



# EXPENDITURE PATTERN OF PM – KISAN SAMMAN NIDHI INSTALMENTS: AN EMPIRICAL STUDY IN WESTERN UTTAR PRADESH

Saloni\*<sup>1</sup>, Dr.Archna Singh<sup>2</sup>, Ravindra Kumar<sup>3</sup>

<sup>1</sup>Research Scholar, Department of Economics, Meerut College Meerut, CCSU, U.P, India)

<sup>2</sup>Associate Professor, Dept of Economics, Meerut College Meerut, CCSU, U.P, India)

<sup>3</sup>Research Scholar, Department of Economics, DAV PG College Bulandshahr, CCSU, U.P. India)

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## -----ABSTRACT-----

*This study examined whether the amount received under the instalments of PM-KISAN is used as per the target and expectations of the scheme, by estimating the expenditure pattern of the beneficiaries concerning the instalments received, using primary data. Further the adequacy of disbursed fund is studied by considering monthly average consumption expenditure of households, monthly average income and annual rate of inflation. The expenditure pattern is not found much in the accordance with the expectations of the scheme. The analysis revealed that, approximately 50% of the farmers utilized this money to cater their general domestic expenses and nearly 40% of the beneficiaries for the agriculture and farm related activities, inadequacy of the fund is found to be reason for this spending pattern. Regular disbursement of fund and relooking into the criteria to find targeted beneficiaries are a few recommendations of this study.*

**KEYWORDS:** PM-KISAN samman nidhi, farmers, expenditure pattern, agricultural activities, inflation, fund disbursement.-----

India, the country with the second largest population and has its largest base depend on the agriculture for their livelihood. Agriculture is the primary source of livelihood for about 58% of India's population (ibef.org, 2021). Agriculture and allied sectors shares 17.8% in Gross Value Added in FY2020 (ibef.org). Although, the sector has huge dependence of population and has substantial contribution to GVA and GDP of the economy, but the income earned from farming and related activities always raise the question mark on its sufficiency. Between 2001-02 and 2012-13, the farmer's income grew at 3.7% per annum and the growth was differential by the states and farm class. Marginal farmers comprise the bulk of farming population, and they are at the bottom of income distribution, their income grew at a much slower rate (Kama Vatta et al. 2020). Financial assistance and subsidies are realized to be an essential input to develop agriculture sector in a more productive manner. Several initiatives have always been taken by the government and policy makers in this direction from time to time. In the recent times, to alleviate agrarian distress and providing better livelihood to farmers, Government of India is stepping towards doubling farmers' income by 2022-23 with initiatives of improving efficiency, irrigation, infrastructure, research and development and crop insurance. PMFBY, Soil Health Card, PM Krishi Sichayee Yojana, PKVY, WBCIS, UPIS, Interest Subvention Scheme etc. are among the initiatives taken by government to rescue farmers from catastrophic weather events and financial distress. PM-KISAN scheme of central government is also a march towards providing a better livelihood to the landholding families engaged in farming and related activities and to supplement farmers' income.

## ABOUT THE SCHEME

The scheme, Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) was announced in the Interim Budget of 2019-20 by central government as a central sector Direct Benefit Scheme (DBT) and made effective retrospectively from 1st December 2018. PM-KISAN was announced to provide assured income support to the small and marginal farmers with landholding up to 2 hectare. But later in June 2019 the scheme made available to all the farmers who have registered land on their name across the country with certain exclusion criteria. The scheme provides direct income support at the rate of Rs. 6000 per year. This income support will be transferred directly into the bank



accounts of beneficiary farmers, in three equal instalments of Rs. 2000 each, every four month. Till October 2022, GOI has already transferred 12 instalments to around 10 crore beneficiaries (PIB).

PM-KISAN aims to supplement the financial needs of Small and Marginal Farmers in procuring various inputs related to farm to ensure proper crop health and appropriated yields, commensurate with anticipated farm income at the end of each crop cycle. The scheme also helps in protecting beneficiaries from undue reliance on moneylenders for meeting such expenses and ensures their continuance in farming activities (PIB).

