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Socio-economic profile, awareness and constraints of farmers regarding PM-KISAN scheme

¹Prachi Shivvedi, ²YK Singh and ³Manu Singh

^{1,3}Research Scholar, Department of Technology Transfer, Mahatma Gandhi Chitrakoot, Gramodaya Vishwavidyalaya, Chitrakoot, Satna, Madhya Pradesh, India

²Associate Professor, Department of Technology Transfer, Mahatma Gandhi Chitrakoot Gramodaya Vishwavidyalaya, Chitrakoot, Satna, Madhya Pradesh, India

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Corresponding Author: Prachi Shivvedi

Abstract

The present study was conducted in Seoni district of Madhya Pradesh to assess the socio-economic profile, awareness regarding the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme and constraints faced by farmers in accessing and availing its benefits. Primary data were collected from 120 farmers selected from four villages, namely Suktar, Karbodi, Arandiya and Devri, through a pre-tested structured interview schedule. The data were analyzed using frequency, percentage, mean, standard deviation and mean score techniques. The findings revealed that the majority of respondents were middle-aged (43.33%), male (85.00%) and had high-school-level education (23.33%). Medium categories were predominant for family size (48.33%), farming experience (48.33%), annual income (48.33%), social participation (48.33%), extension contact (51.67%), mass media exposure (50.83%), information-seeking behaviour (52.50%), awareness of government schemes (53.33%), mobile phone use (51.67%), training exposure (46.67%) and innovativeness (51.67%). Marginal farmers constituted the largest landholding category (37.50%). Regarding awareness of PM-KISAN, 53.33 per cent of respondents had medium awareness, followed by high (31.67%) and low (15.00%) awareness. The major constraints reported by farmers were lack of awareness about the registration procedure (56.67%), poor internet connectivity (53.33%), difficulty in completing e-KYC (51.67%) and difficulty in correcting beneficiary-record errors (50.83%). Overall, the study indicates that farmers possessed a moderate level of awareness regarding PM-KISAN, while awareness, digital connectivity and procedural difficulties remained important barriers to accessing scheme benefits. Strengthening extension support, awareness programmes and digital assistance at the local level may improve the effective delivery of PM-KISAN benefits among farmers.

Keywords: PM-KISAN, farmers, socio-economic profile, awareness, constraints, Seoni, Madhya Pradesh

Introduction

Agriculture is the backbone of the Indian rural economy and provides livelihood to a large proportion of the population. However, farmers, particularly small and marginal farmers, face several challenges such as small landholdings, rising input costs, inadequate farm income, limited access to institutional credit, climatic uncertainties and market fluctuations. To address these challenges, the Government of India has introduced several farmer welfare programmes aimed at improving the economic condition and livelihood security of farming households. Among these initiatives, the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme was launched on 24 February 2019 to provide income support to eligible farmer families. Under the scheme, eligible farmers receive ₹6,000 per year in three equal instalments through Direct Benefit Transfer (DBT), which helps them meet agricultural and household requirements (Department of Agriculture & Farmers Welfare, 2023) [3]. The socio-economic characteristics of farmers, including age, education, landholding size, family income, farming experience, social participation and access to information, may influence their awareness and ability to obtain the

benefits of government schemes. Awareness regarding eligibility, instalments, registration, e-KYC, Aadhaar authentication, bank account requirements and grievance-redressal procedures is essential for effective participation in PM-KISAN (Kumar *et al.*, 2021) [7]. Despite the wide implementation of the scheme, farmers may face several constraints such as lack of awareness, difficulties in land-record verification, Aadhaar and e-KYC problems, incorrect bank details, delayed payments, poor internet connectivity and limited digital literacy. These constraints can reduce the effective accessibility of scheme benefits, particularly among farmers with limited institutional and digital access. Therefore, studying the socio-economic profile, awareness level and constraints of farmers is important for assessing the grassroots-level accessibility and effectiveness of PM-KISAN. In this context, the present study entitled "Socio-Economic Profile, Awareness and Constraints of Farmers Regarding PM-KISAN Scheme" was undertaken to study the socio-economic characteristics of farmers, assess their awareness regarding the scheme and its provisions and identify the major constraints faced by them in accessing and availing PM-KISAN benefits.

Materials and Methods

The present study was based on primary data collected directly from 120 selected farmers of Seoni district. A pre-tested structured interview schedule was developed in accordance with the objectives of the study. The schedule included questions related to the socio-economic characteristics of respondents, awareness regarding the PM-KISAN Scheme and constraints faced in accessing and availing its benefits. Data were collected personally by the researcher through face-to-face interviews with farmers from Suktar, Karbodi, Arandiya and Devri villages. Before the final survey, the interview schedule was pre-tested among farmers outside the selected sample to ensure clarity, suitability and reliability of the questions. The responses were recorded systematically for further analysis.

