



CONSTRAINTS IN THE IMPLEMENTATION OF PRADHAN MANTRI KISAN SAMMAN NIDHI SCHEME

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ABSTRACT

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme, launched in 2019, aims to provide direct financial assistance to land-holding farmers in India to support agricultural activities and alleviate financial burdens. Despite its positive objectives, several challenges have emerged in the scheme's implementation, including delays in payments, inadequate financial support, issues with Aadhaar linkage, and barriers to accessing banking services. This study examines the constraints in the implementation of the PM-KISAN scheme by analyzing the concerns of farmers in the Guntur district of Andhra Pradesh, where 640 small and marginal farmers participated in a survey. The findings highlight critical issues such as delayed payments, insufficient financial aid, and limited awareness about grievance resolution mechanisms. Based on these findings, the study proposes several recommendations, including timely payment schedules, increased financial support, better access to banking services, and enhanced awareness of grievance redressal mechanisms. Addressing these challenges could improve the scheme's effectiveness, ensuring it meets the needs of farmers and contributes to sustainable agricultural growth.

Keywords: PM-KISAN, implementation constraints, banking accessibility

Introduction

In India, agriculture remains the backbone of the economy, despite the gradual shift in the national economic structure over the years. The agricultural sector has been subject to numerous challenges, which include unpredictable weather patterns, inadequate access to modern farming technology, limited market information, and financial constraints. These challenges are further compounded by the vulnerability of farmers, who often struggle with low incomes and unstable agricultural productivity. As a result, institutional support is crucial to help farmers cope with these issues effectively. Government-backed initiatives such as agricultural extension services, credit facilities, insurance schemes, and direct financial support programs can provide farmers with the knowledge, resources, and financial security they need to sustain their livelihoods. The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme, launched by the Indian government, represents a significant step in this direction, aiming to alleviate the financial strain on farmers and enhance their economic conditions.

Agriculture has historically been a key contributor to India's economic development. In the early 20th century, before the country embarked on its industrialization journey, agriculture contributed nearly two-thirds of the national income. However, as economic planning progressed and the country diversified into the industrial and service sectors, the share



of agriculture in GDP began to decline. From contributing 53.1 percent of the GDP in 1950-51, agriculture's contribution dropped to 15.5 percent in 2021-22. This reduction in agriculture's economic share is not an anomaly but a natural outcome of the overall economic diversification. In more developed economies like the United States and the United Kingdom, agriculture accounts for only 1-2 percent of GDP. While this decline in agriculture's contribution to national income reflects the country's development and economic shift, it underscores the ongoing importance of the agricultural sector in providing employment and ensuring food security for the population.

Despite the reduced contribution of agriculture to India's GDP, the sector still remains the largest source of employment in the country. As of 2020, agriculture employed about 41 percent of India's workforce, a significant portion of which remains heavily dependent on farming as a primary livelihood. This reliance on agriculture persists despite the shrinking share of the sector in the economy, largely due to the rapid growth of the population and limited job opportunities in other sectors. This situation often results in disguised unemployment, where individuals are engaged in farming but contribute very little to overall productivity. Such challenges are not unique to India, with other developing nations like Pakistan and Ethiopia facing similar issues, where a substantial proportion of their labor force remains dependent on agriculture. In these nations, the agricultural sector's role as a primary employer, despite its declining economic output, exacerbates the issue of low productivity and income instability.

The growing concern surrounding agriculture in India is not just about its declining contribution to GDP but also about the challenges farmers face in generating sustainable income from their land. The slowdown in agricultural growth is often attributed to a lack of public investment, particularly in critical areas like irrigation, watershed development, and rural infrastructure. While it is widely recognized that increased investment in agriculture can lead to productivity gains, the challenge lies in ensuring that such investments lead to long-term, sustainable improvements in the sector. This is where initiatives like the PM-KISAN scheme become crucial, offering financial assistance to farmers to meet their immediate needs, such as purchasing inputs for farming. However, despite the good intentions of such schemes, challenges in their implementation, including payment delays, inadequate financial support, and issues in accessing benefits, can undermine their effectiveness.