Although the scheme does not solely aims to utilize the instalment money only in farm related activities, because its purpose is for providing an assured supplemental income to meet the financial needs of farmer family. But an implicit concern is always there, that the most part of this money should be used for agriculture purpose and in improving farm inputs and farming conditions. Till October 2022, fund for 12 instalments has been disbursed and the scheme also got the sufficient time for its implementation and tracing its purpose.

In this row, this paper emphasized to observe that whether the fund provided under PM-KISAN is utilized as per expectations of the scheme by estimating the expenditure pattern of the beneficiaries. Along with this the adequacy of the disbursed amount is also analyzed. The other effects of the scheme like the implementation status, financial inclusion, digital literacy, dependence on moneylenders etc. are also analyzed. The study area of this research is limited to Western Uttar Pradesh. The second section overviews the literature, third section deals with objectives and fourth section mentioned the methodology, data and variables and results and discussions are presented in fifth section, followed by conclusion and policy implication at last.

## REVIEW OF LITERATURE

Kapur, A., Bordoloi, M. (2022) brief the budget allocations (2022-23) and releases to PM-KISAN scheme. They analyze the coverage, registrations, payments mode, and failed payments. They also compared the monthly consumption expenditure of a farmer household and PM-KISAN benefits.

Naik, V. et al (2022) undertaken the performance of PM- KISAN by estimating the number of beneficiaries covered, utilization pattern of money disbursed, sources of awareness about scheme and difficulties faced by beneficiaries in availing the benefits. The study conducted in Karnataka region by collecting the data from a sample size of 60 beneficiaries. It concludes that fund received is mainly utilized for seeds (38.33%), fertilizers (15%), and pesticides (11.67%) in the study area.

Sharma, H. & Arya, V. (2021) study the implementation goals and benefits provided to farmers under PM-KISAN scheme. The study interpret that the scheme provides the input and harvesting support to land holders and helping in saving them from the clutches of moneylenders. It found the need to arrange various open conferences and training program to provide useful information.

Mahesh, K. M., Aithal, P.S., Sharma, K.R.S. (2021) attempted to study the level of performance of various government schemes like MSP, e-NAM, PMFBY, PM-KISAN etc. for productivity, profitability, financial inclusion and welfare of farmers. The study revealed that most of these schemes were reached their target farmers but still there are some schemes yet to be accomplish their goals. Small Finance banks also help in financial inclusion.

Kumar, D., & Phougat, S. (2021) analyzed the implementation of PM-KISAN with reference to Haryana State. The results found the initiative as a good step towards stabilizing the farmer's income. The amount provided to farmers is found to be inadequate in terms of living standard.

Balkrishna, A., et al (2021) analysed the state and UT's budget allocation for PM-KISAN in 2018-19 and impact of the scheme. they found out the percentage of beneficiaries is increased in almost all states and UTs. While some states (like- Jharkhand, Sikkim) shows tremendous growth in terms of beneficiaries. They also found that the scheme helped to small and medium scale farmers to support the agricultural activities and helped to be free from the clutches of moneylenders.

Reddy, P.N. et al (2021) evaluated the Economic analysis of PK-KISAN scheme in Meghalaya State. They attempted to prepare a cost-returns profile of major crop (i.e. paddy). The study is conducted on 122 respondents through a pre-tested interview schedule. Therefore, they estimated cost of cultivation of paddy for beneficiaries and non- beneficiary farmers in the study area by collecting primary data (in terms of A2, B1, B2, C1, C2). They found the average cost of cultivation of the beneficiary farmer was high (about 2.14%) in comparison of non-beneficiary farmer. Whereas, the average gross returns for the beneficiary farmers was also higher in comparison



of non- beneficiary farmers but with more extent (about 4.74%). They concluded that the PM-KISAN scheme reduced the financial distress in beneficiaries farmers.

Gopi, H., Rangappa, K.B. (2021) analyzed the scheme benefit utilization pattern among beneficiaries in Karnataka by using first hand data directly from beneficiaries. Data from 120 beneficiaries has been collected using a systematic questionnaire. They concluded that most of the beneficiaries (about 66%) do productive expenditure. The beneficiaries have not significant differences across the categories regarding expenditure particulars but who have less other income sources incurred more expenditure on particulars.