The collected data were coded, tabulated and analyzed using suitable statistical techniques. Frequency and percentage were used to describe the distribution of respondents, while mean and standard deviation were used to summarize the data and measure variation. Percentage was calculated using the formula $P = X/N \times 100$, where P represents percentage, X represents the frequency of respondents and N represents the total number of respondents. Mean was used to determine the average value, while standard deviation was used to measure the dispersion of observations around the mean. These statistical measures helped in systematic presentation and interpretation of the findings.

For measuring farmers' responses regarding awareness and constraints, the mean score technique was used. The mean score was calculated using $\text{Mean Score} = \Sigma(f \times x)/N$, where f represents the frequency of responses, x represents the assigned score and N represents the total number of respondents. The obtained scores were used for ranking and interpretation of different awareness items and constraints. Based on the objectives of the study, appropriate null hypotheses were formulated to examine the association between selected independent variables and farmers' awareness regarding the PM-KISAN Scheme. The statistical analysis provided a basis for interpreting the socio-economic profile, awareness level and major constraints faced by the respondents.

Results and Discussion

The independent variables selected for the present study included age, gender, education, family size, farming experience, landholding, annual income, social participation, extension contact, mass media exposure, information-seeking behaviour, awareness of government schemes, mobile phone ownership and use, training exposure and innovativeness. These variables were considered important personal, socio-economic, communication and behavioural characteristics that may influence farmers' awareness and their ability to access and avail the benefits of the PM-KISAN Scheme. Each variable was operationally defined and measured using appropriate scales, scoring procedures and categorization methods for systematic analysis.

Socio-Economic Characteristics of Farmers

1. Age

The findings revealed that the largest proportion of respondents (43.33%) belonged to the middle-age group (36–55 years), followed by young (29.17%) and old-age (27.50%)

groups. Thus, middle-aged farmers were predominant. This finding is supported by Rai and Bose (2022) ^[12], who also reported a predominance of middle-aged farmers.

2. Gender

The findings showed that the majority of respondents (85.00%) were male, while only 15.00% were female. Thus, male farmers predominated in the study area. This finding is supported by studies reporting higher participation of male respondents in agricultural activities and farmer-based studies.

3. Education

The findings indicated that the highest proportion of respondents (23.33%) had education up to high-school level, followed by middle (20.83%) and higher-secondary (18.33%) education. Only 10.00 per cent were illiterate. Thus, secondary-level education was predominant. This finding is supported by studies reporting that secondary education constituted the major educational category among farmers.

4. Family Size

The findings revealed that 48.33 per cent of respondents belonged to the medium family-size category (5–7 members), followed by small families (35.00%) and large families (16.67%). Thus, medium-sized families were predominant. This finding is supported by Kumar *et al.* (2022) ^[7], who reported a predominance of medium family size among farmers.

5. Farming Experience

The findings showed that 48.33 per cent of respondents had medium farming experience (11–20 years), followed by low (26.67%) and high (25.00%) experience. Thus, medium farming experience was predominant. This finding is supported by Dwivedi *et al.* (2019) ^[5], who reported a similar predominance of medium farming experience.

6. Landholding

The findings revealed that 37.50 per cent of respondents had marginal landholdings, followed by small (32.50%) and semi-medium (20.00%) holdings. Overall, 70.00 per cent belonged to marginal and small categories. This finding is supported by Sinha *et al.* (2021) ^[13], who also reported the predominance of marginal and small farmers.

7. Annual Income

The findings indicated that 48.33 per cent of respondents belonged to the medium-income category (₹1,00,001–₹3,00,000), followed by low (26.67%) and high (25.00%) income groups. Thus, medium annual income was predominant. This finding is supported by Raghuwanshi *et al.* (2022) ^[10], who reported a similar predominance of medium-income farmers.

8. Social Participation

The findings showed that 48.33 per cent of respondents had medium social participation, followed by low (28.33%) and high (23.34%) levels. Thus, medium social participation was predominant. This finding is supported by Dawane *et al.* (2022) ^[2], who also reported a predominance of medium

social participation.

9. Extension Contact

The findings revealed that 51.67 per cent of respondents had medium extension contact, followed by low (25.00%) and high (23.33%) levels. Thus, moderate interaction with extension personnel was predominant. This finding is supported by Kumar *et al.* (2022) ^[7], who reported a predominance of medium extension contact among farmers.

