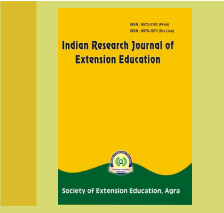


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Pradhan Mantri Kisan Samman Nidhi (PM KISAN) - Beneficiaries Opinion, amid – Covid-19 pandemic

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ABSTRACT

PM KISAN scheme is the agriculture investment support scheme launched by the government of India towards doubling farmers' income which enables them to use high-yielding variety seeds and modern technologies that enhance the productivity of agriculture. In the present study the opinion of beneficiaries towards the scheme was studied with a sample of 60 farmers. Opinion towards the scheme was studied under parameters: awareness on PM Kisan, credit utilization pattern, coping capacity and level of satisfaction. The study revealed that only 26.6 per cent of beneficiaries were aware of PM Kisan portal. Only one fourth of the respondents agreed that financial support provided under the scheme was adequate. On the other hand cent per cent of respondents were of agreement that the financial support aided during the pandemic. It was found that there was significance difference among different group of land holders with regards to credit utilization pattern and coping capacity.

Key words: Covid 19; Credit; Financial support; Income; Pandemic and PM Kisan.

Agriculture is the largest sector that employing the Indian workforce. Half of the total workforce in India is still working in the agriculture sector (Singh, S., 2012). Small and marginal farmers constitute the largest group of cultivators in Indian agriculture; 85% of operated holdings are smaller than or about two hectares and amongst these holdings, 66% are less than one hectare (Agriculture Census, 2015). The scenario in Telangana was also similar with 85% of farm holdings were small and marginal (des.telangana.gov.in). Farmers with ~~had~~ holdings of less than a hectare primarily borrows the credit from informal sources such as money lenders (Reserve Bank of India, 2015). In addition, unpredictable, diminishing pattern of rainfall and other climatic vagaries such as hailstorms over India adversely impacts the farm output further complicating the picture of small and marginal farmers (Amitha, C.D., et al, 2021). PM-Kisan scheme is one of the initiatives that is introduced by the central government of India to provide the income support of `6,000 per year to the farmers direct into their bank accounts to stabilize their income. The scheme is in

operation from 1 December 2018 with the following objectives: 1) To meet the financial requirements of farmers' families. 2) To help the farmers in procuring the various agricultural inputs, i.e., appropriate yields, fertilizers, and modern agricultural equipment's, etc. 3) To protect the farmers from moneylenders and to meet their requirements related to agricultural activities. 4) To confer income support to the farmers for domestic needs. The amount of 6,000 in a year is paid to the farmers in three installments of Rs. 2,000 each. The period of these installments is as: 1st - April to July, 2nd - August to November and 3rd - December to March. The total number of farmers registered under the scheme as on 31 December 2021 is about 100.8 million whereas in Telangana, it stands at 3.9 million (pmkisan.gov.in). The farmers can use the amount to purchase crop inputs like seeds, fertilizers, etc, hire labor for farm activities, and also to meet consumer needs.

The covid19 pandemic had increased the financial burden of Indians, their livelihood, employment and income of many citizens of India had remained questionable for many days during 2020 (Dev et al,

2020) Agriculture and allied activities were affected disproportionately and there was a disproportionate loss even within the sector (Aneja et al, 2020). This scheme of direct benefit transfer (DBT) to farmers holds great significance in aiding the farmers through these disrupted economic conditions.

METHODOLOGY

The present study is exploratory in nature. Warangal district (Erstwhile) was selected purposively as the district had relatively highest number of beneficiaries. Two mandals from the district and 2 villages from each mandal were selected randomly. 15 beneficiaries of the PM KISAN scheme were selected from each village, following random sampling method. Thus, samples of 60 farmers were selected for the study. The study was conducted during covid and the opinion towards the scheme was collected from beneficiaries with covid point of view.

The opinion of beneficiaries towards the scheme was studied by formulating statements with a dichotomous response of Yes = 2 and No = 1. The statements were grouped under the sub headings 1) Awareness on PM Kisan 2) Credit utilization pattern 3) coping capacity 4) level of satisfaction. The data from the respondents was collected with the help of interview schedule. The data collected was analyzed and interpretations were drawn based on results. The statistical techniques viz., frequency, per centage, exclusive class interval method and ANOVA test were followed for analyzing the data. Duncan multiple range post hoc test with ANOVA was followed to identify which particular differences between categories of age and land holding were significantly differ with their opinions (Adhistya et al, 2010). Data analysis was performed using SPSS software version 16.

RESULTS AND DISCUSSION

Personal profile of beneficiaries : Table 1 showed profile of beneficiaries. The study revealed that the majority of beneficiaries 39.5 per cent belonged to old age group. The data indicates that about 25.00 per cent of the beneficiaries had education up to high school followed by illiterate at 20.8 per cent. 47.5 per cent of the beneficiaries were marginal farmers having less than 2.5 acres. In case of farming experience majority of beneficiaries 51.6 per cent had high experience.

