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Constraints faced by farmers in participation in Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme

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ABSTRACT

The present study was conducted purposively in Rajasthan state to assess the constraints faced by farmers in participation in the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme. Mavli and Salumber tehsils of Udaipur district were selected on the basis of the highest number of beneficiary farmers and four villages (two from each tehsil) were selected on the basis of maximum beneficiary respondents. A total of 120 beneficiary farmers were selected using random sampling technique, with thirty respondents from each village. Constraints were measured on a three-point continuum (most severe, severe, least severe) and ranked using Mean Percent Score (MPS). The results revealed that 67.50 per cent of respondents fell in the medium constraint category, followed by 18.33 per cent in the high category and 14.17 per cent in the low category. Among the seventeen constraint statements studied, "lack of knowledge about banking system" ranked first (MPS 87.50), followed by "lack of knowledge about registration process" (MPS 85.00) and "lack of knowledge about the benefits of scheme" (MPS 77.50). "Government officials using unfair means of registration" was ranked as the least severe constraint (MPS 59.17). The findings suggest that awareness-building on banking procedures and the registration process should be prioritized to improve farmer participation in the scheme.

Keywords: PM-KISAN, Constraints, Mean Percent Score, Farmers, Udaipur, Rajasthan

1. Introduction

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 (Reddy, 2026) [1]. 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 (D'souza and Ray, 2017) [2].

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 (Bathla, 2014) [3]. 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 (Chavai et al., 2025) [4]. Government of India introduced Pradhan Mantri Kisan Samman Nidhi, or (PM-KISAN) in December 2018 and implemented from February 2019. P (Joshi and Patel, 2021) [5], 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 (Borra et al., 2025) [6]. 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 trans

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parent payments, using Aadhaar-based verification and digital systems for efficient implementation (Ghosh *et al.*, 2024) [7].

2. Material and Methods

The present investigation was conducted purposively in Rajasthan state. In Rajasthan, there are 67,31,088 beneficiaries registered under Pradhan Mantri Kisan Samman Nidhi Scheme out of which, Udaipur district has 2,42,556 beneficiaries of PM-KISAN. Udaipur district have fifteen tehsils. Out of 15 tehsil, Mavli and Salumber tehsils were selected on the basis of highest number of beneficiary farmers. Two villages from each selected tehsil were recognized on the basis of maximum no. of beneficiary respondents. Hence, overall four villages were taken for the study. In the selected village, thirty beneficiary farmers were selected from each village by using random sampling technique. From every selected village, thirty beneficiary farmers were selected randomly. Total 120 respondents were taken for this research. To measure the attitude of beneficiary farmers of PM-KISAN scheme, efforts was made for developing an statement based schedule suitable to study area. To measure the constraints faced by the PM-KISAN beneficiaries in participating the Scheme, their severity was measured on three-point continuum. These points were most severe, severe and least severe with their respective scores of 3, 2 and 1, respectively.

Afterward, to determine the intensity of every constraint, MPS for each individual item was worked out and ranked accordingly.

3. Results and Discussion

3.1 Distribution of respondents according to their level of constraints

To get an overview of constraint level, the respondents were categorized into low, medium and high-level constraint groups on the basis of calculated mean and standard deviation of the constraints score obtained by the respondents. The results are presented in Table 1.

The data of Table 1 indicates that 67.50 per cent respondents found in medium constraints group, whereas 18.33 per cent respondents perceived high constraints and rest 14.17 per cent perceived low constraints about participation in PM-KISAN Scheme.

Further analysis of data of Table 1 reveals that 18.33 and 10.00 per cent respondents of Mavli and Salumber, respectively perceived low-level constraints and 66.67 and 68.33 per cent respondents of Mavli and Salumber, respectively perceived medium-level constraints. Whereas, 15.00 and 21.67 per cent respondents of Mavli and Salumber, respectively perceived high constraints.

The findings are supported by Kumar *et al.*, (2021) [8] who revealed that majority of respondents (63.46 %) fell in medium level of constraints group whereas, 21.15 per cent respondents observed in high level of constraints group and remaining 27.00 per cent respondents possessed low level of constraints about adoption of greenhouse technology.

