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Impact of Kisan Credit Card and PM-KISAN on Production and Income of Marginal Farmers: A Case Study of Gondia District

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ABSTRACT

Agriculture is subject to various risks that make it difficult for farmers to continue their livelihood till crops get harvested. Risks include crop failure, natural disasters, disease, and accidents. The majority of a farmer depends on crop production of different varieties of paddy. The district is an economically industrially backward district of Maharashtra.

PMKSNS is a central sector scheme implemented by the MOAFW where Small and Marginal households receive financial assistance in the form of Rs6000 divided into three annual installments of Rs2000 each. The present papers have gathered data from the Gondia district in Maharashtra. The majority of farmer respondents experienced that the scheme was moderately helpful in addressing their needs whereas most farmers realized that the scheme played a significant role in improving their standard of living but due to the high rate of inflation, the scheme could not give any big change in their lifestyle and dependency on indigenous banks.

KEYWORDS: PM Kisan credit, Providing Financial Support, Small and Marginal Farmer.

1. INTRODUCTION

Agriculture is a common occupation among low and middle-income group people subject to various risks that make it difficult for them to continue their livelihood till crops get harvested with risk including crop failure, natural disasters, disease, accidents, and jobless poor and near-poor people. The majority of farmers depend on crop production of different varieties of paddy, Tur sowing is the main crop and in oilseed Til, Jawas, are major crops. The district is an economically industrially backward district of Maharashtra; the majority also are contingent on allied activities for life span and many of them are living miserable lives with lower incomes or by taking credit from indigenous bankers.

The PM Kisan Samman Nidhi Yojana Scheme played a vital role in alleviating poverty among the community of poor farmers. The government runs a mix of policies to provide financial assistance with a reliable consumption floor for the most vulnerable rural resident, Fertilizers subsidiary and social transfer they found helpful for improving their miserable condition, social transfer schemes were found to have beneficial but limited impact on equality.

In India currently, 313 schemes under 53 ministers use the mechanism of DBT. Pradhan Mantri Kisan Samman Nidhi is under Agriculture and Farmer's Welfare (MOAFW) a Central sectors scheme implemented by the Government of India. A DBT annual of Rs6000/-in 3 equal installments of Rs2000/-each SMF in a gap of 4 monthly periods yearly.

Potential of Schemes to the SMF in Gondia district.

1) Level of Satisfaction: Up to what extent does the respondent perceive gratification in terms of timeline sufficiency, procedure, and graveness redressal mechanism?
2) Utility of the fund: Up to what extent the funds are purposeful in meeting the basic convenience of the farmers.
3) Preservice: The extent to which the respondents were able to manage adverse conditions, and risk pressure that are involved in farming.
4) Useful Contribution: To what extent did farmers perceive the extent of various inputs for farming beneficial to the respondent?

TABLE A - Economy and Agriculture District Gondia state Maharashtra

No. of cultivators hold land less than 2 Hect	306553
No. of cultivators hold land above 2 Hect-5 Hect	53754
No. of total cultivators	360307

2. CONTRIBUTION OF THE PAPER

The presented paper tries to address grassroot level problems of farmers especially small and marginal farmers and how they cope with them with the help of financial assistance provided by schemes and also helps various agencies to estimate risk and amount required to overcome them and maintain their lifestyle in a just manner.

3. LITERATURE REVIEW / RELATED WORK / BACKGROUND STUDY

The following paper was drafted after studying various papers on different schemes implemented by Government Agriculture in India: A review (G Tripathi, ADhodia.) special reference to (B GHosh, RR Burman) 'Performance of cash transfer program on farmers' livelihood: evidence from PM-KISAN scheme of India.

4. RESEARCH METHODOLOGY

Method of Data Analysis and Collection: The selection criteria are based on reference for whether or not the scheme is helping the welfare of the common section of SMF, the dimension of the study was discovered by review of relevant literature and expert opinion. Gondia is famous for the production of many crops like Tur, Jawas, Til, and many others. The district is divided into talukas name (i) Gondia (ii) Amgaon (iii) Deori (iv) Salekasa (v) Tirora (vi) Sadak Arjuni (vii) Morgaon Arjuni (viii) Goregaon. The sampling frame of the beneficiaries of PM-KISAN was prepared and 40 respondents from each taluka were selected using stratified disproportioned simple random sampling of small and marginal farmers for the study. Thus 320 respondents were surveyed through a live questioners list prepared for the accuracy of the result. The Productivity of the PM-KSNY is prepared based on three are as follows:

The **PMKSNY** scheme is capable of procuring agriculture techniques in the crops to obtain better yields. The scheme also leads to protecting farmers' liquidity constraints and ceasing access to credit.

Potential of Schemes to the SMF in Gondia district.

