

# Impact of PM-Kissan Samman Nidhi on Empowering Farmers in Ariyaperumanur Village Panchayat, Kallakurichi District

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**Abstract**—Agriculture plays an important role in Indian economy and is often referred as backbone of the country. A large section of population depends on agriculture and related works for their livelihood. Even though agriculture is important farmers in continue face several challenges. To analyze socio economic condition of farmers to evaluate the impact of PMKSN scheme on farmers livelihood. To assess the method of selection of farmers. To analyse the problems faced by farmers. To explore the level of empowerment of farmers through PMKSN. The study identifies 36 % of respondents fall within 40 – 50 age groups. The age group possesses a balance of physical strength and practical knowledge. 46 % of farmers belongs to more the 50 years showcasing that a wealth of traditional farming experience. Old farmers may find it difficult to adopt modern technologies. 43 % of farmers completed their primary education. Only 9% farmers completed their graduation. Nuclear family system was followed by 74% of the farmers. As a result, nuclear families often face higher pressure regarding farm labour.

**Index Terms**—agriculture, lack of youth participation, backbone, low annual income.

## I. INTRODUCTION

Agriculture plays an important role in Indian economy and is often referred as backbone of the country. A large section of population depends on agriculture and related works for their livelihood. Even though agriculture is important farmers in continue face several challenges. Most of the farmers own a piece of land. Agriculture highly depends on monsoon rainfall. In earlier years government support farmers mainly through subsidies on fertilizers, electricity and seeds. Subsidies did not solve financial problems of the

farmers. Pradhan Mantri Kissan Samman Nidhi scheme was introduced in the year PM Kisan is a Central Sector scheme with 100% funding from Government of India. It has become operational from 1.12.2018. Under the scheme an income support of 6,000/- per year in three equal installments will be provided to all land holding farmer families. The fund will be directly transferred to the bank accounts of the beneficiaries.

## II. REVIEW OF LITERATURE

Gulati and Juneja (2021), argue that the traditional minimum support price often benefits only a small percentage of large farmers. In contrast PM- KISAN acts as direct income support to farmers regardless of land holding of farmers. Direct transfer to their bank accounts is more cost effective.

Bathala and Kumari (2022), the efficiency of PM-KISAN scheme rooted in its robust digital governance, which integrates land records with public financial management system to eliminate ghost beneficiaries to ensure transparency.

Birthal (2019), highlights the double impact of the PM- KISAN scheme revealed that 52 per cent of received funds reinvested into agricultural inputs like seeds and fertilizers. On the other hand, 25 per cent allocated for essential consumption such as food and health care.

Varshney (2020) demonstrates the PM- KISAN scheme has a direct correlation with the adoption of modern agricultural practices noting that beneficiaries were 15 per cent more likely to invest in High Yielding Varieties. The study findings provide a vital

theoretical base for this study in Ariyaperumanur village.

#### Research design

The empirical analysis method for the study. The scientific approach has been adopted for selection of study area Ariyaperumanur in village Panchyat Kallakurchi District and sample from the farmers, to obtain desired results. It analyses the effectiveness and impact of the scheme.

#### Sample size

The ward wise list of beneficiaries of PM- KISAN scheme for the concerned year (2024 -2025) was collected. The 70 beneficiary's households were selected from the village, those who availed benefits of PM- KISAN scheme or could not enlisted due to some reasons.

#### Sampling method

The study adopts stratified random sampling method; 25 percent of the beneficiary was selected as respondents there by maintain consistency in sampling.

#### Sources of data

The study was based on both primary and secondary sources of data.

Primary data were collected directly from the field through interaction with farmers and their household.

#### Secondary data

Secondary data collected from different sources to support this study. These includes News papers, policy papers, government reports related this programme books,articles, reports and policy notes and etc.

#### Analysis of data

The data collected from the field was classified into frequency distribution tables. The study used simple percentage to analyse the collected data.

#### Objectives

- To analyze socio economic condition of farmers
- To evaluate the impact of PMKSN scheme on farmers livelihood.
- To assess the method of selection of farmers.
- To analyse the problems faced by farmers.
- To explore the level of empowerment of farmers through PMKSN.

