



A Study On Farmer's Perception Towards The Pradhan Mantri Kisan Samman Nidhi Scheme With Special Reference To Tiruppur

¹ Dr. D. Sivasakthi M.Com., M.B.A., M.Phil., Ph.D., ² Kavya S,

¹Associate Professor, ²III B COM PA,

Department of Commerce with Professional Accounting,
Dr. N.G.P. Arts and Science College, Coimbatore, India

Abstract: The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme launched by the Government of India in 2019 seeks to extend direct financial assistance to marginal and small farmers so that they become economically stable and agricultural productivity is enhanced. This paper discusses the awareness, perception, and effect of the PM-KISAN scheme on farmers in Tirupur district, particularly Avinashi and Palladam taluks. 60 respondents were chosen by convenience sampling, and data were gathered through a structured questionnaire. The study used percentage analysis, Likert scale, and Chi-square analysis in interpreting the data. It was found that although the scheme has immensely facilitated farming investment and family needs, delayed payments, non-digitability, and registration problems still exist. In addition to this, most farmers also wanted more financial support and other assistance like the subsidy on crop insurance and fertilizer. The research concludes that though the scheme is popular and viewed as positive, its performance can be strengthened by its extension to tenant farmers, ease of registration, and provision of more financial assistance. The study provides useful findings for policymakers to maximize the scheme's implementation and assist the economic prosperity of rural Indian farmers.

Keywords: PM-KISAN, Farmers' Perception in Financial Assistance and Agricultural Support

Introduction

Agriculture is the backbone of India's economy as it gives livelihood to a greater share of the population. Even though industrialization has taken rapid strides, most rural communities continue to rely on agriculture for their livelihood and survival. Farmers, though, tend to suffer from various handicaps like economic uncertainty, uncertain climate conditions, and lack of access to modern technologies. To mitigate these issues, the Government of India introduced Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme in 2019 to provide direct income support to marginal and small farmers. Under this program, the eligible farmers are given ₹6,000 per annum, paid in three equal installments through Direct Benefit Transfer (DBT), thus decreasing their dependency on loans and intermediaries. This support helps farmers to invest in seeds, fertilizers, and other agricultural inputs, which can enhance their productivity and standard of living. In the Tiruppur district of Tamil Nadu, better known for its cotton industry, agriculture continues to be a crucial component of rural livelihood, particularly in areas such as Avinashi and Palladam. The perception of farmers in these regions about the PM-KISAN scheme has been the focus of this study, analyzing its efficacy, reach, and effect on their economic status.

STATEMENT OF THE PROBLEM

The Pradhan Mantri Kisan Samman Nidhi Scheme, initiated by the Government of India, is aimed at extending financial support to small and marginal farmers. Its success ultimately depends upon awareness among farmers, simplicity of access, and perception of how effective it is. In Tiruppur district of Tamil Nadu, where agriculture is an integral component of the rural economy, farmer perceptions about PM-KISAN are crucial. This research is aimed at evaluating the level of awareness, benefits accrued, and problems encountered by farmers in Avinashi and Palladam taluks. It further examines how the scheme affects their economic well-being, decisions in farming, and overall financial position. Problems associated with registration problems, delay in payment, and limited coverage of tenant farmers are also addressed. Through an exploration of these determinants, the research intends to contribute qualitative insights into the scheme's real-world impacts and presents recommendations for enhancing its implementation and reach.

SCOPE OF THE STUDY

This study evaluates the efficacy and perception of PM-KISAN among farmers in Tiruppur district, that is, Avinashi and Palladam taluks. Awareness, satisfaction, and challenges in the scheme accessing process, especially registration and delayed payment issues, have been investigated. The study evaluates how the ₹6,000 annual support under Direct Benefit Transfer affects the economic position of farmers, its use to purchase inputs such as seeds and fertilizers. It also analyzes agricultural productivity and relief through economic improvements. Focusing on small and marginal farmers, the study provides inputs to make policies more effective and ensure greater inclusiveness in scheme implementation.

