



A STUDY ON ANALYSIS OF THE PROGRESS OF PM KISAN SAMMAN NIDHI YOJANA TO THE FARMERS IN KARNATAKA STATE

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Abstract

The current study was undertaken to study and analyse the growth of PM Kisan Samman Nidhi yojana in Karnataka state. The state Karnataka is selected because it is the state which is having high beneficiaries of the scheme compare to other states in India. PM Kisan Samman Nidhi is a Government of India initiated scheme providing up to Rs.6000 as a supportive income from agriculture to the farmers. In the study how many farmers registered to the scheme, the amount of fund disbursement of the scheme and the challenges faced by farmers to avail the scheme were analysed. The Primary and Secondary data were used to do the analysis in the study. The primary data was collected from the interview with the farmers who are the current beneficiaries of the scheme. The secondary data was collected from the website of Ministry of agriculture and Department of agriculture of Karnataka. The scheme is performing very well but furthermore awareness on registration and benefits of the schemes has to reach all the farmers of different villages to make this scheme a grand success to the Indian government and a sustainable development of agricultural sector.

Keywords: PM Kisan Samman Nidhi Yojana, Interview, Farmers, Agriculture

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1. Introduction

Technology and its usage play a very important role in generating and increasing income among the people. In India many farmers have lack of information on formal credit and how to access it. The government of India launched many schemes time to time for the government assistance of the small and marginal farmers through monetary help in any case, till now these plans are remaining to accomplish desired objectives set by the central government (Sonika, 2020). In such a circumstance, the presentation of cash transfer scheme (Pradhan Mantri Kisan Samman Nidhi, PM-KISAN) in December 2018 to ease liquidity imperatives of farmers for securing inputs is very striking. (PAVAN KUMAR, 2018).

The scheme is helping the farmers in financial needs to procure various inputs for farming. Under the scheme, Landholder Farmer families with total cultivable holding up to 2 hectares shall be provided a benefit of Rs.6000 per annum

per family payable in three equal instalments, every four months. It will help all those needy small and marginal farmers who are having arable land two hectares or less than two hectares (Vasudev Naik, 2022).

Pradhan Mantri Kisan Portal:

Following farmer attributes required to be entered in the Portal:

Individualities:

(Important): State, District, Sub-District, Village, Farmer Name, Identity type– Aadhaar Number and if Aadhaar not available, Aadhaar enrolment number with other ID proof like Voter ID etc, Gender, Category, IFSC Code, Bank Account Number.

There are some of the attributes which are optional also. These optional attributes are not important for transferring benefits of the scheme.

The farmers can view their status of benefit from PM KISAN Portal as follow <https://pmkisan.gov.in/VillageDashboardPortal.aspx>

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PM KISAN SAMMAN NIDHI
Department of Agriculture and Farmers Welfare
Ministry of Agriculture and Farmers Welfare
Government of India

INTERNATIONAL YEAR OF MILLETS 2023
आजादी का अमृत महोत्सव

Village Dashboard

Panchayat Dashboard

State	District	Sub-District	Village	Submit
Select State	District	Sub-District	Village	Submit

(India, n.d.)

Objectives of the study:

1. To analyse the growth trends with regard to payment to the registered farmers of PM Kisan Samman Nidhi yojana in Karnataka state.
2. To analyse the challenges faced by farmers to obtain the benefit of PM Kisan Samman yojana in Karnataka state with special reference to Bangalore rural district.

3. Methodology

The present study has been used primary and secondary data. From the 60 farmers

of Doddaballapur Taluk Primary data was collected, Bangalore rural district, Karnataka to know the challenges faced by them to obtain the scheme. The other information required to fulfil the objectives of the study was obtained from the Ministry of Agriculture and PM Kisan websites. The secondary data collected from websites are for the period of 2017-18 to 2021-22.