### III. FINDINGS

The study identifies 36 % of respondents fall within 40 – 50 age groups. The age group possesses a balance of physical strength and practical knowledge. 46 % of farmers belongs to more the 50 years showcasing that a wealth of traditional farming experience. Old farmers may find it difficult to adopt modern technologies. 43 % of farmers completed their primary education. Only 9% farmers completed their graduation. Nuclear family system was followed by 74% of the farmers. As a result, nuclear families often face higher pressure regarding farm labour.

The study results that 56 % of respondents live in concrete houses. This reflects gradual accumulation of wealth from agricultural activities and government support over the years

The study revealed that 54% of the respondent's family size was 4-6 members. Majority (53%) of farmers owns land in between the 2.5acre to 5 acres.

The participation of younger generation (20-30) was notably low, standing only 6%. this results that declining interest of youth in agriculture.

Due to low digital literacy (60%) farmers were unable to manage PM-KISAN portal on their own. Technical barrier creates a layer of dependency. Farmers often have to travel nearby digital service providers.

Majority (77%) of the farmers earn an annual income between 50,000 to 1,00,000. After deducting cost of seeds, fertilizers and labour, the actual profit was very low. PM- KISAN scheme represent roughly 6% to 10% of their annual income.

All the farmers confirmed that funds directly transferred to their account without any deductions.

About 58% of the respondents noted that the installments often arrive during crucial sowing or land preparation months. This is the time when farmers face a cash crunch. Vast majority (87%) of farmers felt that direct income support has enhanced status within family and community. The scheme has a positive ripple effect on the household.

The study found that 57% of farmers were slowly became familiar with basic digital learning. They have learned to recognize bank SMS alerts and learned how to use ATM card with help of their children.

The overall sentiment toward PM-KISAN scheme was overwhelmingly positive. Farmers appreciate hassle free nature of the program compared with complicated subsidy schemes.

Despite of financial help 72% of farmers identified the labour crisis as their biggest operational hurdle. As a result, they were forced to leave their part of their land was not under cultivation. 64% of farmers complained that rising cost of fertilizers, pesticides and other inputs. While the receive installment of 2000 rupees, a bag of fertilizers is 1400 rupees.

They were forced to sell their crops to local traders immediately, often very low prices.

#### IV. SUGGESTIONS

The government should consider increasing the total amount at least 15,000 to 20,000 per year, Currently PM-KISAN scheme benefits available to those who have land patta in their own name. It should be extended to tenant farmers also.

Many farmers in Ariyaperumanur were hesitant to sign up for crop insurance due to complicated procedures. The PM-KISAN portal directly linked with PM Fasal Bima Yojana. A small amount should deduct directly from bank accounts.

Increase the storage facility to farmers at free of cost nearby cluster of villages.

Government may conduct digital literacy programmes to the farmers. They can update Ekyc by their own.

The government could set up custom hiring centers to provide small machineries like power tillers, weeders, sprayers at subsidized prices.

Government should encourage farmers shift to organic farming methods. Sustainable farming methods may reduce farming input costs.

Ground water depletion is challenge to agriculture. Farmers often lose money to middle man because they do not know current market rates in cities. The PM-KISAN platform should provide daily price updates nearby markets in Kallakurichi via SMS.

Government of India should promote drip or sprinkler system of irrigation for their crops. Community based rain water harvesting structures should be built around the villages.

46 % of the farmers were over 50 years, there is need for dedicated farmers pension linked with PM-KISAN. A pension scheme completed the cycle of lifelong support of farming community.

#### V. CONCLUSION

The implementation of PM-KISAN scheme in Ariyapermanur was a success story of digital India. The study concludes that administrative leakages and corruption had been completely eliminated. Although digital literacy is remains a challenge. PM-KISAN has brought about a silent social revolution in the domestic spheres. The aging farming population and youth are not involved in agriculture is great challenge in food production. Youth centric agriculture training should be organized by governments. PM-KISAN is a symbol of hope and foundation upon which more prosperous rural economy can be built.

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