10. Mass Media Exposure

The findings indicated that 50.83 per cent of respondents had medium mass media exposure, followed by low (25.83%) and high (23.34%) exposure. Thus, medium mass media exposure was predominant. This finding is supported by Kumar *et al.* (2022) ^[7], who reported similar results.

11. Information-Seeking Behaviour

The findings revealed that 52.50 per cent of respondents had medium information-seeking behaviour, followed by low (24.17%) and high (23.33%) levels. Thus, medium information-seeking behaviour was predominant. This finding is supported by Kumar *et al.* (2024) ^[6], who also reported a predominance of medium information-seeking behaviour.

12. Awareness of Government Schemes

The findings showed that 53.33 per cent of respondents had medium awareness of government schemes, while 23.34 per cent had high and 23.33 per cent had low awareness. Thus, medium awareness was predominant. This finding is supported by Chauhan *et al.* (2022) ^[1], who reported a similar predominance of medium awareness.

13. Mobile Phone Ownership and Use

The findings revealed that 51.67 per cent of respondents had

medium mobile phone ownership and use, followed by high (28.33%) and low (20.00%) levels. Thus, moderate mobile phone use was predominant. This finding is supported by Kumar *et al.* (2024) ^[6], who reported medium-level mobile phone use among farmers.

14. Training Exposure

The findings indicated that 46.67 per cent of respondents had medium training exposure, followed by low (31.67%) and high (21.66%) exposure. Thus, medium training exposure was predominant. This finding is supported by Meena *et al.* (2022) ^[8], who reported a predominance of medium training exposure among farmers.

15. Innovativeness

The findings revealed that 51.67 per cent of respondents had medium innovativeness, followed by low (25.00%) and high (23.33%) levels. Thus, medium innovativeness was predominant among the respondents. This finding is supported by Patel *et al.* (2022) ^[9], who also reported a predominance of medium innovativeness among farmers.

The level of awareness among farmers regarding the PM-KISAN scheme and its provisions

The findings revealed that the majority of respondents (53.33%) had a medium level of awareness regarding the PM-KISAN Scheme, followed by 31.67% with high awareness and 15.00% with low awareness. Thus, medium awareness was predominant among the farmers, indicating scope for strengthening awareness through extension and information sources. This finding is supported by Kumar *et al.* (2024) ^[6], who also reported that the majority of farmers had a medium level of awareness regarding government agricultural schemes, followed by high and low awareness categories.

Table 1: Distribution of Respondents According to Selected Independent and Dependent Variables (N = 120)

Variable	Category I	f (%)	Category II	f (%)	Category III	f (%)	Category IV	f (%)	Category V	f (%)	Category VI	f (%)
Age	Young (≤ 35 years)	35 (29.17)	Middle (36–55 years)	52 (43.33)	Old (≥ 56 years)	33 (27.50)	—	—	—	—	—	—
Gender	Male	102 (85.00)	Female	18 (15.00)	—	—	—	—	—	—	—	—
Education	Illiterate	12 (10.00)	Primary	18 (15.00)	Middle	25 (20.83)	High school	28 (23.33)	Higher secondary	22 (18.33)	Graduate & above	15 (12.50)
Family size	Small (≤ 4)	42 (35.00)	Medium (5–7)	58 (48.33)	Large (≥ 8)	20 (16.67)	—	—	—	—	—	—
Farming experience	Low (≤ 10 years)	32 (26.67)	Medium (11–20 years)	58 (48.33)	High (≥ 21 years)	30 (25.00)	—	—	—	—	—	—
Landholding	Marginal (≤ 1 ha)	45 (37.50)	Small (1.01–2 ha)	39 (32.50)	Semi-medium (2.01–4 ha)	24 (20.00)	Medium (4.01–10 ha)	10 (8.33)	Large (> 10 ha)	2 (1.67)	—	—
Annual income	Low ($\leq ₹1$ lakh)	32 (26.67)	Medium ($₹1.01–3$ lakh)	58 (48.33)	High ($> ₹3$ lakh)	30 (25.00)	—	—	—	—	—	—
Social participation	Low	34 (28.33)	Medium	58 (48.33)	High	28 (23.34)	—	—	—	—	—	—
Extension contact	Low	30 (25.00)	Medium	62 (51.67)	High	28 (23.33)	—	—	—	—	—	—
Mass media exposure	Low	31 (25.83)	Medium	61 (50.83)	High	28 (23.34)	—	—	—	—	—	—
Information-seeking behaviour	Low	29 (24.17)	Medium	63 (52.50)	High	28 (23.33)	—	—	—	—	—	—
Awareness of	Low	28	Medium	64	High	28	—	—	—	—	—	—