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme was launched by the Government of India in 2019 to provide direct financial assistance to land-holding farmers, aiming to alleviate their economic burdens and enhance agricultural productivity. The scheme offers ₹6,000 annually in three installments to eligible farmers, which is intended to help with purchasing agricultural inputs and improving crop yields. Despite its noble objectives, there have been several challenges in the implementation of the scheme. This study seeks to identify these issues, evaluate their impact on farmers, and provide insights and recommendations for improving the scheme's efficiency and ensuring that it better serves its intended beneficiaries.

Pradhan Mantri Kisan Samman Nidhi Scheme



The Pradhan Mantri Kisan Samman Nidhi (PMKISAN) Scheme, launched by the Government of India on February 24, 2019, aims to provide financial support to land-holding farmers across India. Initially, it targeted small and marginal farmers with land holdings up to 2 hectares, but it was expanded to cover all farmers, regardless of land size, starting April 1, 2019. Under the scheme, eligible farmer families receive ₹6000 annually, distributed in three equal installments of ₹2000 every four months directly into their bank accounts. The initiative aims to supplement farmers' income, facilitating the purchase of agricultural inputs and improving crop production. Eligibility criteria are based on land records, excluding institutional landholders and those with higher income categories, including government employees, pensioners, and professionals. The scheme operates through Direct Benefit Transfer (DBT) to ensure timely and transparent payments, using Aadhaar-based verification and digital systems for efficient implementation.

Rythu Bharosa Scheme in Andhra Pradesh

Launched in June 2019, the "Rythu Bharosa" scheme (now, renamed as Annadata Sukhibhava Scheme) in Andhra Pradesh provides financial assistance to landholder farmer families across the state, aiming to enhance agricultural productivity and improve the livelihood of farmers. The scheme guarantees an annual benefit of ₹13,500 per family, with ₹7,500 from the state government and ₹6,000 from the central government under the PMKISAN initiative. The ₹13,500 is distributed in three installments: ₹7,500 in May, ₹4,000 in October, and ₹2,000 in January. This financial assistance is intended to help farmers meet investment needs for inputs and services, promoting better crop productivity. The scheme particularly focuses on supporting farmers from Scheduled Castes (SC), Scheduled Tribes (ST), Backward Classes (BC), and Minority Landless Tenant backgrounds, ensuring inclusive economic growth within the farming community of Andhra Pradesh.

Review of Literature

Kavitha et al. (2021) assessed the impact of the PMKISAN scheme on ragi cultivation in Karnataka, finding that beneficiaries experienced increased input usage, higher yields, and income, with a 9.07 per cent higher gross return compared to non-beneficiaries, highlighting the scheme's positive influence on technical efficiency and agricultural productivity.

Bhadwal and Kumar (2022) examined the utilization of PM-KISAN funds and found that farmers used the funds for agricultural purposes during peak seasons and for consumption during off-seasons. The study also revealed differences in fund utilization patterns between marginal and small farmers, highlighting the need for seasonal adjustments in installment amounts and skill-building training for farmers.

In the study conducted by Akhtar (2022) on the PM-Kisan Samman Nidhi Scheme in Uttar Pradesh sheds light on how beneficiaries utilized the funds. The study, which sampled



120 beneficiaries, found that a significant 63.99 per cent of the funds were allocated to agricultural purposes, with major investments in ploughing, fertilizers, and seeds. On the other hand, 36.01 per cent of the funds were used for non-agricultural purposes, with health-related expenses being the highest. This breakdown provides valuable insights into the spending habits of PM-Kisan beneficiaries and highlights the scheme's impact on agricultural productivity and household expenses.

Lakshmi and Mounica's (2023) study on the PM Kisan Samman Nidhi yojana in Karnataka found that despite positive growth, the scheme faces challenges in farmer registration and fund accessibility. The authors recommend increased awareness programs and government intervention to address these issues and ensure the scheme's sustained impact on agricultural sector development.