Varshney, D., Joshi, K.P., Roy, D., Kumar, Anjani. (2020) examine the PM-KISAN and the adoption of modern agriculture technologies in Uttar Pradesh state. This study is based on 1,406 farmers of U.P. The results found to be in alignment of the target of the scheme. 50% of the beneficiaries who received installment in on- season of agriculture spent it for agricultural purposes and that received during off- season, 60% of them use for educational, medical and household purpose. The scheme has significantly helped those who are relatively more dependent on agriculture and have poor access to credit. Moreover, the scheme has significantly stimulated the KVK's impact on the adoption of modern cultivators.

Kavitha, H.N. et al (2020) analyzed the performance of the states with respect to the implementation of universal basic income program for farmers through PM-KISAN scheme. The study observed the large variation in performance of the states from the proportion of beneficiaries to potential beneficiaries. The factors that are responsible for improving the performance of the relatively poor performing states are greater financial access to farmers, infrastructural improvement and greater spread of technology dissemination. Study suggested that the states should focus on digitization of land records and Aadhaar seeding with bank accounts of prospective beneficiaries.

Thegaleesan, T. (2020) attempted to seek the justification of the objectives of the scheme using the descriptive method of study by collecting secondary data. It revealed that PM-KISAN not only provides assured supplemental income to the farmers but also meet out their essential needs particularly before the harvesting period based on complete digitalized data base of the farmers. This scheme play a vital role in tackling the crisis of an economic slowdown, falling of rural consumption demand, stopping the farmers' suicide in rural economy.

Ahmad, T., Haneef, R. (2019) analyzed the benefits of the PM-KISAN Scheme by collecting information through secondary sources (like- official website of PM KISAN and various Govt. publications). They found that the scheme has benefited around 12 crore vulnerable farmer families by providing not only supplemental income but also meet their emergent needs before the harvest season.

Kumar, P., Babu, B.K. (2018) studied the farmers awareness towards PM-KISAN in the Guntur district. Study shows that the banking infrastructure created through PM Jan Dhan Yojana (PMJDY) and timely preparation of farmer's database by the state government played a key played role in the appropriate implementation of PM-KISAN.

The existing literature shows that, various studies have been done by the researchers regarding the implementation, awareness, cost returns, performance of states in context of PM-KISAN scheme. Role of PM-KISAN in adoption of agricultural technologies, and as a supplementary income for farmers has been analyzed. A very few literature found about the utilization pattern of Rs. 6000 provided under the scheme and the adequacy of this fund. So, this research gap provides the scope for exploring the expenditure pattern of the instalments amount received under PM-KISAN scheme. And how it is impacting their livelihood and helping land holders in supplementing their income.

## **OBJECTIVES**

1. To trace out the expenditure pattern of the fund provided to beneficiaries under PM-KISAN scheme.
2. To find out whether the fund disbursed under PM-KISAN scheme is adequate or not.

## **DATA COLLECTION AND METHODOLOGY**

This study was conducted in Western region of Uttar Pradesh, India. U.P. has been selected because the state has largest number of beneficiaries (22.77%) of PM-KISAN scheme. For this study the primary data (like spending pattern, regularity of instalments, dependence on moneylenders, and their monthly expenditure) was collected through a close-ended structured questionnaire. Financial inclusion, digital literacy and institutional awareness of the respondents has also been traced through the same questionnaire. Many of the secondary sources are also used to gather information like PM-KISAN website, PIB, journals, RBI reports, NSO report etc.