OBJECTIVES OF THE STUDY

1. To examine the perception of farmers in Tiruppur towards the PM Kisan Scheme.
2. To identify Constraints faced by farmers for participation in the Pradhan Mantri Kisan Samman Nidhi Scheme.
3. To find the relationship between economic the well-being of farmers and the Pradhan Mantri Kisan Samman Nidhi Scheme.

RESEARCH METHODOLOGY

RESEARCH DESIGN

Sampling Size	60 Farmers
Sampling Technique	Convenience Sampling Technique
Primary Data	Structured questionnaire
Secondary Data	Books and journals
Area of the Study	Tiruppur District
Statistical Tools Used	• Simple Percentage Analysis • Likert Scale Analysis • Chi-Square Analysis
Period	5 months from December 2024 – April 2025

LIMITATION OF THE STUDY

- The study will be limited to selective taluks of Tiruppur.
- The survey is fully based on the respondents opinion.
- The study's sample size may not fully represent the diverse farmer population in Tiruppur

LITERATURE REVIEW

Anjula C. S. and Dr. Asha R. Nair (2024) The backbone of the Indian economy depends on the agricultural sector. For the development of that sector, the government implemented a scheme to benefit the farmers with financial support. The study is conducted to know the awareness level of farmers. The primary data have been collected through a questionnaire of 60 respondents in Kollam District, and also secondary data from journals, magazines, websites, and government publications. The percentage analysis and one-sample Z test are the tools used, which reveal that farmers aged 61 and above exhibit lower levels of awareness about the PM-Kisan scheme than young farmers. It concluded that the farmers were aware of the scheme, and they are benefiting from it.

Arun Solanki and Lalit Kumar Verma (2024) The PM-KISAN scheme was launched on February 24, 2019, with the aim of providing agricultural sustainability for farmers and direct income support. The study focuses on farmer's perceptions towards this scheme. The study was conducted in the Shamli district of Uttar Pradesh among 123 villages. 5 villages were selected for the study, and from there, there were 174 beneficiaries; among them, 80 were taken for the study. Descriptive statistics, frequencies, percentages, means, and standard deviations were the tools used to summarize. The result indicated the usefulness of liberating from external agricultural debt and so on. It concluded that the farmers are satisfied with this scheme by liberating them from external agricultural debt.

Durgadevi R, Dr.T.Sumathi (2024) This involves an investigation into the scheme's contribution to fostering sustainable agriculture and advancing the rural economy. The purpose of this study is to assess farmers' awareness and the scheme's effects. A total of 250 data points were gathered from beneficiaries in rural regions of Coimbatore, utilizing convenience sampling for the sample design. The analytical methods employed include percentage analysis, chi-square tests, correlation, and the weighted average approach. The findings revealed differing levels of opinions from the respondents based on the analytical tools used. In summary, this research highlights the transformative impact of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme in the rural areas of Coimbatore, particularly its influence on agricultural practices and the enhancement of farmer welfare.

Santhosh Kumar G (et. al 2024) The scheme of Pradhan Mantri Kisan Samman Nidhi with financial support of ₹6,000 annually to Indian farmers. In Telangana, there is research with 120 farmers that has proven the appraisals of their knowledge about the scheme, including socio- economic effects. It employed the ex post facto design applied in research. The findings indicated that there is a moderate rating of awareness at an average percentile score of 65.84%. Farmers were well aware of the fundamental advantages but not very aware of specifics such as eligibility cut-offs and helpline numbers. Education, experience in farming, and information access considerably affected awareness. These results highlight the requirement of focused awareness campaigns to ensure maximum impact of the scheme.

Rishabh Singh Gaur (et. al 2023) In India, a significant portion of the population depends on the husbandry sector, which operates continuously to supply food. The government supports growers by furnishing them with fiscal backing. This study concentrated on the mindfulness situations of heirs under the Pradhan Mantra Kisan Samman Nidhi scheme. A aggregate of 30 heirs from each of the four named townlets were included, performing in a sample size of 120 actors. The range system was employed to classify mindfulness situations into high, medium, and low. For data analysis and interpretation, applicable statistical styles similar as mean computation, standard divagation, frequency, chances, and the correlation measure(" r") were used. The findings indicated that 30.83 percent of heirs were apprehensive, while 58.33 percent of repliers displayed a high position of mindfulness regarding this scheme. According to the study, it's necessary for officers to modernize unborn training content to enhance mindfulness of the PM- Kisan scheme.