Harikumar and Dhandapani's (2024) study on the PM-KISAN scheme in the Cauvery Delta Zone of Tamilnadu found that the scheme has positively impacted the livelihoods of landholders, making them more self-reliant. However, beneficiaries faced challenges, including difficulties in registration and irregular installment payments, and felt that the funds provided were inadequate.

Objectives and Methodology

The objective of this study is to assess the effectiveness and challenges of the PM Kisan Scheme by evaluating the impact of installment-based payments on agricultural operations, determining the adequacy of financial assistance, and investigating issues such as the inclusion of farmers renting out land, delays in payment releases, and difficulties in linking Aadhaar cards with bank accounts. Additionally, the study aims to examine the accessibility of banks, the attitude of bank officials, and the awareness of grievance resolution mechanisms among farmers. The ultimate goal is to identify areas for improvement and provide recommendations to enhance the implementation, efficiency, and overall effectiveness of the PM Kisan Scheme, ensuring it better supports the needs of its beneficiaries.

The methodology of the study involved the collection of primary data through a rigorously pre-tested interview schedule, which was administered to a carefully selected sample of farmers in the Guntur district of Andhra Pradesh. The district was chosen due to its prominence in paddy cultivation, and four Mandals—Ponnur, Kakumanu, Duggirala, and Tenali—were identified for the study based on the highest area under paddy cultivation. From each Mandal, four villages were randomly selected, and from each village, 20 small farmers and 20 marginal farmers who were beneficiaries of the PM-KISAN scheme were chosen. This resulted in a total sample size of 640 respondents. The interview schedule was designed to capture a wide range of opinions and experiences regarding the PM Kisan Scheme, including issues related to payment delays, financial adequacy, Aadhaar linkage, grievance resolution, and other related challenges faced by the beneficiaries. Frequency tables are used to analyze the data.

Results and discussion

Problem of releasing amounts in installments

The data from Table - 1 highlights the varied opinions of the respondents regarding the problem of releasing the amount in installments, which leads to delays in overall farm operations. A significant portion of respondents, 32.50 per cent (208 respondents), strongly agree that the installment-based payment system causes delays, indicating that many farmers perceive this as a major hindrance to their agricultural activities. In addition, 29.70 per cent (190 respondents) agree with this view, further emphasizing that a substantial group of farmers believes these delays negatively impact the timely execution of farm operations. However, not all respondents share this opinion. 16.30 per cent (104 respondents) remain neutral, suggesting that while they might acknowledge some form of delay, they may not view it as a significant issue or could be less affected by the timing of the payments. On the other hand, 19.10 per cent (122 respondents) disagree with the idea that installment payments cause delays in their farming operations, implying that these farmers may have found ways to manage or adjust to the payment system without substantial disruptions. A small minority, 2.50 per cent (16 respondents), strongly disagree, indicating that they do not perceive the installment-based approach as a problem at all. Overall, the data reveals that a considerable majority (62.20 per cent) of respondents feel that the installment system leads to delays in farm operations, while a smaller proportion either disagrees or is neutral on the matter.

Table – 1

OPINION OF THE SAMPLE RESPONDENTS REGARDING THE PROBLEM OF RELEASING THE AMOUNT IN INSTALLMENTS, CAUSING DELAYS IN OVERALL FARM OPERATIONS

Opinion of the respondents	Number of respondents	Percentage
Strongly agree	208	32.50
Agree	190	29.70
Neutral	104	16.30
Disagree	122	19.10
Strongly disagree	16	2.50
Total	640	100.00

Source: Computed from Primary Data.

Inadequacy of the amount in supporting agricultural needs

The data from Table - 2 reveals a clear consensus among the respondents regarding the inadequacy of the amount provided to support agricultural needs. A significant 62.70 per cent (401 respondents) strongly agree that the financial assistance is insufficient to meet their agricultural requirements. This suggests that the majority of farmers feel that the amount they receive under the scheme is not enough to adequately support their farming activities.

Furthermore, 37.30 per cent (239 respondents) agree with this sentiment, further emphasizing that a large proportion of farmers find the financial assistance inadequate for the needs of their agricultural operations. Interestingly, there are no respondents who are neutral, disagree, or strongly disagree, which indicates that the issue of inadequacy is almost universally acknowledged among the sample group.

