareness about PM Kisan scheme.

1.4 Scope of the Study

The present study attempts to analyse the awareness level of PM Kisan scheme among farmers in Kollam district. The study has been conducted by collecting data using an interview schedule from the beneficiary farmers in Kollam district.

1.5 Significance of the Study

The study identifies the gap in knowledge and understanding among farmers about the PM Kisan scheme. This insight is valuable for designing targeted awareness campaigns and educational programs to bridge these gaps and ensure that eligible farmers can benefit from the scheme. Assessing the awareness level of

farmers towards the PM-Kisan scheme allows for an evaluation of its impact on their livelihoods. This information is crucial for policymakers, agricultural experts, and NGOs working towards enhancing farmers’ income and well-being.

1.6 Research Design, Population, and Sample

The universe of the study includes all those PM Kisan beneficiaries who availed PM Kisan benefits in Kollam district. 60 respondents have been selected from the selected district for data collection.

Period of the Study

The study has been conducted from 2021-2022.

Data Source

The data required for the study has been collected from both primary and secondary sources.

Primary Data

Primary data have been collected through a structured questionnaire. The

questionnaire is to be filled up by the respondents having farms.

Secondary Data

Secondary data have been collected from various government publications, journals, magazines and websites. Government reports and academic research findings also taken into consideration for this study.

Statistical Tools

Percentage Analysis and one sample Z test are the tools used in this study.

1.5 ANALYSIS AND INTERPRETATION

The Table 1 shows that 43 per cent respondents are aware of PM-KISAN, 18 per cent respondents have awareness towards KCC, 35 per cent of respondents are aware of PMKSY, 12 per cent of respondents are aware of PMFBY, and 12 per cent of respondents are having awareness about LIS. About 5 per cent of respondents are aware of PM-KTY, 28 per cent of respondents are aware of Crop loan waiver scheme and

Table 1

Government Schemes and Awareness of the Respondents

Government schemes and awareness	Number of Respondents	Percentage
PM-KISAN	26	26
KCC	11	11
PMKSY	21	21
PMFBY	7	7
LIS	7	7
PM-KTY	3	3
CROPLOANWAVIER	17	17
OTHERS	6	6
TOTAL	100	100

Source: Primary Data

Table 2
Sources of Awareness towards PM-Kisan Scheme

Sources of Awareness	Number of Respondents	Percentage
RADIO	6	6
TELEVISION	16	16
SOCIAL MEDIA	23	23
GOVERNMENT OFFICIALS	30	30
NEWSPAPER	11	11
LOCAL MEETINGS	5	5
OTHERS	5	5
TOTAL	100	100

Source: Primary Data

6 per cent of the respondents are aware of others.

About 6 per cent of the respondents are aware of PM Kisan scheme through radio whereas 16 per cent of respondents are aware through television, 23 per cent of respondents got the awareness from the social media platform. Another 30 per cent of the respondents were aware from the government officials and 11 per cent of the respondents got awareness from the newspaper and 5 per cent from the local meetings and other 5 per cent of the respondents got the awareness from many other sources.

Hypothesis

H0: The PM KISAN beneficiaries are aware of the Scheme

The above hypothesis has been tested using a one-sample Z test, and the result is exhibited here;

Variable	N	Mean	SD	MPS	CV	Z	p-value
Awareness towards PM KISAN scheme	450	17.64	5.51	70.54	31.23	19.778	<0.001

Source: Primary data and calculated

The MPS level of awareness to the PM KISAN Scheme is 70.54 per cent,

indicating that the beneficiaries are ‘aware’ but not ‘Highly aware’ about the scheme. The *p*-value is less than 0.05, which suggests that the test result is significant. The CV indicates that this score is not stable as the value is more than 20 per cent. Therefore, hypothesis H0 is accepted, and can be concluded that the farmers are aware of the scheme but not highly aware.

