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## Perceived constraints and suggestions for improvement: Insights from PM-KISAN beneficiary farmers

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### Abstract

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme aims to provide financial assistance to land holding farmers across India, helping them meet agricultural expenses and enhance their livelihoods. Despite its widespread implementation, beneficiary farmers have reported various constraints that hinder the scheme's effectiveness. This study was conducted in Beed and Nanded districts of Marathwada region of Maharashtra state to analyze the constraints perceived by PM-KISAN beneficiaries and gather their suggestions for improving the scheme's functionality. Using a structured questionnaire, data were collected from 300 PM-KISAN beneficiary farmers during 2022-2023 to identify the challenges they face in accessing the benefits and the areas where the scheme falls short. Key constraints identified include insufficient financial support, lack of transparency in beneficiary records, difficulties in the registration process, and errors in Aadhaar card and bank details, which prevent farmers from receiving funds. Other significant challenges were the lengthy grievance resolution process and the distance beneficiaries must travel to access their funds. These barriers undermine the scheme's potential to uplift the socio-economic status of small and marginal farmers. In response to these constraints, farmers suggested several improvements. The top recommendations included increasing the financial support amount, integrating advisory services with the scheme, extending coverage to landless laborers and tenant farmers, and improving the efficiency of the registration process by promptly updating land records and correcting Aadhaar card details. Farmers also proposed the introduction of monitoring committees at different administrative levels and suggested that the PM-KISAN portal should be regularly updated and error-free. The findings of this study highlight the need for a more comprehensive and transparent approach to the implementation of PM-KISAN. Addressing these constraints and implementing the suggestions offered by farmers can significantly improve the scheme's effectiveness and its ability to improve the livelihoods of the targeted beneficiaries.

**Keywords:** PM-KISAN, Marathwada region, constraints, suggestions

### Introduction

With a view to provide financial support to all landholding farmers' families in the country, having cultivable land, the Central Government has implemented a Central Sector Scheme, namely, Pradhan Mantri Kisan Samman Nidhi (PM-KISAN). The scheme aims to supplement the financial needs of all landholding farmers' families in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income as well as for domestic needs. The scheme had become operational from December, 2018. Initially, farmers with less than 2 hectares of land were eligible subsequently beginning in June 2019, the scheme was extended to all farmers total of 140 million across India. Under the Scheme an amount of Rs.6000/- per year is released by the Central Government online directly into the bank accounts of the eligible farmers under Direct Benefit Transfer mode, subject to certain exclusions. The financial benefit of Rs.6000/- per year is to be released to the eligible farmers in three instalments of Rs.2000/- each every 4-month / trimester, i.e. April-July, August-November and December-March. A landholder farmer's family is defined as "a family comprising of husband, a wife and minor child who owns cultivable land as per land records of the concerned State/UT."

The existing land- ownership system will be used for identification of beneficiaries for calculation of benefit.

While the scheme has been implemented nationwide and has reached millions of farmers, there remains a critical need to systematically evaluate its effectiveness in achieving its intended goals and recording the constraints faced by the farmers in availing the benefits of PM-KISAN scheme and suggestions provided by the respondents for effective functioning of PM-KISAN scheme.

### Methodology

This study utilized an ex post facto research design with a multistage sampling technique. The sampling process involved four stages: selecting districts, talukas, villages, and respondents. Beed and Nanded districts were purposively selected from the eight districts in Marathwada, Maharashtra, due to their high number of PM-KISAN beneficiaries. In Beed district, three talukas namely Beed, Georai, and Kaij were chosen out of eleven, while in Nanded district, three talukas such as Loha, Mukhed, and Hadgaon were selected from sixteen. A total of six talukas were thus included in the study. Five villages with the most PM-KISAN beneficiaries were then purposively selected from each taluka, totalling 30 villages. From each selected village, ten beneficiary farmers were purposively chosen, resulting in a sample size of 300 respondents. Data was collected from 300 beneficiary farmers across two financial

years, 2018-2019 and 2022-2023 providing a detailed analysis of the scheme's impact on these farmers.