Table – 2

OPINION OF THE SAMPLE RESPONDENTS REGARDING THE PROBLEM OF INADEQUACY OF THE AMOUNT IN SUPPORTING AGRICULTURAL NEEDS

Opinion of the respondents	Number of respondents	Percentage
Strongly agree	401	62.70
Agree	239	37.30
Neutral	-	-
Disagree	-	-
Strongly disagree	-	-
Total	640	100.00

Source: Computed from Primary Data.

Payment of PM Kisan scheme amount even to those farmers who are renting out their land

The data from Table - 3 indicates a strong opinion among the respondents regarding the payment of the PM Kisan scheme amount to farmers who are renting out their land. A significant 68.90 per cent (441 respondents) strongly agree that it is problematic to provide financial assistance under the scheme to farmers who are renting out their land. This suggests that a majority of the sample group feels that these farmers should not be eligible for the scheme, as they do not actively cultivate the land they own. Additionally, 27 per cent (173 respondents) agree with this perspective, reinforcing the view that payments should be targeted specifically at those who are directly involved in farming activities. On the other hand, 4.10 per cent (26 respondents) remain neutral, possibly indicating that they are unsure or indifferent about the issue or do not feel significantly impacted by it. Notably, there are no respondents who disagree or strongly disagree with this view, which highlights a strong consensus among the respondents that the scheme should not benefit those renting out land, as they may not be facing the same challenges as active farmers. Overall, this data reveals that a vast majority of respondents believe that the PM Kisan scheme should be more focused on landowners who are directly engaged in farming, rather than extending benefits to those who are renting out their land. This suggests a need for stricter eligibility criteria to ensure that the scheme effectively supports those who are genuinely in need of financial assistance for agricultural purposes.

Table –3

**OPINION OF THE SAMPLE RESPONDENTS REGARDING THE PROBLEM OF
PAYMENT OF PM KISAN SCHEME AMOUNT EVEN TO THOSE FARMERS
WHO ARE RENTING OUT THEIR LAND**

Opinion of the respondents	Number of respondents	Percentage
Strongly agree	441	68.90
Agree	173	27.00
Neutral	26	4.10
Disagree	-	-
Strongly disagree	-	-
Total	640	100.00

Source: Computed from Primary Data.

Problem of not releasing the amount at the appropriate time

The data from Table - 4 reveals that a significant majority of respondents are concerned about the delayed release of the PM Kisan scheme amount. A substantial 72.50 per cent (464 respondents) agree that the amount is not being released at the appropriate time, indicating that timely disbursement is a major issue for the farmers. This delay could potentially disrupt their agricultural operations, which are often time-sensitive, and affect their ability to purchase necessary inputs when needed. Additionally, 16.30 per cent (104 respondents) remain neutral on the issue, suggesting that they might not be as impacted by the timing of the payments or may not have experienced significant delays themselves. On the other hand, 3.90 per cent (25 respondents) strongly agree with the problem, reinforcing that delays in payment are a critical concern for a small but notable proportion of the sample. In contrast, 7.30 per cent (47 respondents) disagree with the notion of delayed payments, suggesting that a few farmers might not see the release timing as a pressing issue or may have found ways to manage the delays. There are no respondents who strongly disagree, which further emphasizes that the issue of delayed payments is significant and widely recognized among the sample. Overall, the data highlights the need for improvement in the timely release of funds under the PM Kisan scheme, as the majority of farmers are facing challenges with delays that could negatively impact their farming operations.

Table – 4

**OPINION OF THE SAMPLE RESPONDENTS REGARDING THE PROBLEM OF
NOT RELEASING THE AMOUNT AT THE APPROPRIATE TIME**

Opinion of the respondents	Number of respondents	Percentage
Strongly agree	25	3.90
Agree	464	72.50
Neutral	104	16.30
Disagree	47	7.30

Strongly disagree	-	-
Total	640	100.00

Source: Computed from Primary Data.