ANALYSIS AND INTERPRETATION

3.1 SIMPLE PERCENTAGE ANALYSIS

TABLE 3.1.1 TABLE SHOWING THE GENDER OF THE RESPONDENTS

S. NO.	GENDER	NO. OF RESPONDENTS	PERCENTAGE
1	Male	36	60
2	Female	24	40
TOTAL		60	100

(Source: Primary Data)

The Table 3.1.1 indicating the gender of the respondents shows that the 40% of the respondents fall under female category, 60% of the respondents fall under male category.

TABLE 3.1.2 TABLE SHOWING THE BENEFICIARY OF PM-KISAN SCHEME OF THE RESPONDENTS

S. NO.	PRITICULARS	NO. OF RESPONDENTS	PERCENTAGE
1	Yes	60	100
TOTAL		60	100

(Source: Primary Data)

The Table 3.1.2 reveals that 100% of the respondents are Yes they are beneficiary for PM-KISAN Scheme.

TABLE 3.1.3 TABLE SHOWING THE WHERE PM-KISAN IS REGISTERED BY THE RESPONDENTS

S. NO.	PLACE OF REGISTRATION	NO. OF RESPONDENTS	PERCENTAGE
1	Common Service Center (CSC)	14	23.3
2	Online (Self Registered)	24	40
3	Through a government Office	13	21.7
4	Through an NGO or Farmer's Association	9	15
TOTAL		60	100

(Source: Primary Data)

The Table 3.1.3 showing that 23.3% of the respondents are registered through a Common Service Center, 40% of the respondents are registered Online (Self Registered), 21.7% of the respondents are registered through a government Office and 15% of the respondents are registered through an NGO or Farmer's Association.

TABLE 3.1.4 TABLE SHOWING THE PM-KISAN SCHEME IMPACT OF ECONOMIC WELL-BEING OF THE RESPONDENTS

S. NO.	Nature of Economic Impact	No. of respondents	Percentage (%)
1	Helped in managing daily household expenses	15	25
2	Provided support for farming investments (seeds, fertilizers, etc.)	38	63.3
3	Helped in repaying debts or loans	6	10
4	Others	1	1.7
TOTAL		60	100

(Source: Primary Data)

The Table 3.1.4 showing that 25% of the respondents used it for managing daily household expenses, 63.3% of the respondents used it as support for farming investments (seeds, fertilizers, etc.), 10% of the respondents were used it for repaying debts or loans, and 1.7% of the respondents used for other purpose.

TABLE 3.1.5 TABLE SHOWING THE 6,000 YEARLY SUPPORT IS ENOUGH OF THE RESPONDENTS

S. NO.	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1	Yes	41	68.3
2	No	19	31.7
TOTAL		60	100

(Source: Primary Data)

The Table 3.1.5 indicating 68.3% of the respondents are yes and 31.7% of the respondents are No.

3.2 LIKERT SCALE ANALYSIS

TABLE NO. 3.2.1 TABLE SHOWING THE PM-KISAN SCHEME IMPROVED AGRICULTURAL PRODUCTIVITY OF THE RESPONDENTS

S. NO	PARTICULARS	LIKERT SCALE (x)	NO. OF RESPONDENTS (F)	TOTAL (Fx)
1	Strongly Agree	5	28	140
2	Agree	4	18	72
3	Neutral	3	5	15
4	Disagree	2	5	10

5	Strongly Disagree	1	4	04
TOTAL			60	241

(Source: Primary Data)

Likert scale value 4.01 is greater than the middle value (3), so the respondents agree that the PM- KISAN Scheme improved their Agricultural Productivity.

TABLE NO. 3.2.2 TABLE SHOWING THE PM-KISAN SCHEME HELPS IN REDUCING THE FINANCIAL BURDEN OF THE RESPONDENTS

S. NO	PARTICULARS	LIKERT SCALE (x)	NO. OF RESPONDENTS (F)	TOTAL (Fx)
1	Strongly Agree	5	4	20
2	Agree	4	32	128
3	Neutral	3	13	39
4	Disagree	2	09	18
5	Strongly Disagree	1	02	2
TOTAL			60	207

(Source: Primary Data)

Likert scale value 3.45 is greater than the middle value (3), so the respondents are agree that the PM-KISAN Scheme helps in reducing financial burden.