The perceived constraints that may prevent people from accessing benefits under the PM-KISAN were examined as part of the constraints analysis. The restrictions were documented by first enumerating them and then asking respondents to rank them in order of severity using the Garret ranking approach. Constraints were identified at the beneficiary level. With the help of Garret's Table, the percent position estimated is converted into scores by referring to the table given by Garret and Woodworth (1969). Then for each factor, the scores of each individual are added and then total value of scores and mean values of score is calculated. The factors having highest mean value is the most important factor.

$$\text{Percent position} = 100 (R_{ij} - 0.5) / N_j$$

Where,  $R_{ij}$  = Rank given for  $i$ th factor by  $j$ th individual

$N_j$  = Number of factors ranked by  $j$ th individual

The respondents were asked to give their suggestions to overcome these constraints and effective functioning of PM-KISAN scheme. The frequency and percentage of each suggestion was worked out and ranking was given in descending order from highest to lowest percentage of the suggestions.

### Results and Discussion

**Table 1:** Constraints faced by the beneficiaries of PM-KISAN scheme

Sr. No.	Constraints	Average score	Rank
1.	Proposed amount was insufficient to meet the farming needs	45.800	1
2.	All landholders in a family are not getting money	42.747	2
3.	Lack of transparency in records of beneficiaries at panchayat level	41.373	3
4.	Registration process requires lots of paper work and time	41.220	4
5.	Faulty details in Aadhar card and bank account number bars from receiving benefits	40.762	5
6.	It is difficult to travel long to withdraw money	40.915	6
7.	Grievance resolving procedure is complex and time consuming	23.053	8
8.	Lack of Common service centre in the village and were located far away	23.358	7

(N=300)

### Constraints faced by the beneficiaries of PM-KISAN scheme

Constraints faced by the PM-KISAN beneficiary farmers are analysed by using the Garrett ranking method given in table 1. Insufficient proposed amount was the major constraint with an average score of 45.495, many beneficiaries felt that the amount provided was inadequate to cover their farming expenses, leading to financial strain. The issue that not all landholders in a family received the payment was ranked second, with an average score of 42.747. This inconsistency led to dissatisfaction among family members who were excluded from the benefits., the beneficiaries pointed out the lack of transparency in the records maintained at the panchayat level ranked third with an average score of 41.373 causing confusion and mistrust. The registration process was cumbersome and time-consuming, ranked

fourth with an average score of 41.220. Errors in Aadhar card and bank account details, preventing beneficiaries from receiving payments, were ranked fifth with an average score of 40.762. The extensive paperwork and procedural delays were significant hurdles. The difficulty in traveling long distances to withdraw money was ranked sixth, with an average score of 40.915, indicating that accessibility to banking facilities was a major issue for many beneficiaries. Absence of common service centres in villages forced beneficiaries to travel long distances for assistance ranked seventh with an average score of 23.358, adding to their inconvenience. The grievance resolution process was complex and time-consuming, ranked eighth with an average score of 23.053 this made it difficult for beneficiaries to resolve issues effectively.

**Table 2:** Suggestions for effective functioning of PM-KISAN scheme

(N=300)				
Sr. No.	Suggestions	Frequency	Percentage	Rank
1.	PM KISAN fund should come along with integrated advisory service	299	99.67	I
2.	Financial support amount should be increased	290	96.67	II
3.	Landless labourers and tenant farmers should also be covered under this scheme	285	95.00	III
4.	Provide financial support from state government also like other neighbouring states	279	93.00	IV
5.	Provide farm inputs on subsidy basis instead of providing fund	272	90.67	V
6.	Land records updation and aadhar card correction should be done more promptly to reduce the intended beneficiaries debarred from scheme benefits	217	72.33	VI
7.	Regular awareness programme should be organised at village level to propagate the benefit of PM-KISAN scheme	215	71.67	VII
8.	Monitoring and review committee at state, district, block and village levels should be organised on regular basis to solve the grievances and problems	208	69.33	VIII
9.	PM KISAN portal should be error free and timely updated farmers data	207	69.00	IX