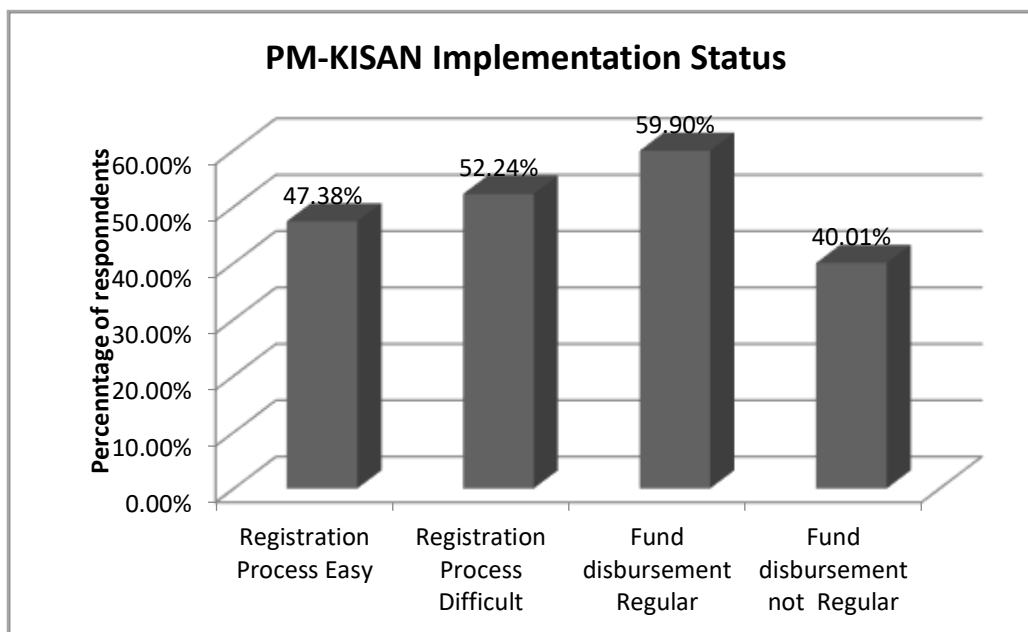
A sample of 550 farmers has been taken for this study, by using multi-stage random sampling method. The process was, three division out the six total divisions of western Uttar Pradesh has been selected randomly (Meerut, Saharanpur, Aligarh). 11 districts come under these three divisions. We took 7 districts at random and 5 villages has been selected from each districts i.e. 35 villages at random for the sample of 550 landholders.

For this research, the instrument (questionnaire) development was done with the help of the experts. The questionnaire development was followed by pilot study (in Baghpat District) which was conducted to finalize the instrument and its validity was also confirmed with real time survey. This study is descriptive in nature and data is analyzed using graphs and pie charts, tables and later interpreted as per the objectives of the study. On the basis of data analysis the inference has been made regarding the expenditure pattern of the beneficiaries of the PM-KISAN. To estimate the adequacy of the fund disbursed we collected data about monthly average consumption expenditure (MACE) of farmers compared it with the monthly average income of farmers in Uttar Pradesh considering the annual inflation rate from 2018-19 and 2021-22. The data collected for the MACE, we found two kinds of beneficiaries in our sample. One who have only agriculture as their income source and others have agricultural as well as other sources like jobs etc. So, the expenditure for the two is taken separately. The figures of income for Uttar Pradesh are taken from 77<sup>th</sup> round of NSO's SAS report under the Ministry of statistics and program implementation and SBI report and the inflation data from RBI report.

### RESULTS AND ANALYSIS

The collected data is analyzed using graphs, tables and pie-charts. The results have been traced for the expenditure pattern of the beneficiaries and the adequacy of the fund disbursed under the scheme. Other general information in context of implementation of PM-KISAN scheme has been observed.

Using the data received from the respondents, it can be derived that, though the scheme has large coverage in terms of registration but there are difficulties that farmers are facing in getting registered and further the discontinuance of the instalments is the matter of concern. Government has released 12 instalments till now (October 2022) with 3 instalments (Rs. 2000 each) in a year. The data in Fig1 presents the implementation status of the scheme. Data revealed that, 52.24% of beneficiaries found the registration process difficult. After registration, irregularity in the instalments is another issue. 59.90% respondents agreed for regular disbursement of the fund, while 40% of the beneficiaries are not able to get their instalments on regular basis. The reason seems for this is lack of awareness about the upgradation process of the scheme like the Aadhaar linked bank account, KYC requirement, which are gradually done by the government to make PM-KISAN process more efficient.