Problems faced in linking Aadhaar cards with the bank

The data from Table - 5 indicates that a large majority of the respondents do not perceive significant problems in linking their Aadhaar cards with their bank accounts for the PM Kisan scheme. A dominant 70.30 per cent (450 respondents) strongly disagree with the notion that there are issues in linking Aadhaar cards with bank accounts, suggesting that the process is largely smooth for most farmers in the sample. On the other hand, 2.30 per cent (15 respondents) strongly agree, and 7.30 per cent (47 respondents) agree that they have encountered problems while linking Aadhaar with their bank accounts. While this constitutes a smaller proportion, it still highlights that some farmers face difficulties in the process. Additionally, 11.60 per cent (74 respondents) are neutral, which may indicate either a lack of awareness or experience with the issue, or that they have not been significantly impacted by the Aadhaar linking process. Only 8.40 per cent (54 respondents) disagree, suggesting that a small group feels that the issue of linking Aadhaar to the bank does not apply to them or is not a major concern.

Table – 5

OPINION OF THE SAMPLE RESPONDENTS REGARDING THE PROBLEMS FACED IN LINKING AADHAAR CARDS WITH THE BANK

Opinion of the respondents	Number of respondents	Percentage
Strongly agree	15	2.30
Agree	47	7.30
Neutral	74	11.60
Disagree	54	8.40
Strongly disagree	450	70.30
Total	640	100.00

Source: Computed from Primary Data.

Land ownership issues

The data from Table - 6 reveals that the issue of land ownership is not a significant problem for the majority of respondents in relation to the PM Kisan scheme. A large 93 per cent (595 respondents) disagree with the notion that land ownership issues are a problem, suggesting that most farmers do not face challenges related to land ownership in the context of receiving benefits from the scheme. This could imply that the eligibility criteria regarding land ownership, as specified under the scheme, are clear and well-documented for the majority of beneficiaries. On the other hand, 7 per cent (45 respondents) agree that land ownership issues pose a challenge. This indicates that a small proportion of respondents might be encountering difficulties related to their land ownership status, which could potentially affect their eligibility

or the ease with which they can access benefits. However, there are no respondents who strongly agree, remain neutral, or strongly disagree, emphasizing that land ownership is largely not a problematic issue for most farmers in the sample. In summary, the data shows that land ownership issues are not a significant concern for the majority of respondents, with only a small percentage indicating problems.

Table – 6
OPINION OF THE SAMPLE RESPONDENTS REGARDING THE PROBLEM OF LAND OWNERSHIP ISSUES

Opinion of the respondents	Number of respondents	Percentage
Strongly agree	-	-
Agree	45	7.00
Neutral	-	-
Disagree	595	93.00
Strongly disagree	-	-
Total	640	100.00

Source: Computed from Primary Data.

Problem of distance of bank

The data from Table - 7 highlights the concerns of respondents regarding the distance of banks, which appears to be a significant issue for many farmers. A substantial 53.80 per cent (344 respondents) agree that the distance to the bank is a problem, indicating that over half of the respondents face challenges related to accessing banking services due to geographical barriers. This suggests that farmers may experience difficulties in timely accessing their financial assistance, especially in rural or remote areas where banks might be far or difficult to reach.

Additionally, 14.20 per cent (91 respondents) strongly agree, further emphasizing that the distance to the bank is a major obstacle for a notable portion of the sample. On the other hand, 31.10 per cent (199 respondents) disagree with the notion that distance to the bank is a problem, indicating that these farmers either have easier access to banking services or are not significantly impacted by the distance. Only 0.90 per cent (6 respondents) are neutral, suggesting that the issue may not affect them either way or they have mixed feelings about the accessibility of banks. Overall, the data suggests that the distance to the bank is a considerable issue for a majority of farmers, potentially causing delays in accessing their PM Kisan benefits.

Table – 7
OPINION OF THE SAMPLE RESPONDENTS REGARDING THE PROBLEM OF DISTANCE OF BANK

Opinion of the respondents	Number of respondents	Percentage
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Strongly agree	91	14.20
Agree	344	53.80
Neutral	6	0.90
Disagree	199	31.10
Strongly disagree	-	-
Total	640	100.00

Source: Computed from Primary Data.