Level of Satisfaction: Up to what extent does the respondent perceive gratification in terms of timeline sufficiency, procedure, and gravened redressal mechanism?

Utility of the fund: Up to what extent the funds are purposeful in meeting the basic convenience of the farmers.

Preservice: The extent to which the respondents were able to manage adverse conditions, and risk pressure that are involved in farming.

Useful Contribution: To what extent did farmers perceive the extent of various inputs for farming as beneficial to the respondent?

5. RESULTS AND DISCUSSION

Results of the study are presented as follows, Fund Utilization, Level of Satisfaction, and Coping Capabilities.

Table 1 revealed that 67.5 percent of the respondents agreed with the statement that funds are utilized in the education of children followed by 47.5 percent undecided with it and 5 percent disagreed with it. Regarding Expenditure in Food Consumption showed that 64.17 percent of the respondents agreed with it 25 percent of respondents were undecided about it whereas 10.83 percent disagreed with it. Regarding Expenditure in Health and Medical, 64.17 percent of the respondents agreed with it. In the case of Household Expenditure, 41.67 percent disagreed as well as 37.5 percent of the respondents were undecided about it whereas 21.25 percent agreed with it**.**

TABLE 1

Distribution of beneficiaries based on Utility of the fund (n=320)

Statement	A f(%)	UD f(%)	DA f(%)
Investment in Education	**184(67.5)**	**120(47.5)**	**16 (5)**
Expenditure in Food Consumption	**205 (64.17)**	**80 (25)**	**34 (10.83)**
Expenditure in Health and Medical	**205 (64.17)**	**86(27)**	**10(26.65)**
Household Expenditure	**68(21.25)**	**120(37.5)**	**132(41.25)**

TABLE 2

Distribution of beneficiaries on the basis of Level of Satisfaction

Statement	A f(%)	UD f(%)	DA f(%)
Financial support is adequate	**32(10)**	**192(60)**	**96(30)**
Financial support is timely	**128(40)**	**128(40)**	**64(20)**

The procedure for obtaining credit support was convenient	**104(32.5)**	**143(44.09)**	**80(25)**
The grievance redressal mechanism is lucid	**176(55.15)**	**130(40.625)**	**14(4.375)**

Table 2 shows revealed 60 percent of the beneficiary are undecided in financial support is adequate where 30 percent of the beneficiary disagree with it, and 40 percent beneficiary are equally satisfied in financial support is in timely and 40 says they are undecided about it, where 44.69 percent undecided that procedure for obtaining the credit support were convenient, 32.5 are agreed with it, where 55.15 percent are agreed and 40.625 percent are undecided with grievance redressal mechanism is lucid.

TABLE 3

Distribution of beneficiaries based on Coping Capability (n=320)

Statement	A f (%)	UD f(%)	Df(%)
The ability to withstand the risk of adoption of new technology has increased	**44(13.75)**	**176(55)**	**100(31.25)**
Capability to withstand the risk of diseased incidence and pest control	**48(15)**	**120(37.5)**	**152(47.5)**
The ability to bear the fluctuation in market price has increased	**76(17.187)**	**120(37.5)**	**124(45.313)**
The ability to endure the vagaries of the weather has increased	**48(15)**	**192(60)**	**80(25)**

Table 3 reveals that 55 percent of the beneficiaries are undecided and 31.25 percent disagree with the ability to withstand the risk from the adoption of new technology, where 37.5 percent of responses recorded are undecided about the capability to withstand the risk from diseased incidence and pest control. Regarding the ability to bear the fluctuation in market price, 45.313 percent disagreed 37.5 percent were undecided and 17.187 percent disagreed with it on the other hand 60 percent of respondents were undecided 25 percent disagreed and 15 percent agreed that the scheme can endure the vagaries of the weather has increased.

TABLE 4

Analysis of the response recorded under different categories

Categories(%between)	Frequency			Total
Low(10-40)	6	7	8	**21**
Moderate(40-70)	5	4	4	**13**
High>70	-	-	-	

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6. CONCLUSION AND FUTURE SCOPE