**Figure 1 PM-KISAN Implementation Status**  
Source – Primary data collected by author itself

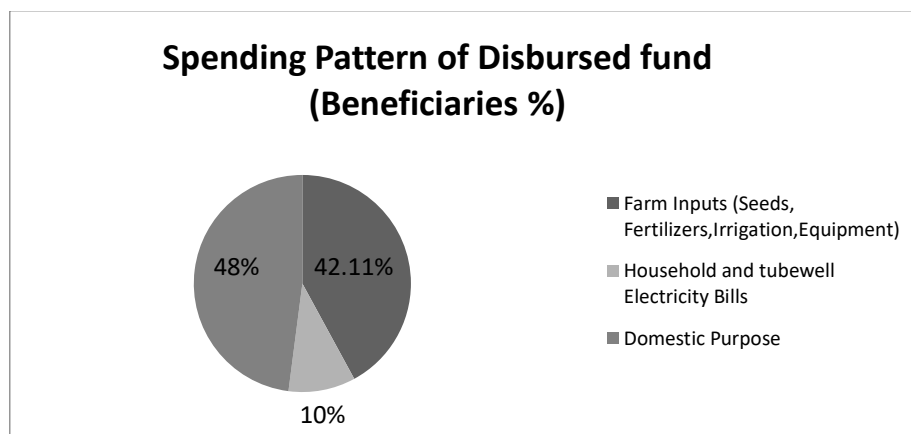
Note: The data is based on the information from December 2018 – November 2022.

The table 1 summarizes the expenditure pattern of the beneficiaries for the instalments received under PM-KISAN scheme. Expenditure pattern means what kind of expenses the recipients are doing using the money received through PM-KISAN instalments. The expenditure pattern is observed as what percentage of beneficiaries spending how much of the total amount disbursed on different expenditure categories. The data revealed many dynamics in the spending pattern of the disbursed amount. The analysis shows that the 48% of the total recipients used this money for the purposes other than the agriculture or farm. This includes daily household expenses, education and the medical issues of the beneficiary. 20.14% beneficiaries spent on fertilizer purchase, 14.07% on seed purchase for their farms and 7.50% using for irrigation. 10% of the respondents used it for paying electricity bills of houses and tubewell. A very few recipients used it for renting the farm equipments, only 0.40% and not a single beneficiary found to use the instalments money for farm technology and equipment purchase. If we look in terms of amount spent on different expenditure heads, the total amount disbursed to recipients is Rs. 10,78,0000. Out of the total fund disbursed, the amount spent on domestic purpose is Rs. 5,174,400, spending on fertilizers is Rs. 2,171,092, and on seeds is 1,516,747. Fund used on electricity bills is 1,07,8000 and on irrigation is Rs. 80,8500. The utilization on farm equipments and on rented capital is very minimal, only Rs.43120 out of total fund.

**Table 1 Expenditure pattern of the Instalments Received**  
 (Source: Calculations based on primary data collected by author)

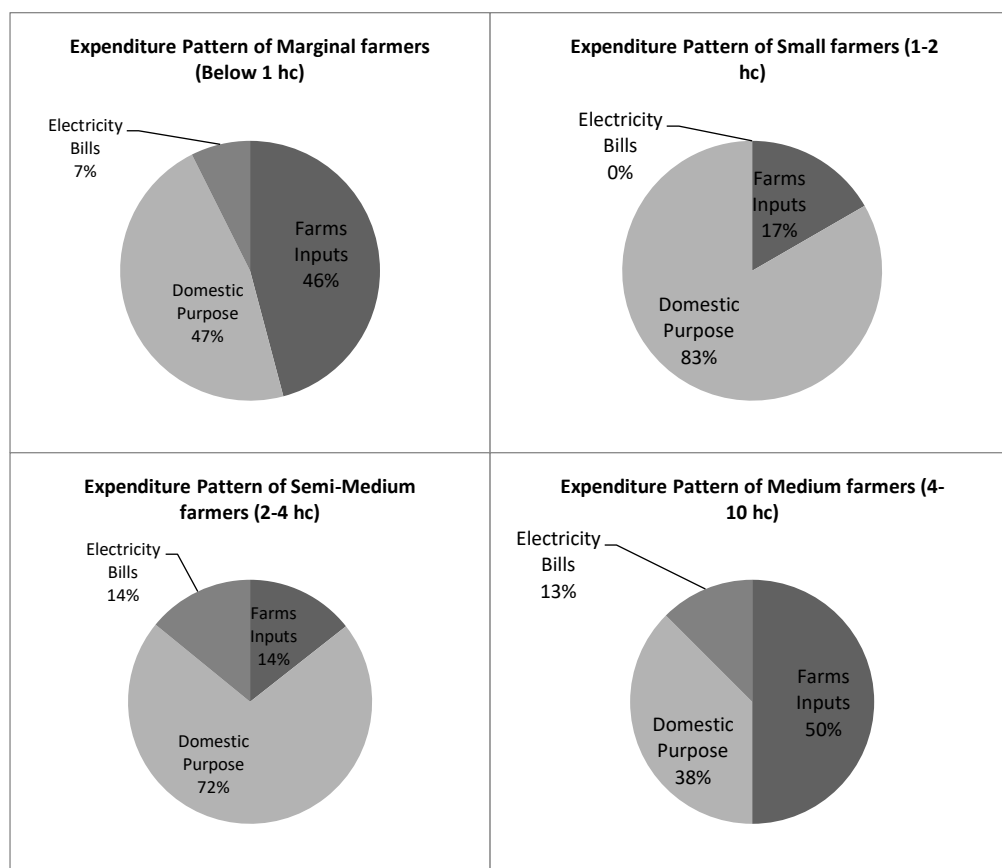
Expenditure Categories	Percentage of Beneficiaries Spending on different expenditure category	Fund spent on different expenditure category out of total fund disbursed (in Rs.)
Domestic Purpose	48%	5,174,400
Fertilizers	20.14%	2,171,092
Seeds	14.07%	1,516,747
Electricity Bill	10%	1078000
Irrigation	7.50 %	808500
Farm Equipment Purchase/Rent	0.40%	43120
<b>Total</b>	<b>100%</b>	<b>10,78,0000</b>