Indifferent attitude of Bank Officials

The data from Table - 8 reveals that the issue of indifferent attitudes of bank officials is not widely perceived as a major problem by the sample respondents. A small percentage of respondents, 3.30 per cent (21 respondents), strongly agree, and 3.60 per cent (23 respondents) agree that bank officials exhibit an indifferent attitude, suggesting that a very minor group experiences this problem. This reflects a relatively low level of dissatisfaction with the attitude of bank staff in relation to the PM Kisan scheme. In contrast, a significant portion of respondents, 45.80 per cent (293 respondents), disagree with the notion that bank officials are indifferent, indicating that a large number of farmers believe bank staff are engaged and responsive. Additionally, 43.60 per cent (279 respondents) strongly disagree, further highlighting that the majority of respondents do not view the attitude of bank officials as problematic. Furthermore, 3.80 per cent (24 respondents) are neutral, indicating that a small proportion of respondents may not have formed a strong opinion on the matter or have not encountered any issues related to the attitude of bank officials. Overall, the data shows that the indifference of bank officials is not a widespread concern among the respondents, with a clear majority perceiving the bank staff to be helpful or at least not indifferent.

Table – 8
OPINION OF THE SAMPLE RESPONDENTS REGARDING THE PROBLEM OF
INDIFFERENT ATTITUDE OF BANK OFFICIALS

Opinion of the respondents	Number of respondents	Percentage
Strongly agree	21	3.30
Agree	23	3.60
Neutral	24	3.80
Disagree	293	45.80
Strongly disagree	279	43.60
Total	640	100.00

Source: Computed from Primary Data.

Lack of awareness regarding grievance resolution mechanisms

The data from Table - 9 highlights a significant concern regarding the lack of awareness about grievance resolution mechanisms among the beneficiaries of the PM Kisan scheme. A vast majority of respondents, 83.80 per cent (536 respondents), agree that there is a

lack of awareness regarding how to address grievances, indicating that many farmers may not be fully informed about the procedures or channels available to resolve issues related to the scheme. This suggests a need for better communication and education about grievance redressal processes to ensure that beneficiaries can effectively address any problems they encounter. In contrast, 16.30 per cent (104 respondents) disagree with this opinion, implying that a smaller portion of respondents feel that they have sufficient awareness or access to grievance resolution mechanisms. There are no respondents who strongly agree, remain neutral, or strongly disagree, which further emphasizes the widespread concern about the lack of awareness among the majority of farmers. Overall, the data indicates a clear need for improving awareness and accessibility of grievance resolution systems within the PM Kisan scheme.

Table – 9
OPINION OF THE SAMPLE RESPONDENTS REGARDING THE PROBLEM OF LACK OF AWARENESS REGARDING GRIEVANCE RESOLUTION MECHANISMS AMONG BENEFICIARIES

Opinion of the respondents	Number of respondents	Percentage
Strongly agree	-	-
Agree	536	83.80
Neutral	-	-
Disagree	104	16.30
Strongly disagree	-	-
Total	640	100.00

Source: Computed from Primary Data.

Conclusion

In conclusion, a significant portion of the respondents (62.20 per cent) expressed concern that the installment-based disbursement system causes delays in farm operations, which may hinder timely agricultural activities. Only a small group (21.60 per cent) disagrees with this, indicating that delayed payments are a major issue for many farmers. The overwhelming majority (100 per cent) of respondents agree that the financial assistance provided under the PM Kisan scheme is insufficient for meeting agricultural needs, with 62.70 per cent strongly agreeing. This highlights a critical concern about the adequacy of the amount to support farmers' agricultural investments.

A majority (95.90 per cent) of respondents feel that the scheme should not extend to farmers who are renting out their land, with 68.90 per cent strongly agreeing. This suggests that the current system might be seen as benefiting those who are not actively involved in farming, which many farmers view as problematic. Timeliness of the payments is another significant concern, as 72.50 per cent of respondents agree that the scheme's payments are not released at the appropriate time. This delay in payments could negatively affect the agricultural



cycle, as farmers may not receive financial assistance when they need it most. While the majority (70.30 per cent) of respondents do not perceive issues with linking their Aadhaar cards to their bank accounts, 10.60 per cent do face challenges, suggesting that the Aadhaar linking process is generally smooth for most farmers, but there are some hurdles for a minority.