TABLE NO. 3.2.3 TABLE SHOWING THE FINANCIAL ASSISTANCE HELPS IN MAKING BETTER FARMING DECISION OF THE RESONDENTS

S. NO	PARTICULARS	LIKERT SCALE (x)	NO. OF RESPONDENTS (F)	TOTAL (Fx)
1	Strongly Agree	5	6	30
2	Agree	4	20	80
3	Neutral	3	24	72
4	Disagree	2	08	16
5	Strongly Disagree	1	02	2
TOTAL			60	200

(Source: Primary Data)

Likert scale value 3.333 is greater than the middle value (3), so the respondents are agree that financial assistance helps in making better farming decision.

TABLE NO. 3.2.4 TABLE SHOWING THE DIFFICULTIES FACED DURING RECEIVING PAYMENTS OF THE RESPONDENTS

S. NO	PARTICULARS	LIKERT SCALE (x)	NO. OF RESPONDENTS (F)	TOTAL (Fx)
1	Strongly Agree	5	6	30
2	Agree	4	17	68
3	Neutral	3	16	48
4	Disagree	2	19	38
5	Strongly Disagree	1	2	2
TOTAL			60	186

(Source: Primary Data)

Likert scale value 3.1 is greater than the middle value (3), so the respondents are agree that there were difficulties faced during receiving payments.

TABLE NO. 3.2.5 TABLE SHOWING THE HELPLINE AND GRIEVANCE REDRESSAL SYSTEM FOR PM-KISAN IS EFFECTIVE

S. NO	PARTICULARS	LIKERT SCALE (x)	NO. OF RESPONDENTS (F)	TOTAL (Fx)
1	Strongly Agree	5	8	40
2	Agree	4	16	64
3	Neutral	3	14	42
4	Disagree	2	4	08
5	Strongly Disagree	1	18	18
TOTAL			60	172

(Source: Primary Data)

Likert scale value 2.86 is greater than the middle value (3), so the respondents are disagree that the helpline and grievance redressal system for PM-Kisan is effective.

3.3 CHI-SQUARE ANALYSIS

TABLE NO. 3.3.1 SHOWING THE RELATIONSHIP BETWEEN THE ANNUAL INCOME AND FINANCIAL CONDITION OF THE FARMER'S

Null hypothesis (H₀): There is no significant relationship between the annual income and financial condition of the farmer.

Alternative hypothesis (H₁): There is significant relationship between the annual income and financial condition of the farmer.

ANNUAL INCOME	THE PM-KISAN SCHEME HELPS IN IMPROVING FINNCIAL CONDITION		
	YES	NO	TOTAL
Below 50,000	10	1	11
50,001 – 1,00,000	28	2	30
1,00,001 – 2,00,000	13	2	15
Above 2,00,000	2	2	4
TOTAL	53	7	60

Calculated Value:

$$\frac{(\text{Observed value} - \text{Expected value})^2}{\text{Expected value}}$$

$$\text{Chi - Square } (\sum) = \frac{\text{Observed value} - \text{Expected value}}{\text{Expected value}}$$

Degree of freedom

$$\begin{aligned} V &= (R-1)(C-1) \\ &= (4-1)(2-1) \\ &= (3)(1) \\ &= 3 \end{aligned}$$

Chi-square Test

Degree of Freedom	3
Level of Significance	5%
Calculate Value	6.54
Tabulated Value	7.815

From the table 3.3.1 it is clear that the calculated value is lesser than the table value at 5% level of the significance with the degree of freedom 3. The Null hypothesis is accepted.

Hence, it is inferred that there is no significant relation between annual income and the scheme helps in improving financial condition of the farmers.

FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

4.1 SIMPLE PERCENTAGE ANALYSIS

- 60% of the respondents are Male.
- 100% of the respondents are yes, beneficiary of the PM-KISAN Scheme.
- 40% of the respondents are registered Online (Self Registered).
- 63.3% of the respondents used it as support for farming investments (seeds, fertilizers, etc.).
- 68.3% of the respondents are yes, accepting 6,000 yearly support is enough.

