Biological Forum – An International Journal **15(10): 473-477(2023)**

ISSN No. (Print): 0975-1130
ISSN No. (Online): 2249-3239

Socio-economic and Personal Characteristics of the Beneficiaries under PM-KISAN Samman Nidhi Scheme

Rishabh Singh Gaur[1*], A.K. Paswan[2], Biswajit Mallick[3] and Ramesh C. Bunkar[1]
[1]Ph.D. Scholar, Dairy Extension Division,
ICAR-National Dairy Research Institute, Karnal (Haryana), India.
[2]Associate Professor, Department of Agriculture Extension Education,
RPCAU, Pusa Samastipur (Bihar), India.
[3]Ph.D. Scholar, Department of Extension Education,
Odisha University of Agriculture and Technology, Bhubaneswar (Odisha), India.

(Corresponding author: Rishabh Singh Gaur[*])
(Received: 30 July 2023; Revised: 20 August 2023; Accepted: 23 September 2023; Published: 15 October 2023)
(Published by Research Trend)

ABSTRACT: The PM-KISAN Samman Nidhi Scheme was introduced by the central government in December 2018 to assist farmers in purchasing various agricultural products. From February 2019, the eligible farmers were receiving assistance of rupees 6000 per year in three payment mode of 2000 rupees in each installment. 120 PM-KISAN recipients were selected from Kanpur Dehat district of Uttar Pradesh for the research. Primarily socio-economic and personal characteristic of each respondent was considered for the study. According to the study, the majority of respondents (61.66%) belonged to the older age group, were functionally illiterate (30.83%), belonged to other backward caste (45%), had small families (87.50%) and small land holdings (45.00%). They were also members of only one organization (38.33%) and had medium levels of annual income (65.83%) and farming experience (57.5%). The results also showed that most respondents have a moderate level of risk aversion, economic drive, scientific orientation, and innovativeness. Overall, scheme is successful in the study locale though respondents were suggested for annual revision of installments.

Keywords: Farmers, Personal Characteristics, PM-KISAN, Scheme, Socio-Economic.

INTRODUCTION

Agriculture plays a significant role to boost the Indian economy. It is the primary source of livelihood for a major portion of the population and contributes significantly to the GDP of the country (Agarwal and Sinha 2017). Farmers are considered as the key component of society but, in recent years the farming community is facing enormous difficulties, and farmer despair and suicides have greatly grown. Factors such as crop failure, low productivity, weather variability, market price volatility etc. are major constraints for the economic empowerment of farming community (Mallick *et al.,* 2023). Because of socio-economic disparities existing in the country, the farming communities have often struggled with financial prosperity and it create great differences between urban and rural regions. A significant number of farmers in India are facing severe hardships. Approximately 80% of Indian farmers fall into the category of either marginal (owning less than 1 hectare of land) or small (owning 1-2 hectares of land). So, it is very difficult for them to meet their overall requirements through agriculture. To address such dreadful situation, central and state government has relentlessly strived to improve this social and economic concern through numerous initiatives and modifies a number of laws pertaining to farmer welfare. In order to increase farmers' purchasing power for different agricultural supplies, PM-KISAN Samman Nidhi (PM-KISAN) Scheme laid out by the central government in first December 2018 (PM-KISAN, 2018). To support financial requirement of small and marginal farmers, sum of rupees 6000/- per year deposited in the bank account of registered farmers through direct benefit transfer (DBT) in three installments of 2,000 rupees at the interval of four month since February 2019 (Ahmad and Haneef 2019; Vikaspedia, 2021; PIB, 2022). At first, only farmers with less than 2 hectares of land could benefit; however, since June 2019, the scheme was applicable to all sections of the farmers in India. The initiative seeks to reduce farmers' cash flow requirements to increase their revenue and make timely input availability possible. During 2018-19, 1241.13 crore rupees budget was allocated for the scheme which gradually increased with the success of the scheme and reached 65000 crore during the year 2021-22 (Balkrishna *et al.,* 2021). Those who are somewhat more dependent on agriculture and have less access to funding have profited tremendously from the initiative. The program provides support to more than 50% of the workforce either directly or indirectly. The state

governments have digitalized the full database of farmers who are now enrolled in the system with their credentials, and the financial infrastructure developed by PMJDY is crucial to the distribution of funds and digitalization of records. Transferring direct credit to farmers is made feasible by this two-fold element, which contributes to PM-KISAN's success. The PM-KISAN Samman Nidhi proposal is an obvious departure from the conventional means of aiding farmers and goes far beyond them, especially in the case of farmers with limited resources and serious financial problems. The idea requires institutions and supporting infrastructure in a state like Uttar Pradesh to be effective. Several strategies and efforts have been used to successfully implement the PM-KISAN scheme.