In figure 2, the pie-chart is showing that out of the total spending, aggregate for the agricultural inputs is 42.11%. It includes fertilizers, seeds, irrigation, rental capital for the farm. 10% recipients utilized fund for paying houses and tubewells electricity bill. And a majority of them, 48% are fulfilling their domestic expenses. The scheme aims to supplement the financial needs of the landholding families. To enable them to meet expenses related to agriculture and allied activities as well as domestic expenses. This would make them less reliant on moneylenders and ensure their continuance in farming activities. Such spending pattern suggests that the scheme is deviating a bit from its main purpose. More people should spent this fund for procuring inputs for their farms and allied activities, and this will sequentially help to increase their income from farming and ensure better livelihood and their continuance in farming activities.



**Figure 2 Spending pattern of Disbursed Fund in terms of percentage of Beneficiaries.**  
 (Source: Calculations are done by author itself based on primary Data)

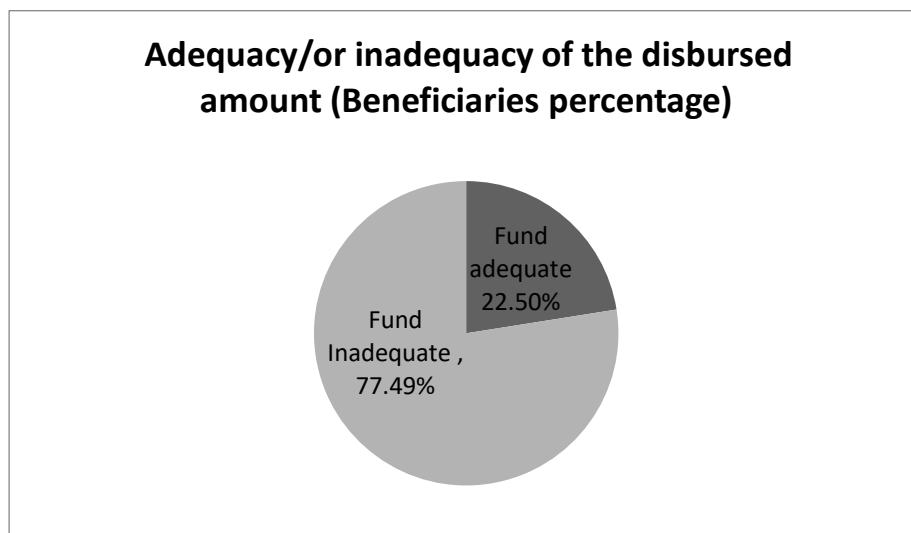
To get more clarity, we assess the farmers' category-wise spending of the instalments received. Categories are given based on landholding size as per the government guidelines as marginal, small, semi-medium and medium. We do not found large category farmers in our sample. Figure 3 is showing the farmers' category-wise spending pattern. It revealed that the landholding size also affects the spending pattern. The marginal category farmers almost equally utilized for the household expenses and farm inputs. Among all, 47% of the respondents in marginal category farmers spending instalments money on domestic needs and 46% on farm inputs. But as we move towards a large landholding size from marginal, we observed that the spending on household expenses increased and on farm related activities decreased. The small and semi-medium category farmers have 83% and 72% spending on domestic use respectively. And 16.66 % and 14.28 % are spending on farm and allied activities. As we move to medium category, the domestic expenses decreased to 37.5 % and agricultural spending increased to 50%. They have 12.5 % spending on electricity bills. We can conclude that smaller the landholding size, more is their want to fulfill their households or basic needs first and then they think of agricultural activities. And larger the land, as they have enough income to fulfill their domestic needs, therefore try to spend instalments money on farming purpose. It can also be proposed that low land size farmers are poor and have struggle for fulfilling their daily expenses.