4.2 LIKERT SCALE ANALYSIS

- 4.01 is greater than the middle value (3) so the respondents are agree that the PM-KISAN Scheme improved their Agriculture Productivity.
- 3.45 is greater than middle the value (3), so the respondents are agree that the PM-KISAN Scheme helps in reducing financial burden.
- 3.333 is greater than middle the value (3), so the respondents are agree that financial assistance helps in making better farming decision.
- 3.333 is greater than middle the value (3), so the respondents are agree that financial assistance helps in making better farming decision.
- 2.86 is greater than middle the value (3), so the respondents are disagree that the helpline and grievance redressal system for PM-Kisan is effective.

4.3 CHI – SQUARE ANALYSIS

From the table it is clear that the calculated value is lesser than the table value at 5% level of the significance with the degree of freedom 3. The Null hypothesis is accepted. Hence, it is inferred that there is no significant relation between annual income and the scheme helps in improving financial condition of the farmers.

SUGGESTIONS

- Increasing awareness through marketing campaigns and community engagement can enhance customer perception. Most farmers believe that ₹6,000 annually is inadequate. The government can consider doubling the financial support to at least ₹12,000 annually in order to effectively assist farming investment and household expenses.
- Delay in transfer of funds is inconvenient for farmers. Improving the Direct Benefit Transfer (DBT) system and overcoming bureaucratic bottlenecks can facilitate timely payments.
- A large number of farmers, particularly elderly ones, are unaware of the registration process of the scheme. The government must conduct more awareness campaigns through agricultural offices, social media, and local leaders.
- Most farmers are hindered by digital literacy and documentation problems in enrolling. Opening more Common Service Centers (CSCs) in rural areas and providing registration support in local languages can assist.
- The scheme now only favors land-owning farmers, but not tenant farmers and sharecroppers. There should be a new framework brought in to also support these farmers.

CONCLUSION

The research into the perception of the PM-KISAN scheme by farmers in Tirupur brings to light its beneficial role in the economic status of farmers as well as significant challenges to be addressed. The majority of respondents recognize the scheme's pivotal financial assistance, facilitating investment in agriculture and home needs. However, delays in payment, difficulty in registration, and insufficient financial support are the areas of concern. These issues can be addressed by improving policies, better implementation plans, and greater farmer participation to improve the effectiveness of the scheme. Enhancing awareness programs, streamlining the grievance redressal system, and extending the scheme to cover tenant farmers will further enhance its reach and influence, making PM-KISAN a consistent source of financial support for farmers in Tirupur and India as a whole.

REFERENCE

1. Anjula C. S. & Dr. Asha R. Nair (2024), "Farmers' Awareness and Impact of PM-KISAN Scheme in Kollam District," Agricultural Economics Journal, Vol. 12, Issue 3.
2. Arun Solanki & Lalit Kumar Verma (2024), "Perceptions of Farmers towards PM-KISAN: A Study in Shamli District," Indian Journal of Rural Studies, Vol. 9, Issue 1.
3. Durgadevi R & Dr. T. Sumathi (2024), "Sustainable Farming and Economic Development through PM-KISAN: A Case Study in Coimbatore," Journal of Agricultural Development, Vol. 15, Issue 2.
4. Santhosh Kumar G et al. (2024), "Assessing Farmer Awareness and Socio-Economic Impact of PM-KISAN in Telangana," Rural Development Review, Vol. 10, Issue 4.
5. Rishabh Singh Gaur et al. (2023), "Farmer Awareness Levels and Implementation Challenges of PM-KISAN," International Journal of Social Policy Research, Vol. 7, Issue 3.

WEBSITES

- <https://pmkisan.gov.in>
- <https://agricoop.nic.in>
- <https://icar.org.in>

BOOKS

- " Indian Agriculture: Institutional Perspectives – A. Vaidyanathan, ISBN: 978-0198075439.
- Public Policy and Rural Development in India – Ramesh Arora & Rajni Goyal, ISBN: 978-8125908207.
- Research Methodology written by C.R.Kothari