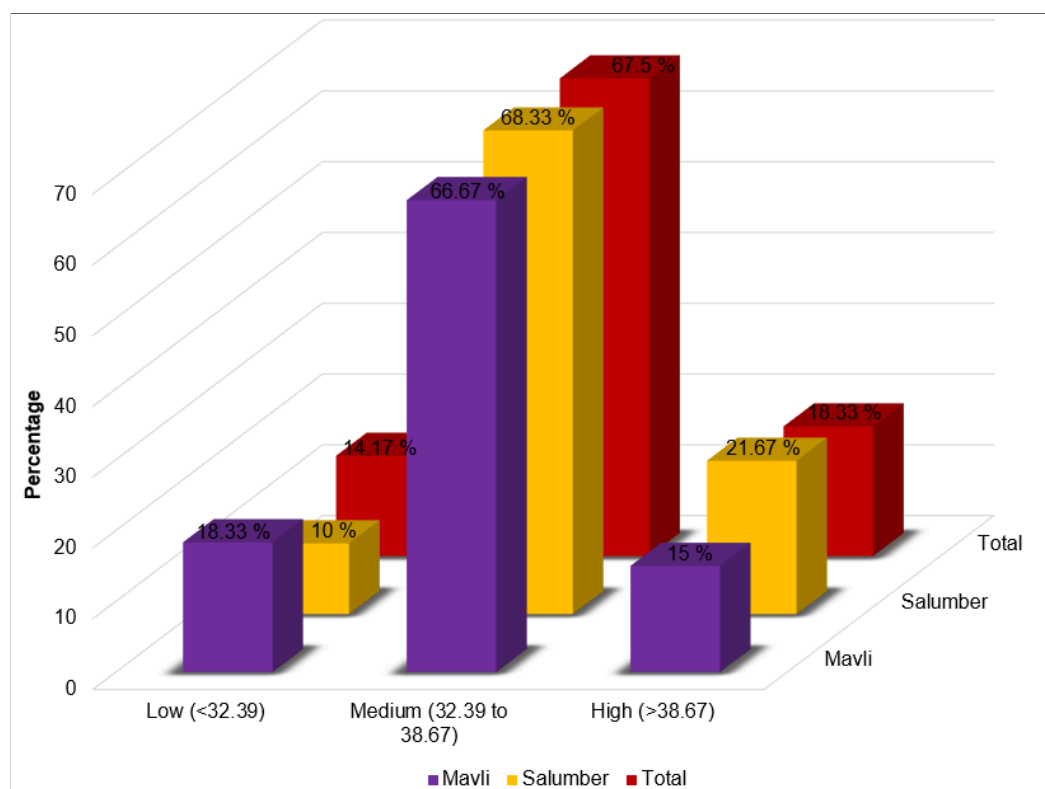


Figure 1. Distribution of respondents according to their perceived constraint level for participation in PM-KISAN Scheme

3.2 Aspect wise constraints perceived by respondents of PM-KISAN scheme

For working out the constraints faced by beneficiaries in participating PM-KISAN Scheme, in all 17 aspects related to problems in participating in PM-KISAN Scheme were considered. The Mean Percent Score (MPS) was calculated for each statement and rank was given accordingly. The results of aspect wise constraints have been present in Table 2.

The data presented in Table 2 depicts that “Lack of knowledge about banking system” was ranked first with overall 87.50 MPS, whereas, Mavli tehsil ranked it second with 86.11 MPS and Salumber tehsil ranked it first with 88.89 MPS. The findings are in line with the find-

ings of Yadav *et al.*, (2025) [9]. “Lack of knowledge about registration process” was ranked second with overall 85.00 MPS whereas, in Mavli tehsil, it was ranked first with 87.78 MPS and in Salumber tehsil, it was ranked second with 82.22 MPS.

Aspect like “Lack of knowledge about the benefits of scheme” was ranked third with overall 77.50 MPS, whereas, in Mavli tehsil, it ranked third with 76.11 MPS and in Salumber tehsil it ranked third with 78.89 MPS. “Lack of coordination between farmers” was ranked fourth with overall 75.83 MPS, whereas, rank for both Mavli and Salumber tehsil was fourth with 75.55 MPS and 76.11 MPS, respectively. The findings are in line with the findings of Kumari *et al.*, (2025) [10]. “Difficulties faced by widow women” ranked fifth with

overall 74.17 MPS, whereas, Mavli tehsil ranked it sixth with 73.89 MPS and Salumber tehsil ranked it fifth with 74.44 MPS.

Again data presented in table 2 shows that “Poor facility of transportation in village” was placed sixth with overall 71.67 MPS, whereas, in Mavli tehsil it ranked seventh with overall 69.44 MPS and in Salumber tehsil it ranked sixth with 73.88 MPS. “Lack of media exposure” ranked seventh with overall 69.44 MPS, whereas,

Mavli tehsil ranked it eighth with 68.33 MPS and Salumber tehsil ranked it seventh with 70.56 MPS. “Lack of knowledge about e-KYC” ranked eighth with overall 68.05 MPS, whereas, Mavli tehsil ranked it fifth with 74.44 MPS and Salumber tehsil ranked it sixteenth with 61.66 MPS. The findings are in line with the findings of Nikitaa, and Sharma, (2024) [11].