MATERIAL AND METHODS

Twelve districts, Kheri, Sitapur, Hardoi, Farrukhabad, Kannauj, Lucknow, Barabanki, Etawah, Auraiya, Unnao, Kanpur Nagar, Kanpur Dehat, and Raebareli, make up the Awadh area of Uttar Pradesh. The Kanpur Dehat district was deliberately chosen from among these twelve districts. There are eleven blocks in the Kanpur Dehat district. Due to the fact that there are the most farmers in these two blocks who qualify for the PM-KISAN Samman Nidhi program, they will be selected. Furthermore, two villages from each of the selected blocks were picked with the highest degree of conformity to the same requirements. The selection of respondents from the separate villages was carried out at random using a computer-based randomizer, and 30 PM-KISAN recipients were picked from each of the four villages. As a result, for the purposes of the study, a total of 120 receivers acted as sample respondents.

RESULTS AND DISCUSSION

A. Socio-economic and personal characteristics of the beneficiaries under PM-KISAN

The respondents' descriptions based on chosen socioeconomic and personal factors. Each variable's results have been explored separately. These findings are listed below:

Table 1: Distribution of respondents on the basis of Socio-economic and personal characteristics of the beneficiaries under PM-KISAN

1. (A). Distribution of respondents based upon age(n=120)		
Categories of age	**f**	**%**
Young (up to 35 years)	11	9.17
Middle (from 36 to 50)	35	29.17
Old (Above 50 years)	74	61.66
1. (B). Distribution of respondents based upon education (n=120)		
Educational Level	**f**	**%**
Illiterate	8	6.67
Functionally literate	37	30.83
Primary	27	22.50
Middle	36	30.00
Secondary	3	2.50
Higher secondary	4	3.33
Graduation	5	4.17
1. (C). Distribution of respondents based upon caste (n=120)		
Categories of Caste	**f**	**%**
Schedule Caste (SC)	33	27.50
Other Backward Caste (OBC)	54	45.00
General	33	27.50
1. (D). Distribution of respondents based upon size of the family(n=120)		
Category	**f**	**%**
Small (up to 5)	105	87.50
Medium (6-10)	14	11.67
Large(above 10)	1	0.83
1. (E). Distribution of respondents based upon size of the land holding(n=120)		
Category	**f**	**%**
Marginal (up to 1 ha.)	17	14.17
Small (1.01-2 ha.)	54	45.00
Medium (2.01-4 ha.)	47	39.16
Large (above 4 ha.)	2	1.67
1. (F). Distribution of respondents based upon their social participation (n=120)		
Category	**f**	**%**
No membership	26	21.67
Member in one organization	46	38.33
Members in more than two organization	29	24.17
Office bearer in organization	19	15.83
1. (G). Distribution of respondents based upon annual income(n=120)		
Category	**f**	**%**
Low (up to 44223 rupees)	**17**	14.17

Medium (44224-102794 rupees)	**79**	65.83
High (above 102794rupees)	**24**	20.00
1. (H). Distribution of respondents based upon their risk orientation(n=120)		
Category	**f**	**%**
Low (up to 19.40)	**17**	14.17
Medium (19.41-23.52)	**77**	64.17
High (above 23.52)	**24**	21.66
1. (I). Distribution of farmers according to farming experience(n=120)		
Category	**f**	**%**
Low (up to 10 years)	**13**	10.83
Medium (11- 30 years)	**69**	57.50
High (above 30 years)	**38**	31.67
1. (J). Distribution of respondents based upon their economic motivation(n=120)		
Category	**f**	**%**
Low (up to 17.48)	**17**	14.16
Medium (17.49-23.36)	**83**	69.16
High (above 23.36)	**20**	16.68
1. (K). Distribution of respondents based upon their scientific orientation(n=120)		
Category	**f**	**%**
Low (up to 16.87)	**17**	14.16
Medium (16.88-22.49)	**86**	71.68
High (above 22.49)	**17**	14.16
1. (L). Distribution of respondents based upon their innovativeness(n=120)		
Category	**f**	**%**
Low (up to 17.28)	**17**	14.17
Medium (17.29-22.86)	**75**	62.50
High (above 22.86)	**28**	23.33

(i) Age. The Table 1 (A) shows that the majority of respondents (74, or 61.66 percent) fit into the older age bracket, followed by the medium age bracket (29.17 percent), and the younger age bracket (9.17 percent). It is concluded from the result that the scheme covers mostly old aged and middle aged farmers respectively. The result is in same line with Amitha and Karthikeyan, (2022) who found 39.5% of respondents in old age followed by 34.2% in middle age and 26.3% in young age in his study area.