Opinion of beneficiaries towards PM KISAN

Awareness on PM Kisan : Cent per cent of the

Table 1. Profile characteristics of the beneficiaries

Category	No.	%
<i>Age</i>		
Below 36 years	16	26.3
37-49 years	21	34.2
Above 50 years	33	39.5
<i>Education</i>		
Illiterate	13	20.8
Primary school	11	19.8
High school	15	25.0
Higher secondary	6	9.2
Under graduation	11	18.8
Post-graduation and above	4	6.2
<i>Farm Size</i>		
Marginal (below 2.5 acres)	28	47.5
Small (2.5- 5 acres)	21	35.0
Big (above 5 acres)	11	17.5
<i>Agriculture experience</i>		
Low (2-13)	8	13.3
Medium (14-25)	21	35.0
High (above 25)	31	51.6

beneficiaries were aware of the scheme and also regarding the amount being disbursed. There was no confusion with rythu bandhu scheme, which is also similar with PM Kisan implemented by the state government. Contrary to that only 26.6 per cent of beneficiaries were aware of PM Kisan portal. PM Kisan portal helps in directly registering for availing the benefit of the scheme and checking the status of amount disbursed. So, the extension functionaries should advocate the farmers on the portal and its uses. As per the objective of PM Kisan, the financial support provided can be utilized for both agricultural and domestic purpose but as per the results only 13.3 per cent of beneficiaries were aware of this that the amount can be used legally for both agriculture and household purpose. This can be attributed to majority of farmers being old aged and less awareness with guidelines of scheme. Similar results were reported by Yadav. et al, (2021) that Lack of awareness of NHM guidelines among the beneficiaries was also a severe problem perceived by the beneficiary farmers with MPS 84.86 and was ranked second (Table 2).

Credit utilization pattern : The pattern of credit utilization was studied under both agriculture and domestic needs purpose. Among the beneficiaries 36.7 per cent respondents utilized the financial support for both agriculture and domestic purpose, whereas only 13.3 per cent utilized exclusively for agriculture investment. Half of the respondents cited that the

Table 2. Opinion of beneficiaries towards PM KISAN

Statement	No.	%
<i>Awareness on PM Kisan</i>		
Are you aware of the PM Kisan Scheme	60	100.0
Are you aware of the PM Kisan Portal	16	26.6
Are you aware of the purpose for which financial support is provided	8	13.3
<i>Level of satisfaction</i>		
The financial support provided under the scheme was adequate	15	25.0
<i>If no, the extent of amount the farmers are expecting</i>		
6000-10000	9	20.0
10000-14000	18	40.0
>14000	18	40.0
DBT is an effective mechanism of this scheme	60	100.0
The financial support provided was timely	49	81.6
There is transparency in provision of financial support	56	93.3
The procedures for obtaining were convenient	56	93.3
The financial support provided can be accessed easily	56	93.3
The grievance redressal mechanism is lucid and effective	45	75.0
There is no bias towards the beneficiaries	52	86.6
Field functionaries of agriculture department are co-operative in availing the benefits of the scheme	56	93.3
<i>Credit utilization pattern</i>		
<i>The financial support provided was utilized for investment in</i>		
Agriculture purpose	8	13.3
Domestic needs	30	50.0
Agriculture and domestic needs	22	36.7
The financial support provided was utilized for investment in agriculture	30	50.0
<i>If the response is Yes, then it is utilized for</i>		
Purchase of seeds fertilizer & pesticides	22	73.33
Employment of Labor for various farm operations	5	16.67
Others	3	10.0
The financial support provided was utilized for domestic needs	52	86.67
<i>If the response is Yes, then it is utilized for</i>		
Household consumption	40	76.9
Education of children	4	7.7
Expenditure on Health	8	15.4
<i>Coping capacity</i>		
The financial support aided in increasing the cropping intensity	19	31.6

The financial support aided in diversifying the cropping pattern	26	43.3
The PM Kisan scheme aided in reducing the indebtedness	34	56.6
The PM Kisan scheme aided in moving out from the clutches of poverty to some extent	38	63.3
The PM Kisan scheme aided in risk taking capacity	23	38.3
The PM Kisan scheme aided in withstanding	23	38.3
The financial support was helpful during lean farming period	53	88.3
The financial support was helpful during the covid pandemic	60	100.0

amount was exclusively utilized for domestic needs due to insufficient income during the pandemic. Varshney D., (2020) reported similar results were it was observed that 23 per cent of the respondents utilized the financial support for agriculture purpose compared to 52 per cent during the first installment.