### Suggestions for effective functioning of PM-KISAN scheme

The suggestions for effective functioning of PM-KISAN scheme were noted from beneficiary farmers. It was revealed from table 2. that almost all respondents (99.67%) suggested that the PM-KISAN fund should be accompanied by integrated advisory services with rank I. This would provide farmers with valuable guidance on best agricultural practices, helping them to use the funds more effectively. A significant majority (96.67%) suggested to increase the financial support amount with rank II, indicating that the current funding is insufficient to meet their farming needs. Ninety five percent respondents suggested that expanding the scheme to include landless labourers and tenant farmers would ensure that a broader spectrum of the agricultural community benefits from the scheme with rank III. Providing additional financial support from state governments, similar to neighbouring states, would further alleviate farmers' financial burdens by 93.00 percent with rank IV. Majority of farmers (90.67%) preferred receiving subsidized farm inputs over direct financial support with rank V, as it ensures that the money is spent on necessary agricultural inputs. Updating land records and correcting Aadhar details more promptly would reduce the number of intended beneficiaries who are unable to access scheme benefits due to administrative errors suggested by 72.33% with rank VI. 71.67 percent beneficiary farmers suggested that regular awareness programs should be organised at the village level would help disseminate information about the PM-KISAN scheme, ensuring that more farmers understand and benefit from it with rank VII. Establishing regular monitoring and review committees at various administrative levels would ensure that grievances are addressed promptly and the scheme is implemented efficiently given by 69.33 percent beneficiary farmers with rank VIII. Whereas 69.00 percent beneficiary farmers suggested that PM KISAN portal should be error-free and contains up-to-date data would enhance the efficiency and reliability of the scheme's administration with rank IX.

### Conclusion

It can be concluded that Cash transfer programs, such as PM-KISAN initiative has become an important strategy to address the financial difficulties faced by small and marginal farmers across India. Nevertheless, the challenges highlighted by the beneficiaries point to significant shortcomings in the scheme's ability to deliver its full potential. Some of the primary issues include insufficient fund amount, all landholders in a family are not getting

money, insufficient infrastructure, and obstacles in accessing supplementary services. These issues detract from the overall success of the scheme, limiting its capacity to enhance the socio-economic standing of the target farmers. Resolving these barriers is crucial to ensuring that the scheme fulfills its objectives and contributes meaningfully to the betterment of farmers' livelihoods. The most prominent suggestion is that PM-KISAN funds should be coupled with integrated advisory services to help farmers utilize the financial aid more effectively. Additionally, there is a strong call for increasing the financial support amount from Rs. 6,000 to Rs.10,000, as the current level is deemed insufficient by many beneficiaries. Expanding the scheme to include landless laborers and tenant farmers is another important suggestion, highlighting the need for broader inclusion. Beneficiaries also recommend additional financial support from Maharashtra state governments, similar to practices in neighboring states, and suggest that providing subsidized farm inputs might be more beneficial than direct cash transfers. Improving administrative processes, such as timely updates of land records and Aadhaar card corrections, is considered crucial to ensuring that intended beneficiaries are not excluded from the scheme. There is also a need for regular awareness programs at the village level to increase understanding of the scheme's benefits. Improving administrative processes, such as timely updates of land records and Aadhaar card corrections, is considered crucial to ensuring that intended beneficiaries are not excluded from the scheme. There is also a need for regular awareness programs at the village level to increase understanding of the scheme's benefits. Furthermore, beneficiaries suggest establishing monitoring and review committees at various administrative levels to address grievances and problems more effectively. An error-free and regularly updated PM-KISAN portal is also seen as vital for improving the scheme's efficiency. These suggestions indicate the need for a more comprehensive, transparent, and accessible approach to ensure the scheme meets the needs of farmers.

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#### Declaration of interest

The authors declare that there are no conflicts of interest associated with this research paper on Perceived Constraints and Suggestions for Improvement: Insights from PM-KISAN Beneficiary farmers. The research was conducted independently, and no financial, personal, or professional relationships have influenced the study's findings, conclusions, or recommendations. This work is solely aimed at contributing to academic and policy discussions for the benefit of farmers.

#### Data availability statement

The data supporting the findings of this research on the perceived Constraints and Suggestions for Improvement: Insights from PM-KISAN Beneficiary farmers are available upon reasonable request. The data were collected from beneficiary farmers in the Marathwada region of Maharashtra and are stored securely by the authors. Any requests for data access should be directed to the corresponding author at [padmaja2020a17p@gmail.com](mailto:padmaja2020a17p@gmail.com).

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