**Figure 3 Farmer's category-wise Expenditure Pattern (Source: Primary Data)**

From the above analysis we tried to explain the expenditure pattern of beneficiaries under PM-KISAN scheme. Though it was a difficult task to assess the expenditure pattern of these instalments, because it is difficult for the farmers to keep in record how they are spending this fund. One reason for this confusion is found that the amount is meager to keep the accountability and secondly, fund is provided in three instalments that's make it more smaller and a cumbersome task to keep track on spending. The results revealed that though the scheme is able to provide the finance support to the landholders as they are meeting their domestic expenses but the implicit purpose of the scheme of improvement in farm related activities is not fulfilling much. This proportion utilized for domestic purpose should be decreased and agriculture it should be increased.

Through the second objective we try to study the adequacy of the fund disbursed i.e. Rs. 6000 in a year under the PM-KISAN. To study the adequacy, we first simply asked the respondents that the provided amount is enough or not? And then we considered average monthly expenditure, average monthly income of farmers' in U.P. and inflation rate to analyze this. Figure 4 explained the disbursed fund sufficiency. 22.50% said the fund is sufficient and 77.49% think it is inadequate. One of the main reasons told by farmers for the amount not adequate is the rising inflation and secondly the low income from agriculture and allied activities.



**Figure 4 Disbursed fund Adequacy and Inadequacy**

To understand the given reason for inadequacy of fund, monthly average consumption expenditure (MACE) is analyzed by relating it to the monthly average farmers' income in U.P and inflation rate from 2018-2022. The data for expenditure bifurcated the beneficiaries based on their income source, which is taken in the table 2. Those respondents who have only agriculture as their source of income have Rs. 16,800 as their monthly average consumption expenditure and those who are the beneficiaries of PM-KISAN and have income sources from agriculture as well as other sources like jobs, pension etc are having Rs. 27,721 as their monthly expenditure. This consumption expenditure shows the difference of Rs. 10,921 between both kinds of beneficiaries. From this data we also found that the exclusion criteria taken for PM-KISAN scheme is breached to some extent and there are numerous of beneficiaries whose family members are engaged either in jobs or retired or in some other excludable category.

**Table 2 The Monthly Average Consumption Expenditure (MACE)**

Items For Household Consumption Expenditure	MACE of PM-KISAN Beneficiaries those have agricultural income source only (fig in rupees)	MACE of PM-KISAN beneficiaries those have agricultural and other income sources (fig in rupees)
Kitchen Expenses	3026	7718
Cloths	974	1150
Doctor And Medicines	2928	3331
Food & Supplements Of Livestock	4000	4518
Education	3307	5204
Other Expenses	2565	5800
<b>Total</b>	<b>16,800</b>	<b>27,721</b>

**Source: Based on primary data collected and calculations of author itself**

To get the analysis for adequacy of the fund disbursed we have observed those beneficiaries expenditure data who have only agriculture as their family income source. Table 3 summaries the analysis taken for explaining the adequacy of the fund provided under PM-KISAN scheme. It shows that the monthly average income of farmers' in U.P. was Rs. 8061 in 2018-19 as per NSO 77<sup>th</sup> round SAS report. And there observed an increase by 1.3 to 1.7 times in average income of farmers across the country between the year 2018-2022, according to SBI special report on farmers submitted in July 2022. (Report 2022) So we can estimate that the income in U.P could be approx. Rs. 12091.5 per month in Year 2022. Annual income increased from Rs. 96732 to Rs. 145,092 between the year 2018 and 2022 by 1.4 times. The calculated average monthly expenditure is Rs. 16800 and monthly average income is Rs. 12091. This gap is showing that the income earned is less than the expenditure incurred by an agricultural household by Rs. 4709. This gap further escalated by the effect of rising inflation. From 2018 to



2022 the average inflation rate has increased by 1.17 times. This somehow neutralizes the increased income from agriculture.