Table 1. Distribution of respondents according to their perceived constraint level for participation in PM-KISAN Scheme $n = 120$

S.No.	Constraints level	Mavli ($n_1 = 60$)		Salumber ($n_2 = 60$)		Total ($n = 120$)	
		f	%	f	%	f	%
1.	Low (< 32.39)	11	18.33	06	10.00	17	14.17
2.	Medium (32.39 to 38.67)	40	66.67	41	68.33	81	67.50
3.	High (> 38.67)	09	15.00	13	21.67	22	18.33
	Total	60	100	60	100	120	100

f = frequency, % = per cent, Mean = 35.53, S.D. = 3.14

“Registration procedure is more complex” ranked ninth with overall 66.94 MPS, whereas, in Mavli tehsil at tenth position with 66.67 MPS and in Salumber tehsil at ninth position with 67.22 MPS. “Illiteracy of farmers” ranked tenth with overall 65.83 MPS, whereas, in Mavli tehsil it ranked twelve with 65.00 MPS and in Salumber tehsil it ranked tenth with 66.67 MPS. “Lack of govt. agencies for information nearby village” ranked it eleventh with 65.27 MPS, whereas, Mavli tehsil ranked it eleventh with 65.56 MPS and Salumber tehsil ranked it twelve with 65.00 MPS.

Constraint aspect like “Delay in fund transfer” ranked twelve with overall 64.44 MPS, whereas, Mavli tehsil ranked it ninth with 67.78 MPS and Salumber tehsil ranked it seventeen with 61.11 MPS. “Lack of extension contacts” ranked thirteen with overall 64.17 MPS, whereas, in Mavli tehsil it ranked sixteen with 58.33 MPS and in

Salumber tehsil it ranked eight with 70.00 MPS. “Unavailability of communication network” ranked it fourteen with overall 63.89 MPS, whereas, Mavli tehsil ranked it fourteen with 61.67 MPS and Salumber tehsil ranked it eleven with 66.11 MPS.

Statement “Distance between bank and village is more” ranked fifteen with overall 63.61 MPS, whereas, both Mavli and Salumber tehsil it ranked thirteen with respective MPS 62.78 and 64.44. “Online application procedure is lengthy” ranked it sixteen with overall 61.94 MPS, whereas, Mavli tehsil ranked it fifteen with 60.56 MPS and Salumber tehsil ranked it fourteen with 63.33 MPS. “Government officials using unfair means of registration” ranked it seventeen with overall 59.17 MPS, whereas, Mavli tehsil ranked it seventeen with 55.56 MPS and Salumber tehsil ranked it fifteen with 62.78 MPS.

Table 2. Study of aspect wise constraints perceived by beneficiaries for participation in PM-KISAN Scheme $n = 120$

S. No.	Constraints	Mavli ($n_1=60$)		Salumber ($n_2 = 60$)		Total ($n = 120$)	
		MPS	RANK	MPS	RANK	MPS	RANK
1.	Lack of knowledge about banking system	86.11	2	88.89	1	87.50	1
2.	Lack of knowledge about registration process	87.78	1	82.22	2	85.00	2
3.	Lack of knowledge about the benefits of scheme	76.11	3	78.89	3	77.50	3
4.	Lack of coordination between farmers	75.55	4	76.11	4	75.83	4
5.	Difficulties faced by widow women	73.89	6	74.44	5	74.17	5
6.	Poor facility of transportation in village	69.44	7	73.88	6	71.67	6
7.	Lack of media exposure	68.33	8	70.56	7	69.44	7
8.	Lack of knowledge about e-KYC	74.44	5	61.66	16	68.05	8
9.	Registration procedure is more complex	66.67	10	67.22	9	66.94	9
10.	Illiteracy of famers	65.00	12	66.67	10	65.83	10
11.	Lack of govt. agencies for information nearby village	65.56	11	65.00	12	65.27	11
12.	Delay in fund transfer	67.78	9	61.11	17	64.44	12
13.	Lack of extension contact	58.33	16	70.00	8	64.17	13
14.	Unavailability of communication network	61.67	14	66.11	11	63.89	14
15.	Distance between bank and village is more	62.78	13	64.44	13	63.61	15
16.	On-line application procedure is lengthy	60.56	15	63.33	14	61.94	16
17.	Government officials using unfair means of registration	55.56	17	62.78	15	59.17	17