government schemes		(23.33)		(53.33)		(23.34)						
Mobile phone ownership & use	Low	24 (20.00)	Medium	62 (51.67)	High	34 (28.33)	—	—	—	—	—	—
Training exposure	Low	38 (31.67)	Medium	56 (46.67)	High	26 (21.66)	—	—	—	—	—	—
Innovativeness	Low	30 (25.00)	Medium	62 (51.67)	High	28 (23.33)	—	—	—	—	—	—
Overall awareness of PM-KISAN	Low	18 (15.00)	Medium	64 (53.33)	High	38 (31.67)	—	—	—	—	—	—

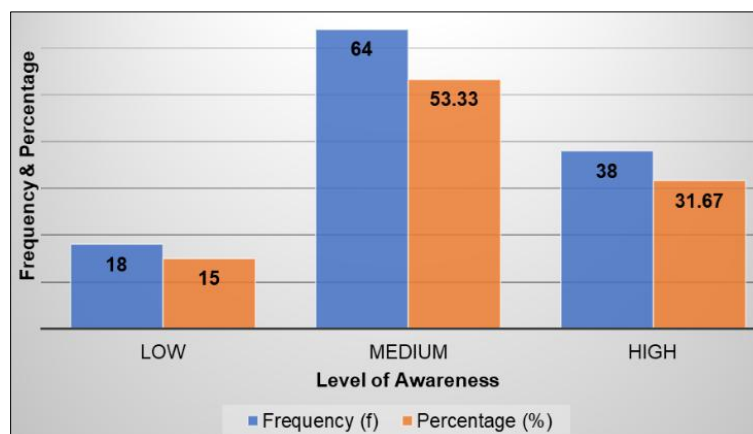


Fig 1: Distribution of respondents according to overall awareness level regarding PM-KISAN Scheme (N = 120)

The constraints faced by farmers in accessing and availing benefits of the PM-KISAN scheme

The findings revealed that the major constraint faced by farmers was lack of awareness about the registration procedure (56.67%), followed by poor internet connectivity (53.33%), difficulty in completing e-KYC (51.67%) and difficulty in correcting beneficiary-record errors (50.83%). About 49.17 per cent reported difficulty in accessing online services, while 47.50 per cent lacked proper information

about eligibility criteria. Problems related to Aadhaar authentication (45.83%), lack of assistance in resolving payment-related problems (42.50%), delay in receiving instalments (40.00%) and difficulty in approaching concerned officials (35.83%) were comparatively less reported. Overall, the findings indicate that awareness, digital connectivity and procedural difficulties were the major constraints in accessing PM-KISAN benefits.

Table 2: Constraints Faced by Farmers in Accessing and Availing PM-KISAN Benefits (N = 120)

S. No.	Constraint Statement	Yes f (%)	No f (%)
1	Lack of awareness about the registration procedure	68 (56.67)	52 (43.33)
2	Difficulty in completing e-KYC	62 (51.67)	58 (48.33)
3	Problems related to Aadhaar authentication	55 (45.83)	65 (54.17)
4	Difficulty in correcting errors in beneficiary records	61 (50.83)	59 (49.17)
5	Lack of proper information about eligibility criteria	57 (47.50)	63 (52.50)
6	Poor internet connectivity	64 (53.33)	56 (46.67)
7	Difficulty in accessing online services	59 (49.17)	61 (50.83)
8	Delay in receiving instalments	48 (40.00)	72 (60.00)
9	Difficulty in approaching concerned officials	43 (35.83)	77 (64.17)
10	Lack of assistance in resolving payment-related problems	51 (42.50)	69 (57.50)

Conclusion

The study concluded that the respondents were predominantly middle-aged, male and moderately educated farmers, with medium levels of family size, farming experience, annual income, social participation, extension contact, mass media exposure, information-seeking behaviour, mobile phone use, training exposure and innovativeness. The overall awareness regarding the PM-KISAN Scheme was medium (53.33%), indicating a need for strengthening awareness and information dissemination. The major constraints reported were lack of awareness about the registration procedure (56.67%), poor internet connectivity (53.33%), difficulty in completing e-KYC (51.67%) and

correction of beneficiary records (50.83%). Thus, improving farmer awareness, digital connectivity, procedural assistance and extension support would help in ensuring more effective access to and utilization of PM-KISAN benefits.

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