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Study on farmers' perception towards Pradhan Mantri Kisan Samman Nidhi Yojana in Shamli district of Western Uttar Pradesh

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Abstract

The Pradhan Mantri Kisan Samman Nidhi Yojana (PM-KISAN Yojana) introduced by the Government of India in 2019 aims to provide financial assistance to small and marginal farmers through direct bank transfers. This study focuses on the Shamli district of Uttar Pradesh, analyzing farmers' perception towards PM-KISAN Yojana. Data collected from 80 beneficiaries revealed overall satisfaction with the scheme, particularly in terms of reducing agricultural debt and increasing agricultural output. Farmers expressed varying levels of satisfaction across different aspects of the scheme, highlighting its positive impact on financial stability and attitude towards scientific farming. The findings underscore the scheme's importance in promoting self-reliance among farmers and its potential to enhance agricultural productivity. However, varying perceptions exist regarding the sufficiency of the provided amount and its impact on reducing risks and improving economic conditions.

Keywords: PM-KISAN yojana, direct benefit transfer, agricultural debt, self-reliance

1. Introduction

The Pradhan Mantri Kisan Samman Nidhi Yojana (PM-KISAN Yojana) was introduced by the Government of India in February 2019 to provide financial assistance to small and marginal farmers. Under this scheme, eligible farmers receive Rs. 6000 per year in three instalments, directly deposited into their bank accounts through the mechanism of Direct Benefit Transfer (DBT). The primary objective of PM-KISAN Yojana is to enhance agricultural sustainability by facilitating the adoption of modern farming techniques and addressing liquidity constraints faced by farmers. The PM-KISAN Yojana was announced by Cabinet Minister Piyush Goyal during the interim Union Budget 2019, with an annual budget of Rs. 75,000 crores. It aims to provide 100% funding from the Central Government of India to small and marginal farmers with landholding up to 2 hectares, enabling them to meet their monetary requirements for various farming inputs and allied activities. By supplementing the financial needs of farmers, PM-KISAN Yojana seeks to promote the adoption of modern farming techniques, ensure proper crop health, and enhance agricultural productivity.

The implementation of the PM-KISAN Yojana involves multiple stages, including farmer registration, eligibility verification, and fund disbursement through DBT. Prime Minister Narendra Modi launched the scheme on February 24, 2019, in Gorakhpur, Uttar Pradesh. An initial allocation of Rs. 20,000 crores were made for the scheme in 2018-2019, benefiting over 2 crore farmers. Recently, on February 28, 2024, PM Modi released the 16th instalment of PM-Kisan Nidhi, transferring over Rs. 21 thousand crores directly to the bank accounts of more than 9 crore farmers.

The PM-KISAN Yojana has had a significant impact on the agricultural sector in India by providing direct income support, the scheme has enabled farmers to overcome liquidity constraints, access credit easily, and procure various inputs essential for farming activities. Moreover, PM-KISAN Yojana has facilitated the adoption of modern farming techniques, thereby enhanced crop yields and promoting sustainable agricultural practices. However, challenges such as ensuring the inclusion of all eligible beneficiaries and effective utilization of funds remain areas of concern.

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2. Materials and Methods

2.1 Selection of Study Area: The study was conducted in the Shamli district of Uttar Pradesh, focusing on the Kandhla block. Kandhla was chosen purposively due to its significance as a key crop cultivation area requiring substantial financial assistance according to data from the Department of Agriculture.

2.2 Sampling Procedure: From the 123 villages constituting the Kandhla block, five villages were selected randomly for the study. These villages were Ailum, Nala, Dangrod, Bhaneda, and Bharsi.

2.3 Selection of Respondents: The study targeted beneficiaries under the Pradhan Mantri Kisan Samman Nidhi Yojna within the selected villages. A list of beneficiaries was obtained from the Department of Agriculture, which identified 174 beneficiaries across the five villages. From this list, 80 beneficiaries were randomly selected to participate in the study.

2.4 Data Collection and Analysis: Data was collected through personal interviews conducted with the selected respondents. A structured interview schedule was prepared to ensure consistency and relevance in data collection. The interviews were conducted in person by trained interviewers familiar with the local dialect and culture. The collected data will be analysed using appropriate statistical tools.