Findings

- 35 per cent of the respondents are from the age group of 31-45 and 26 per cent of the respondents belong to the age group 46-60
- The study reveals that farmers aged 61 and above exhibit lower levels of awareness about the PM-Kisan scheme compared to their younger counterparts, indicating a need for targeted awareness campaigns for this demographic.
- Female farmers demonstrate a lower awareness level compared to male farmers, suggesting a gender gap in

information dissemination. This finding underscores the importance of tailoring awareness efforts to reach and empower female farmers.

- Television emerges as the primary source of information about the PM-Kisan scheme, overshadowing other channels such as radio and the internet. This highlights the need for diversifying communication channels to ensure comprehensive coverage.
- Farmers with no access to the internet exhibit lower awareness levels about the PM-Kisan scheme. This underscores the digital divide and suggests the importance of leveraging alternative communication methods to reach farmers in remote areas.
- A significant percentage of surveyed farmers lack knowledge about the application process for the PM-Kisan scheme. This finding emphasizes the need for simplified and accessible application procedures and increased awareness about the enrollment process.
- Farmers who have enrolled and received benefits from the PM-Kisan scheme report a positive impact on their farming practices. This includes increased investment in agricultural inputs, leading to improved crop yields and overall productivity.
- The study finds a strong preference for receiving information about the PM-Kisan scheme in the local language. This highlights the

importance of linguistic sensitivity in communication strategies to ensure effective message delivery.

Suggestions

Improving awareness about the PM-Kisan scheme among farmers is crucial for maximizing its impact and ensuring that eligible beneficiaries can avail themselves of the benefits. Workshops should be conducted at the grassroots level in collaboration with Gram Panchayats. These workshops should focus on explaining the benefits, eligibility criteria, and the application process under the PM-Kisan scheme. Local leaders and agricultural experts can be invited to address farmers' queries. Organize village-level meetings and melas to disseminate the information. These events can include informative sessions, interactive activities, and television emerges as the primary source of information about the PM-Kisan scheme, overshadowing other channels such as radio and the internet. This highlights the need for diversifying communication channels to ensure comprehensive coverage. Circulation of pamphlets in the local language can be made to ensure maximum awareness and understanding.

Conducting training programs for agricultural extension workers to ensure they are well-versed with the intricacies of the PM-Kisan scheme. Equipped with the latest information, these workers can effectively communicate with farmers and address their concerns. A user-friendly smart phone application has been created, enabling farmers to gather all the information they need about the system. The PM-KISAN was introduced in 2018,

but in order for land holders to obtain more beneficial information, a number of open conferences and training sessions must be organized. For farmers, the program is a blessing that has in some way improved their circumstances.

Conclusion

The awareness of the PM Kisan scheme is a crucial element in ensuring its success and reaching its intended beneficiaries. As explored in this article, the scheme holds immense potential to uplift the lives of millions of farmers across the country by providing them with financial support and stability. However, for the scheme to truly make a transformative impact, it is imperative that both the government and various stakeholders actively engage in comprehensive awareness campaigns. These efforts should aim not only to disseminate information about the scheme but also to address any existing gaps in implementation. Moreover, heightened awareness fosters a sense of empowerment among the farming community, encouraging them to leverage the scheme's resources for sustainable agricultural practices and improved livelihoods. In the broader context, a well-informed citizenry contributes to the

success of government initiatives, fostering transparency and accountability.

As we move forward, it is crucial for all stakeholders, including government agencies, non-governmental organizations, and community leaders, to collaborate in raising awareness about the PM Kisan scheme. The Scheme also protect the farmers from falling prey to moneylenders who demand payment for such fees and guarantee that they can carry on with their farming endeavors. As PM-Kisan enters its fourth year of implementation, its impact on the lives of farmers is becoming increasingly evident. The scheme has played a pivotal role in augmenting the income of small and marginal farmers, offering them a safety net against the uncertainties of agriculture. The direct infusion of funds has facilitated timely investments in agriculture, leading to increased productivity and crop yields. Moreover, PM-Kisan has acted as a catalyst for social and economic empowerment, especially among women farmers. The direct transfer of funds to the bank accounts of female beneficiaries has not only improved their financial autonomy but has also contributed to breaking gender barriers in the agricultural sector.

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