MPS = Mean per cent score

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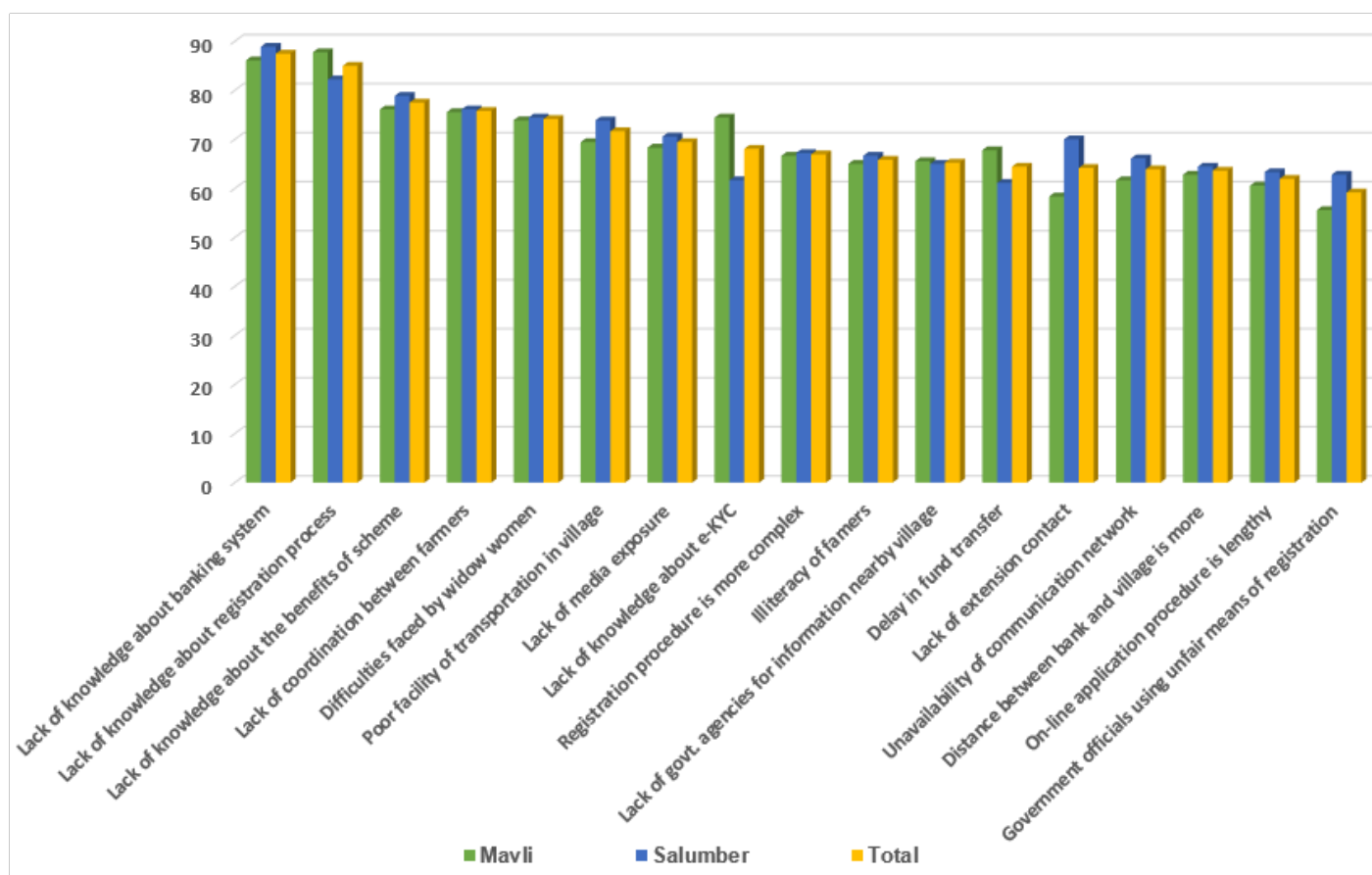


Figure 2. Study of aspect wise constraints perceived by beneficiaries for participation in PM-KISAN Scheme

4. Conclusion

The study concludes that a majority of beneficiary farmers (67.50%) perceived medium-level constraints in participating in the PM-KISAN scheme, while 18.33 per cent and 14.17 per cent perceived high and low levels of constraints, respectively. Knowledge-related constraints dominated the top ranks — lack of knowledge about the banking system, registration process and scheme benefits emerged as the three most severe constraints, together indicating that information and awareness gaps, rather than administrative or infrastructural barriers, are the primary bottleneck to smooth participation. Procedural and infrastructural constraints such as delay in fund transfer, lengthy online application procedures and distance between bank and village were comparatively less severe, suggesting that the scheme's delivery mechanism functions reasonably well once farmers are aware of it. Strengthening extension contact, organizing banking literacy camps and simplifying communication about registration and e-KYC at the village level could substantially reduce the constraint level and improve farmer participation in the PM-KISAN scheme.

Authors' Contributions

This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.

Competing Interests

Author has declared that no competing interests exist.

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