Analysis:

1.1: Growth of period wise payment to the registered farmers of PM Kisan Samman Nidhi Yojana:

Year	Number of payments (Number of farmers benefited)
2018-19 (April- July)	3,16,14,711
2019-20	
APR-JUL 2019-20	6,63,58,005
AUG-NOV 2019-20	8,76,31,833
DEC-MAR 2019-20	8,96,65,512
2020-21	
APR-JUL 2020-21	10,49,37,242
AUG-NOV 2020-21	10,23,47,430
DEC-MAR 2020-21	10,23,59,216
2021-22	
APR-JUL 2021-22	11,16,48,649
AUG-NOV 2021-22	11,19,47,198
DEC-MAR 2021-22	11,16,04,069
2022-23	
APR-JUL 2022-23	11,27,72,489
AUG-NOV 2022-23	8,99,24,639
27th February 2023	11,30,00,000

Table 1: Source (<https://pmkisan.gov.in/>)

1.2: The amount of fund released and fund transferred rate of Kisan Samman Nidhi for the last five years:

Year	Fund released	Fund released Rate
2018-19	19,872	0%
2019-20	53,30,995	94%
2020-21	53,16,291	94%
2021-22	35,47,358	63%
2022-2023	53,30,995	94%

The Table 1.1 portrays the Growth of period wise payment to the registered farmers of PM Kisan Samman Nidhi Yojana and Table 1.2 depicts the amount of fund released and fund transferred rate of Kisan Samman Nidhi for the last five years. The PM Kisan Samman Nidhi Yojana was introduced in the year 2018. When it's introduced the number of farmers benefited from the scheme were 3,16,14,71. The fund released by the government to provide financial assistance in the year 2018-19 was Rs. 19862.

In the year 2019-20 the number of farmers benefited was improved drastically up to 6,63,58,005, 8,76,31,833, 8,96,65,512 in periodically from April-June, August to November and December to March duration. The fund released rate in the year was 94%.

The year 2020-21 again proved that there is a continuing improvement in the number of ranchers benefiting out of the scheme.

The total number of farmers benefited from the scheme in the year was 30,96,43,888. The rate of fund released in the year 2020-21 was also 94%. In the year 2021-22 the total number of ranchers utilised the scheme in the April-June period was 11,16,48,649, in August-November was 11,19,47,198 and in December- March period was 11,16,04,069.

In 2021-22 the rate of fund released was reduced to 63%, due to covid-19 difficulties. Even though the number of farmers registered was increased the fund release rate was reduced due to financial instability in the economy.

During the year 2022-23 again the number of farmers getting benefit from the scheme is increased to the rate of 94%. The total number of ranchers got benefited in all the slots of the year including the recent payment is amounted to 31,56,97,128.

Table 2: Source (<https://pmkisan.gov.in/>) 2.1: The challenges faced by farmers to obtain the benefit of PM Kisan Samman yojana in Karnataka:

Variable	Test	Lack of support by the bank	Untimely availability of fund	Delayed disbursement	Lack of proper guidance for Getting PM Kisan scheme	Lack of Aadhaar updating centres	Demand of commission-by-commission agents	Lack of proper knowledge about scheme	Illiteracy of farmers.	Complex documentation procedure for opening the bank account
Marital Status	H0/H1	H0	H0	H1	H0	H0	H0	H1	H0	H0
	Chi Square value	3.723	4.033	22.448	2.748	4.678	5.919	19.289	7.113	13.574
	Significance	0.881	0.854	0.004	0.949	0.586	0.656	0.013	0.524	0.094
Age	H0/H1	H0	H0	H0	H0	H0	H0	H1	H1	H0
	Chi	7.03	5.348	10.238	9.66	12.6	9.97	22.47	23.7	10.55