The overall effectiveness index of the model was worked out by taking into account all four dimensions of productivity, viz(i) Utility of Fund (ii) Level of Satisfaction (iii) Coping Capability. The respondents were classified from low to high productivity index scores based on the cumulative cube root frequency method. Table 5 revealed that in Gondia District most response recorded lied on low,i.e.,21 level of satisfaction with the PM-KISAN scheme, and 13 respondents are lied in Moderately productive which present that the scheme is less productive in eradicating their poverty and coping with their day-to-day needs, but it is visible that in Table: **Utility of the fund,** revealed 67.5 percent respondent agreed that financial support is utilized for education of their children and 47.5 percent are undecided with it, where on the same table 64.17 percent beneficiaries using the fund for food consumption on the other hand 41.25 percent of the beneficiaries are disagreed that, the fund was utilized for household expenditure. Table 2 **Level of Satisfaction** revealed that 40, 40 percent agreed and were undecided that the financial support is received in a timely and 55.15 percent revealed that the Grievance redressal mechanism is lucid, and 40 percent are undecided about it, where 44.09 percent are undecided that the scheme's procedure for obtaining credit support was convenient. Table 3 **Coping Capability** revealed that 55 percent of the beneficiaries are undecided and 31.25 disagree that the scheme's ability to withstand the risk from adoption of new technology has increased. Where 47.5 percent disagreed and 37.5 percent were undecided about the scheme's capability to withstand the risk from disease incidence and pest control. In the same table, 60 percent of the beneficiaries are undecided that the scheme's ability to endure the vagaries of the weather has increased. These are the real behaviors recorded by the beneficiaries of Gondia in Maharashtra where beneficiaries are given different views about their experiences of the scheme. The purpose of the study was to know whether the scheme helps eradicate poverty but due high inflation rates the community of farmers is not getting sufficient results. The Maharashtra Government has planned to increase the financial support so we can expect in the coming days the problems may be resolved to some extent.

More than 1 crore cultivators will benefit from the scheme, Deputy CM Devendra Fadanvis said the State Finance Minister had announced the scheme in the 2023-2024 budget which he presented in the assembly in March 2023. Maharashtra Government has sanctioned the disbursement of Rs1720 crore to farmers as the first tranche of funds to KSMN

The first installment date is expected on October the central and SG would provide farmers with a payment of Rs 12000/- DBT

Eligible Condition for the benefits of the scheme

- The farmer must be a citizen of Maharashtra.
- Land that may be farmed should be registered in his name.
- Cultivators must have a current bank account to be enrolled under the PMKSNY.
- The KYC procedure has been mandatory to guarantee that the advantage is reaching the intended cultivator.

This scheme is expected to benefit 11.59 million farmers in the state. The state Govt was rolling out the scheme when it found that 1.33 million beneficiaries who are technically not eligible but have somehow made it to the list of eligible beneficiaries under the PMKSN have also received a sum of Rs1554 crore in 4 years as beneficiaries according to the data from the state SAD the recovery process started but did not get the desired results.

TABLE: A

Following data presented by the Department of Agriculture, Cooperation and Farmers Welfare.

Ministry of Agriculture and Welfare of Farmers Gondia District

A	B	C	D	E
Total Beneficiary	**Beneficiary who received First Installment**	**Beneficiary of who received Second Installment**	**Beneficiary who received the Third Installment**	**A beneficiary who received the Fourth Installment**
268364	**267319**	**265893**	**248807**	**218651**
No of Bene Reduce in every succeeding installment	**1045(A-B)**	**1426(B-C)**	**17086(C-D)**	**30156(D-E)**

The table clearly shows that this reduced number of beneficiary's trend trying to take our focus toward the following points

As per some previous years' studies, we have observed that there was a trend of reduction in the numbers of beneficiaries due to technical reasons as they were not aware of the KYC update procedure but many people realized relief after getting income support from the scheme even children of poor farmers who drop out after middle-class school education, they register for higher classes.

The story of Indian education is one of quantitative progress but conspicuous failure in quality. After six decades, Indians have made a notable improvement in the gross and net enrolment ratio and achieved universal enrolment in lower primary education.

Opinion of Beneficiaries Farmers about PM-Kisan Scheme

1. More than ninety percent of beneficiaries of the scheme opine that the amount is not sufficient to cover even basic level needs of the farmers.
2. The scheme is specially provided to benefit small and marginal farmers but completely ignore landless farmers and tenants who remain out of courage though they also play a vital role in dividing responsibilities, cost, and risk.
3. To devise innovative procedures to eliminate absentee landlordism should be identified and cautioned as they do not function as primary cultivators or tillers of land.
4. The registration process should be simplified as most of the beneficiaries belong to remote areas and face various difficulties in the KYC process.
5. DAT of money to farmers' bank accounts, pilferage would also be less. This leads to encouraging farmers to open bank accounts in Jan- Dhan Yojana and linking of Asdhar with bank accounts.
6. Land record needs to be Digitalized and updated on a regular basis may result in resolving difficulties of farmers who partitioned their holding from other family members may lead to them being disclaimer of the scheme if land records are not updated and simultaneously identifying the fraudulent claims should be avoided.

Awareness programs should be organized at village level by KVK to propagate the benefit of the schemes, so the eligible excluded farmers of the village will get an opportunity to enroll themselves under this scheme.

7. RESEARCH INTEGRITY STATEMENT

The authors declare that the manuscript is original, complies with the journal's plagiarism and AI usage requirements, has not been published or submitted elsewhere, and that all applicable ethical guidelines have been followed in conducting, reporting, and publishing the research.

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