Descriptive statistics such as frequencies, percentages, means, and standard deviations will be employed to summarize the demographic and socio-economic characteristics of the respondents.

2.5 Limitations: It's important to acknowledge potential limitations of the study, such as the sample size and its representativeness, as well as any biases introduced during data collection or analysis. Efforts were made to mitigate these limitations through rigorous sampling procedures and adherence to methodological standards.

2.6 Farmers' perception towards PMKSNY

The measurement of farmers' exposure to information regarding the Pradhan Mantri Kisan Samman Nidhi Yojna (PMKSNY) was conducted using a self-scoring system as outlined in the questionnaire. Respondents were required to indicate their level of satisfaction with various statements related to the PMKSNY, with scores assigned as follows: 3 for "fully agree," 2 for "agree," and 1 for "disagree." This method facilitated the assessment of farmers' perception towards the PMKSNY based on their self-reported understanding and awareness of the scheme.

3. Results and Discussion

Farmers' perception towards Pradhan Mantri Kisan Samman Nidhi Yojna measured in following table-

Table 1: Distribution of the beneficiaries according towards of PMKSNY

Sr. No	Statements	Level of Satisfaction			Total Score	Mean Score
		Full agree	Agree	Disagree		
1.	The amount of Prime Minister Samman Nidhi available meets the requirements	39	27	12	183	2.28
2.	The amount received in the Prime Minister's Samman Nidhi is sufficient	19	28	33	146	1.82
3.	This scheme helps in becoming strong and self-reliant	41	23	16	185	2.31
4.	The economic status has improved due to this scheme	24	28	28	156	1.95
5.	This scheme helps in reducing risk	37	28	15	182	2.27
6.	This scheme has improved economic conditions	35	26	19	176	2.20
7.	The output has increased by using inputs as per the requirement through this scheme	40	26	14	186	2.32
8.	This scheme helps to increase annual income continuously	28	27	25	163	2.03
9.	This scheme is useful in liberating from external agricultural debt	46	26	08	198	2.47
10.	This scheme has brought about a change in the attitude towards scientific farming	23	29	28	155	1.93
11.	The cash received from this scheme makes it easier to face a cash crunch just before sowing to get seeds, fertilizers, and other inputs	19	23	38	141	1.76
12.	Pests and diseases in crops have been reduced by using inputs in time by taking advantage of this scheme	18	24	38	140	1.75
13.	This scheme will increase the possibilities of agricultural investment in future	19	24	37	142	1.77

The results indicates that all the farmers including level of satisfaction on the basis of mean score. However, the most farmers' perception was seen in case of on the basis of benefits received from this scheme, this scheme is useful in liberating from external agricultural debt (Mean score 2.47) followed by the output has increased by using inputs as per the requirement through this scheme (Mean score 2.32), This scheme helps in becoming strong and self-reliant (Mean score 2.31), The amount of Prime Minister Samman Nidhi available meets the requirements (Mean score 2.28), This scheme helps in reducing risk (Mean score 2.27), This scheme has improved economic conditions (Mean score 2.20), This scheme helps to increase annual income continuously (Mean score 2.03), The economic status has improved due to this scheme (Mean score 1.95), This scheme has brought about a change in the attitude towards

scientific farming (Mean score 1.93), The amount received in the Prime Minister's Samman Nidhi is sufficient (Mean score 1.82), This scheme will increase the possibilities of agricultural investment in future (Mean score 1.77), The cash received from this scheme makes it easier to face a cash crunch just before sowing to get seeds, fertilizers, and other inputs (Mean score 1.76), and last was pests and diseases in crops have been reduced by using inputs in time by taking advantage of this scheme (Mean score 1.75).

4. Conclusion

The major findings are that farmers are generally satisfied with the scheme perceptions vary on various aspects. Notably, most farmers expressed satisfaction with the benefits derived from the scheme, especially in terms of reducing external agricultural debt. The scheme has

positively influenced farmers' attitudes towards scientific farming and has provided crucial support in mitigating financial challenges. This was followed by a close look at the projected increase in output by using inputs as per the requirements of the scheme and the contribution of the scheme in promoting self-reliance among farmers.

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