Under the agriculture investment, 73.33 per cent of beneficiaries utilized the support for purchasing seeds, fertilizer & pesticides. 16.67 per cent utilized for employment of Labor for various farm operations and the remaining 10.0 per cent respondents utilized for other purpose. The reasons for not utilizing for adoption of modern technologies and mechanization in agriculture were due to meager amount which was sufficient only for low investment purposes like purchasing seeds, fertilizers. In case of domestic needs, 76.9 per cent of respondents were using the amount for household consumption like buying groceries, essentials. Whereas 15.4 per cent of respondents were utilizing for expenditure on health. The remaining 7.7 per cent on children's education. The respondents cited that the financial support was useful for various domestic needs during the lockdown period of first and second waves of covid pandemic. Kumar P., (2018) also revealed that more than 60 per cent of farmers who got the money in the off-season spent the money on consumption, education, and medical purposes.

Level of satisfaction : 25 per cent of the respondents were agreed with financial support provided under the scheme was adequate. From the remaining 75 per cent, 40.0 per cent of respondents equally, were of opinion that the amount should be increased to 10000-14000 and >14000. Besides cent per cent of respondents agreed that the DBT was an effective mechanism of the scheme which was a problem in

Table 3. ANOVA for significant difference among age group and land holding with respect to opinion of beneficiaries towards PM Kisan (N=60)

Parameters	Age group			P val	Land holding			P val
	Below 36	37-49	Above 50		Marginal	Small	Big	
Awareness on PM Kisan	4.01a	3.64b	3.21b	0.023*	3.01	3.49	4.76	0.003
Credit utilization pattern	2.31a	2.16a	2.01b	0.013*	1.38a	2.20a	1.82b	0.010**
Level of satisfaction	16.05	15.55	14.75	0.218	13.35	14.31	14.76	0.536
Coping capacity	8.75	11.84	12.49	0.193	12.47a	10.44a	9.82b	0.029**

**denotes significant at 1% level, *denotes significant at 5% level,

Different alphabet among Age Group in years denotes significant at 5% level using Duncan Multiple Range Test (DMRT)

prior schemes where beneficiaries revealed difficulties in availing the benefits. *Badodiya et al. (2012)* observed that most of the beneficiaries (71.66%) reported that process of getting credit is complicated followed by (65.83%) reported that benefits of the programme were not reached to the needed people. On the other hand, 93.3 per cent of respondents were in agreement that there is transparency in provision of financial support, that it can be accessed easily and the field functionaries of agriculture department are co-operative. Beneficiaries were also satisfied that the financial support was timely; no bias towards beneficiaries and the grievance redressal mechanism was lucid. Overall, the beneficiaries were satisfied with the PM Kisan except for the amount which was felt inadequate by the respondents. The results are in line with *Varshney D., (2020)* who found that no selection bias based on the social, economic, and agricultural characteristics. The scheme has significantly helped those comparatively more dependent on agriculture and has poor access to credit.

Coping capacity : Cent per cent of respondents were of agreement that the financial support aided during the pandemic. 88.3 per cent of respondents were of opinion that the amount was helpful during the lean farming period. More than half per cent of respondents were of opinion that the financial support did not aided in increasing the cropping intensity, diversifying the cropping pattern, risk taking capacity of farmers and withstanding vagaries of weather, credit uncertainty. This was because the respondents were utilizing the investment support for purchasing of seeds and household purpose and not for either adopting new technologies or mechanization. A little more than half per cent agreed that the scheme aided in reducing the indebtedness and moving from

clutches of poverty to some extent.

Since P value is less than 0.05, there was significant difference among Age Group in years of respondents with regard to Awareness on PM Kisan and Credit utilization pattern. Based on Duncan Multiple Range Test (DMRT), the age group of below 36 significantly differed with age group of 37-49 and above 50 at 5 per cent level of significance but there was no significant difference between 37-49 and above 50 with respect to Awareness on PM Kisan. This could be attributed to the fact that young aged farmers were relatively more exposed to mass media and social media than other aged farmers. In Credit utilization pattern the age group of above 50 significantly differed with age group of below 36 and 37-49 as the old aged respondents cited that they utilized the amount for domestic purpose solely.

There was significance difference among different group of land holders with regards to Credit utilization pattern and coping capacity. In Credit utilization pattern it was observed that big size land holders significantly differed from small and marginal land holders. It may be because the pandemic had more effect on small and marginal farmers, so they have majorly utilized the financial support for household consumption in addition to agriculture purpose. Where as in coping capacity the marginal and small land holders significantly differed with big land holders. This is due to their loss of employment during pandemic and disrupted economic conditions. This shows that the scheme significantly contributed in helping the deprived sector.

There was no difference with regards to level of satisfaction among different age groups and land holders. This was because, the mechanism of financial support provided was satisfactory among all. Equally all age groups and land holders were of opinion that

the financial support was in adequate.

CONCLUSION

It was concluded that beneficiaries aware of the scheme but not the portal available for self registration purpose. The beneficiaries were of opinion that the financial support provided was inadequate. In this regard the government should include annual revision of the financial support provided considering

the inflation index. The scheme was a great boon during covid 19 pandemic to the beneficiaries as the financial support aided them during these disrupted employment situations. Overall the beneficiaries were also satisfied with mechanism and process functionality of the scheme.

CONFLICTS OF INTEREST

The authors have no conflicts of interest.

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