Land ownership does not appear to be a significant problem, as 93 per cent of respondents disagree with the notion that land ownership issues impact their eligibility for the PM Kisan scheme. This suggests that the scheme's eligibility criteria regarding land ownership are generally clear and well-understood. Over half (68.00 per cent) of the respondents agree that the distance to banks is a problem, indicating that access to banking services could be a significant barrier, especially for farmers in rural areas. A solution to this issue might include improving access to mobile banking or increasing the number of banking outlets in remote areas. The indifference of bank officials is not a widespread concern, with 89.40 per cent of respondents disagreeing with the notion that bank officials exhibit indifference. This suggests that most farmers feel the bank staff are engaged and helpful in addressing their needs. A substantial 83.80 per cent of respondents agree that there is a lack of awareness about grievance resolution mechanisms, indicating that many farmers may not know how to seek help when facing issues with the scheme. This calls for better awareness campaigns to ensure that beneficiaries are informed about the processes in place to address their grievances.

The data reveals that while there are some positive aspects of the PM Kisan scheme, such as the majority of respondents not facing issues with bank officials and land ownership, there are significant concerns regarding the timely release of payments, the adequacy of financial assistance, and the accessibility of grievance resolution mechanisms. Additionally, issues like delays in installment payments, the distance to banks, and the inclusion of non-cultivating landowners highlight areas for improvement. Addressing these challenges could enhance the scheme's effectiveness and ensure that it better supports the farmers it aims to help.

The government should ensure the timely release of funds to farmers. Implementing a fixed and predictable schedule for payments would reduce uncertainty and allow farmers to plan their agricultural activities better. Moreover, the adoption of a faster payment mechanism or direct transfer systems, such as mobile wallets or payment through digital banking platforms, could minimize delays. Considering that the majority of farmers feel the current financial support is inadequate, the government could review and possibly increase the amount provided under the scheme. A larger, more sustainable financial support system would help farmers meet their agricultural investment needs and support better crop production, especially during critical seasons. The eligibility criteria under the scheme could be revisited to ensure that the benefits are targeted more effectively. For example, farmers who are renting out their land may not need to receive the same level of assistance as those actively cultivating their land. Clearer guidelines and verification procedures could be implemented to ensure that benefits are provided to eligible farmers only. For those facing challenges with linking Aadhaar to their bank accounts, the government could simplify the process by providing more accessible



resources, such as dedicated helplines, local Aadhaar registration centers, and mobile applications. Awareness campaigns could also be launched to guide farmers through the linkage process to ensure that no eligible farmer is left out due to administrative issues. To address the problem of the distance to the bank, mobile banking services, or rural banking outlets could be expanded. Partnerships with post offices or rural cooperative banks could ensure that farmers have easier access to their financial assistance. Additionally, promoting the use of mobile banking or digital platforms would allow farmers to receive payments without having to travel long distances. While most respondents did not have issues with the attitude of bank officials, it is still essential to train staff to provide better service to farmers. Regular training sessions focusing on empathy, communication, and problem-solving skills can help ensure that farmers receive the necessary assistance and feel valued at the bank. Given the lack of awareness regarding grievance resolution mechanisms, the government should focus on creating widespread awareness through workshops, campaigns, and local meetings in rural areas. Clear, accessible information about grievance redressal channels, both online and offline, should be made available to all beneficiaries to ensure that issues are addressed promptly and transparently. Implement regular monitoring and feedback mechanisms to track the performance of the PM Kisan scheme. Surveys, focus groups, and direct interactions with farmers could help identify issues and gather suggestions for improvement. This would ensure that the scheme evolves to meet the changing needs of farmers and remains relevant and effective over time. By addressing these issues and implementing the suggestions above, the PM Kisan scheme could become more efficient, inclusive, and impactful, helping farmers better support their agricultural operations and improving their financial well-being.

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