**Table 3 Data for analyzing adequacy or inadequacy of disbursed fund using Expenditure, Income and Inflation**

Years	Monthly average consumption Expenditure of having		Monthly average income of agriculture households	Annual Average income of agricultural households	Annual average Inflation Rate in absolute terms
	Agricultural income source only	Ag. and other income sources			
2018-19	Rs. 13850	Rs. 22176	Rs. 8061	Rs. 96732	106.7
2021-22	Rs. 16,800	Rs. 27,721	Rs. 12091	Rs. 145092	124.22

**Source: Monthly Average Consumption expenditure calculations from primary data, 2018-19 income from NSO 77<sup>th</sup> Round SAS Report, 2021-22 income estimated from SBI Special report on farmers July 2022, Annual average inflation calculated from RBI annual report.(Report 2022),(Ministry of Statistics and Programme Implementation 2022),(GOI 2019),(Reserve Bank of India 2018)**

The fund disbursed under PM-KISAN scheme (i.e. Rs. 6000 per annum) is surely making some addition to the beneficiaries pocket but the expenditure they incur comparing to their average income left them realized this additional amount inadequate. From 2018 to 2022 income of rural households increased 1.49 times and inflation in the same period by 1.17 times (RBI annual report 2022) This continuous rise in inflation decreases their real income and neutralizes this income support.

Few more data has been collected to better know the reach of the scheme. The result shows that the broadcast media like TV, Radio is the main source of information. Other than this, the role of Krishi Vigyan Kendra has also come into view. Though they are not much actively involved but helped people to know about the registration process at few places. Further as the scheme was launched in online mode, its whole process is also made in online mode from registration of beneficiary to the status check then the editing in data etc. But the digital literacy among the beneficiaries is almost nil. They do not have knowledge about the online portal of PM-KISAN scheme and have to visit the cybercafe or Jan Seva Kendra to get information. Though there is increase in digital literacy in rural India but that is not in inclusive manner, only the young generation is using the digital things. Such awareness and literacy should be provided to farmers like through KVK so that better implementation can be done and hurdles can be met at beneficiary level.

### CONCLUSION

This study found that the PM-KISAN scheme is an admiring step, in the direction of making the landholder's livelihood better and self-reliant. The beneficiaries of the scheme found it helpful to some extent. Though the coverage of the scheme is quite wide, the PM-KISAN beneficiaries have faced the problem in getting registered and also the instalments are irregular for most of the beneficiaries. The pattern of utilization of instalments indicate, that the purpose of the scheme of providing livelihood support to the landholder families is achieved to much extent but the main aim of the scheme of using DBT to supplement farmers for agriculture inputs and in turn increasing agriculture productivity so that better livelihood can be attained sequentially, is not found to be accomplished. This paper also discussed the adequacy of the fund disbursed under PM-KISAN scheme. Fund is found to be inadequate of most of the respondents. The paper also detailed the role of moneylenders, KYK, KCC, digital and broadcast media for the farmers and for this scheme. This study is a try in context of knowing the expenditure pattern of the beneficiaries of PM-KISAN and its implementation. Our paper findings would be beneficial for effective implementation and better policy framework of such kind of DBT schemes.

### RECOMMENDATIONS AND POLICY SUGGESTIONS

To fulfill the aim and purpose of the scheme in a holistic manner, the obstacles faced in the process of PM-KISAN are to be tackled. To improve the life and livelihood of the farmers, the foremost thing is a stable financial support for the farmer family. This study found a few loopholes that should be addressed by the policy makers.

- The problem of irregularity in instalments should be addressed. Covering the large number of farmers is one thing but making all of them benefitted by the scheme is other. So, the reach of the scheme should be in real terms.





- The disbursement of fund to all farmers based on landholding should be changed and the income source and family overall earning is recommended for the scheme so that the targeted benefits can be provided.

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