(ii) Education. According to Table 1 (B) the majority of respondents (30.83 percent) were functionally literate, followed by 30.00 percent who had middle levels of education, 22.50 percent who had only completed elementary school, 6.67 percent who were illiterate, 2.50 percent who had completed secondary school, and 3.33 and 4.17 percent who had completed graduate school, respectively. As majority of the respondents in the study were old aged their educational status falls under functionally literate to schooling level.

(iii) Caste. According to Table 1 (C), the bulk of respondents (45%) identify as OBC, whereas 27.5% of recipients of the PM-KISAN program identify as Schedule Caste or General. The report demonstrates unequivocally that other backward castes benefited greatly from the PM-KISAN Samman Nidhi scheme.

(iv) Size of the family. According to the data in Table 1.4, the majority of respondents (87.5%) had small-sized families, followed by 11.67 and just 0.83 percentage with medium- and large-sized families. The findings listed in Table 1 (D) above were discovered to be closely connected to the observations made by Pathade *et al.* (2017); Deka *et al.* (2019).

(v) Size of the land holding. According to the statistics in the Table 1 (E), 45.0% of PM-KISAN recipients had small-sized land holdings, while 39.6% and 14.17% of respondents had medium-sized and marginal-sized holdings, respectively. Only 1.67 percent of PM-KISAN recipients own significant tracts of land. The data which are presented above are approximately same as the findings of Merity (2017). As the scheme open for all type of land holder along with small and marginal farmers the large farmers were also getting benefits in the research locale.

(vi) Social Participation. The data in Table 1 (F), revealed that the majority of respondents (38.33 percent) were members of one organization, while 24.17, 21.67, and 15.83 percent were neither members of any organizations nor office holders in any organizations, respectively.

The results show that the vast majority of respondents (38.33%) were members of at least one organization. The majority of PM-KISAN recipients were found to be members of cooperative societies or milk cooperative societies during the study, which allowed them to take advantage of loans, subsidies, and other benefits. The various observations which are presented above are duly matched with the findings of Singh (2014).

(vii) Annual Income. According to the data presented in Table 1 (G), the majority of respondents (65.73%) had a medium family income, while 20.00 and 14.17 percent of them had high and low family incomes respectively. The majority of respondents (65.83%) had medium to high household incomes, with a mean of Rs. 73509 and a standard deviation of Rs. 29285 based on the results. The respondent's ability to generate revenue from both agriculture and other sources may be the most likely explanation. The above findings which are presented above are found supportive with the findings of Jadhav (2018); Chikane (2018).

(viii) Risk Orientation. According to Table 1 (H), medium level risk orientation represented 64.17 percent

of respondents, high level risk orientation represented 21.66 percent, and low-level risk orientation represented 14.17 percent. This may be because the respondents didn't invest with a lot of risk in risky companies. The results which are presented above are in the line of the findings of Patel (2014); Lakshmi (2019).

(ix) Farming Experience. According to Table 1 (I), 57.50 percent of respondents were having medium level of farming experience, followed by 31.67% having high and 10.83 percent having low levels of experience. The majority of farmers had medium levels of experience, which suggests that respondents had the best knowledge of agriculture and its related fields, according to the study's findings. The results which are presented above are found supported with the findings of Senthil (2013); Singh (2014); Swathi (2016).

(x) Economic Motivation. In Table 1 (J), data make it evident that the majority of PM-KISAN recipients (69.16%) had a medium degree of economic motivation, while 16.68 and 14.16 percent of beneficiaries, respectively, had high and low levels. The sample's mean economic motive was 20.42, with a 2.94 standard deviation. It is clear that the majority of PM-KISAN recipients had a moderate level of economic motivation. The findings which are presented above are in agreement with the findings of Sopan (2011); Naidu (2012); Singh (2020).

(xi) Scientific Orientation. The data in Table 1 (K), showed that the majority of PM-KISAN beneficiaries (71.68) had a medium degree of scientific orientation, while 14.16% respondents having both low and high levels of scientific orientation in the society. With a standard deviation of 2.81, the mean scientific orientation value of the sample size is 19.68. The majority of PM-KISAN recipients were found to have a medium to high level of scientific orientation, it may be said. The results which are presented above, its findings are in the conformity with the findings of Arun (2010); Deshmukh *et al.* (2013); Dewagan (2019).