	Square value	6			3	14		5	86	
	Significance	0.855	0.945	0.595	0.645	0.181	0.619	0.033	0.022	0.56
Occupation	H0/H1	H0	H0	H0	H0	H0	H0	H0	H0	H1
	Chi Square value	6.107	2.11	8.32	7.69	2.43	4.876	6.5	5.6	19.8
	Significance	0.635	0.9	0.39	0.46	0.86	0.771	0.584	0.684	0.011
Education	H0/H1	H0	H1	H0	H0	H1	H0	H0	H0	H1
	Chi Square value	12.48	56.34	2.57	3.68	1.16	14.9	2.4	2.9	39.2
	Significance	0.71	0	1	0.99	0	0.52	1	1	0.001
Work	H0/H1	H0	H0	H0	H0	H0	H0	H0	H0	H0
	Chi Square value	4.8	4.6	2.3	5.18	2.5	7.49	1.6	0.86	1.6
	Significance	0.3	33	0.68	0.26	0.45	0.112	0.8	0.93	0.8
Self-farming	H0/H1	H0	H0	H0	H0	H0	H0	H0	H0	H0
	Chi Square value	2.2	0.59	2.13	3.6	4.6	1.7	0.59	5	1.7
	Significance	0.68	0.96	0.711	0.45	0.19	0.78	0.96	0.23	0.78
Family Size	H0/H1	H0	H0	H0	H0	H0	H0	H0	H0	H0
	Chi Square value	0.445	1.5	1.56	2.7	4.14	1.13	1.92	3.66	2.17
	Significance	0.979	0.824	0.815	0.59	0.24	0.889	0.75	0.45	0.7
Experience	H0/H1	H0	H0	H0	H0	H0	H1	H0	H0	H0
	Chi Square value	7.43	8.4	3.3	6.1	13.3	57.7	5.2	2	8.1
	Significance	0.82	0.75	0.99	0.91	0.14	0	0.95	0.99	0.77
Income	H0/H1	H0	H0	H0	H0	H0	H0	H0	H0	H0
	Chi Square value	2.7	3.9	3	2.6	9.8	2.3	3.8	6.2	7.1
	Significance	0.97	0.86	0.92	0.8	0.13	0.97	0.86	0.62	0.51
Awareness	H0/H1	H0	H0	H0	H0	H0	H0	H0	H0	H0
	Chi Square	4.7	2.2	5.7	1.4	1.44	1.8	1.4	4.6	1.9

	value									
	Significance	0.31	0.69	0.22	0.83	0.69	0.7	0.83	0.32	0.74
Government Support	H0/H1	H0	H0	H0	H0	H0	H0	H0	H0	H0
	Chi Square value	4.7	2.2	5.7	1.4	1.44	1.8	0.47	3.44	3.31
	Significance	0.31	0.69	0.22	0.83	0.69	0.76	0.97	0.48	0.5

Table 3: Challenges faced by farmers in consideration with demographic factors

The difficulties faced by farmers in obtaining the benefits of the scheme:

The demographic variable like marital status is not having significant effect on difficulties faced by farmers. But with regard to Lack of the proper management for availing the PM Kisan Samman Nidhi benefits and Lack of proper knowledge about the scheme is having significant effect.

The variable age is having significant effect on Lack of proper knowledge about loan and Illiteracy of farmers. Other difficulties are not having relationship with the age of farmers.

The occupation variable is having significant effect on only one difficulty faced by farmers. That is Lack of awareness about the benefits of scheme.

Education is having significant effect on Untimely availability of fund, lack of Aadhar updating centres and Lack of awareness about the benefits of scheme. Other difficulties are not impacted by the education of farmers.

Experience is having effect on Demand of commission-by-commission agents.

The variables work, self-farming, Income, Awareness, Government support and family size are not having any significant effect on the difficulties faced by the farmers in choosing, availing and getting monetary benefits.

Findings:

- There is spectacular growth in the farmers registering to the PM Kisan

Samman Nidhi Yojana from the last five years since its inception.

- There are few challenges faced by farmers in obtaining the benefits of Kisan Samman Nidhi Yojana in consideration with their demographic variables.

3. Conclusion

The study concluded that the Karnataka stands in the 7th position in number of beneficiaries since the scheme inception (Vasudev Naik, 2022). The review demonstrates that the scheme PM-Kisan Samman Nidhi is a progressive step of the Central Government towards balancing out and multiplying the income of farmers. Numerous financial specialists suggest that this sort of venture support is superior to farm loan waivers. The specialists additionally concurred with them in light of the fact that giving the immediate money advantages to the ranchers which empowers them to put that sum in rural exercises or assist them with buying decent seeds, manures, equipment's, and so forth, that improve the efficiency of the harvests and increment the income of farmers (DEEPAK KUMAR, 2021). From the study it found that there is an increasing trend in number of farmers getting the benefits of the scheme and at the same time there are difficulties faced by the farmers in registering and obtaining financial support. The Central government has to consider the difficulties which farmers are facing and support farmers in

getting the benefits of the scheme and make the scheme a successful. Overall, the beneficiaries were also satisfied with mechanism and process functionality of the scheme (Amitha, 2022).

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