(xii) Innovativeness. According to Table 1 (L), above, the majority of respondents (62.50) had a medium degree of inventiveness, while 23.33 and 14.17 percent had high and low levels, respectively. The majority of respondents exhibited a medium level of innovativeness, as shown by the mean score of 20.07 and standard deviation 2.79. It may be because more respondents were aware of the new technology, which sparked their curiosity and ultimately led to review, testing, and acceptance. Evidently, those who are more inventive will be more interested in and motivated to adopt new technologies. The results which are presented above are supported with the findings of Rai (2015); Shireesh *et al.* (2017).

CONCLUSIONS

PM-KISAN is a central sponsored scheme popularized to fulfill the financial need of Indian famers. The above study tried to find out the socio-economic profile of the farmers in selected study locale. Overall findings of the study stated that, the majority of respondents in the older age group who were functionally literate belonged to the OBC (Other Backward Caste), whereas the majority of beneficiaries had tiny families, little land, and had small families. The survey also revealed that the majority of respondents belonged to only one organization, earned a moderate yearly family income, and had a moderate amount of agricultural experience. The study's findings also showed that the majority of respondents have a moderate level of risk aversion, economic drive, scientific orientation, and innovativeness. The empirical findings of the study can produce helping hands for the future researchers, reviewers, policymakers to study impact of the similar type of research.

FUTURE SCOPE

The study can help future researchers and scholars to get an overview of impact of PM-KISAN Samman Nidhi scheme on socio-economic status of beneficiaries and non-beneficiaries in similar type of study areas.

Acknowledgement. The first author is thankful to Indian Council of Agricultural Research (ICAR) for Providing National Talent Fellowship to complete the research.
Conflict of interest. None.

REFERENCES

Agarwal, H. P. and Sinha, R. (2017). Urban Farming - A Sustainable Model for Indian Cities. *International Journal on Emerging Technologies*, *8*(1), 236-242.

Ahmad, T. and Haneef, R. (2019). Pradhan Mantri KISAN Samman Nidhi (PM-KISAN) Trial on Farmers. *Rashtriya Krishi* (English), *14*(1), 95-96.

Amitha, C. D. and Karthikeyan, c. (2022). Pradhan Mantri KISAN Samman Nidhi (PM KISAN) -Beneficiaries Opinion, amid – Covid-19 pandemic. *Indian Research Journal of Extension Education*, *22*(3), 188-192.

Arun, S. K. (2010). Problem faced by rural youth in farm production, prog. Agri. 10 (special issue) Society of Research Development in Agriculture: 256-258.

Balkrishna, A., Sharma, H., Sharma, N., Sakshi and Arya, V. (2021). Pradhan Mantri KISAN Samman Nidhi (PM-KISAN): A Golden Initiative by Indian Government. *Biological Forum – An International Journal*, *13*(2), 708-710.

Chikane, S. R. (2018). Entrepreneurial behaviour of self-help group members. M. Sc. Thesis, Vasantrao Naik Marathwada Krishi Vidyapeeth, Parbhani.

Deepak Kumar, S. P. (2021). Analysis of Pradhan Mantri KISAN Samman Nidhi (Pm-KISAN) Scheme: With Special Reference to Haryana State. *Journal of Global Agriculture and Ecology*, 1- 8.

Deka, M. B., Talukdar, P., Saikia, R. M. and Devi, M.R. (2019). Situational analysis on use of ICT in agriculture and allied sector by gender, *80*, 76-60.

Deshmukh, N. D., Wadkar, J. R. and Khodke, M. V. (2013). Impact of farmer field school on knowledge level of cotton growers regarding improved cultivation practices. *The Mysore J of Agric Sci.*, *47*(2), 360-367.

Dewangan, P. (2019). Study on group dynamics of women's groups towards entrepreneurial development in agriculture. M. Sc. Thesis, Indira Gandhi Krishi Vishwavidyalaya, Raipur.

Drishtiias (2020). Advantages of PM-KISAN Samman Nidhi.URL:https://www.drishtiias.com/daily-updates/daily-news-editorials/pm-KISAN

Jadhav, M. R. (2018). Entepreneurial behaviour of self employed women in Parbhani. M. Sc. Thesis,

Vasantrao Naik Marathwada Krishi Vidyapeeth, Parbhani.

Jaiswal, M. and Singh, A. (2018). Study on awareness & perception regarding soil health card. *J. Pharmacognosy Phytochem, 4*, 395-400.

Kumar, D. and Phougat, S. (2021). Analysis of Pradhan Mantri KISAN Samman Nidhi (PM-KISAN) Scheme: With special reference to Haryana State. *Journal of Global Agriculture and Ecology*, *12*(2), 1-8.

Lakshmi Devi, C. (2019). Marketing behaviour of women agripreneurs in Kadapa district of Andhra Pradesh. M. Sc. Thesis, Acharya NG Ranga Agricultural University, Guntur.

Merity, S. (2017). Entrepreneurial behaviour of rural women of Udaipur district. M. Sc. Thesis, MPUAT, Udaipur.

Naidu, B. C. (2012). Study on farming performance and entrepreneurial behaviour of sugarcane farmers in north coastal zone of Andhra Pradesh. Ph.D. Thesis. Acharya N. G. Ranga Agricultural University, Hyderabad.

Naseri, S., Hossein, B. and Govinda, G. (2013). The personal, sociopsychological and economic characteristics of Iranian farm women participated in agricultural activities. *I. J. A. B. R., 3*(1), 2123.

Patel, A. (2014). A study on the attitude of the rural youths and their extent of participation in Farmers (Unpub). M. Sc. (Ag.) Thesis, Faculty of Agriculture, A. A. U. Jorhat.

Patel, P. (2014). Effectiveness of entrepreneurship development interventions for women entrepreneurs: An ILO-WED Issue Brief. Women's Entrepreneurship Development Programme, International Labour Organization.

Pathade, S. S., Sawant, M. N., Sadashive, S. M., Pordhiya, K. I. and Ramesh, N. (2017). Study of socio-economic and psychological characteristics of Self-Help Group members. *Indian Research Journal of Extension Education*, 97-100.

Pavan Kumar, D. B. (2018). A Study on Famers Awareness Towards Pradhan Mantri KISAN Samman Nidhi Yojana in the Guntur District. Anveshana's International Journal of Research in Regional Studies, Law, Social Sciences, Journalism and Management Practices.

PIB (2022). PM KISAN Samman Nidhi Yojana. Ministry of Agriculture & Farmers Welfare. Posted on 24 February 2022. Retrieved from https://pib.gov.in/PressReleasePage.aspx?PRID=1800851#:~:text=Celebration%20of%203rd%20Anniversary%20of%20PM%2DKISAN%20Scheme&text=The%20scheme%20was%20initially%20meant,farmers%20with%20effect%20from%2001.06PM-KISSAN (2018). About PM KISSAN Scheme. Ministry of Agriculture & Farmers Welfare. Government of India.https://fw.pmKISAN.gov.in/#:~:text=PM%20KISAN%20is%20a%20Central,all%20land%20holding%20farmer%20families.

Rai, S. K. (2015). Agricultural diversification for livelihood Security of rural people of south Gujarat, Doctoral dissertation, Extension Education dept., NM College of agriculture, Navsari Agricultural University, Navsari.

Senthil, A. (2013). Effectiveness of advanced communication contrivances in transfer of technology among tribal farmers - An experimental study. Ph.D. Thesis. AC&RI, TNAU, Coimbatore.

Shireesh, K., Satyagopal, P. V., Lakshmi, T., Prasad, S. V. and Reddy, B. R. (2017). Youth in farming personal, economic and socio-psychological analysis, *The Andhra Agric. J., 64*(1), 226-233.

Singh, M. (2014). M.Sc. (Ag.) Thesis. Critical analysis of Mobile based Agro-advisory Services: A Case of mKRISHI®. Division of Agricultural Extension, Indian Agricultural Research Institute, New Delhi.

Singh, S. (2020). Entrepreneurial behaviour of Self-help Group Members under National Rural Livelihood Mission (NRLM) in Banda district of Uttar Pradesh. M. Sc. Thesis, Banda University of Agriculture & Technology, Banda-210001, Uttar Pradesh, India.

Sopan, G. S. (2011). A critical analysis of entrepreneurs in protected agriculture in Maharashtra. M. Sc. Thesis, IARI, New Delhi.

Swathi, G. (2016). A study on livelihood on tribal farmers in Andhra Pradesh. Unpublished Ph.D. thesis; ANGRAU, Baptala.

Vikaspedia (2021). Pradhan Mantri KISAN Samman Nidhi (2021). Retrieved fromhttps://vikaspedia.in/agriculture/policies-and-schemes/crops-related/pradhan-mantri-KISAN-samman-nidhi

How to cite this article: Rishabh Singh Gaur, A.K. Paswan, Biswajit Mallick and Ramesh C. Bunkar (2023). Socio-economic and Personal Characteristics of the Beneficiaries under PM-KISAN Samman Nidhi Scheme. *Biological Forum – An International Journal, 15*(10): 473-477.