

Impact of Pradhan Mantri Kisan Samman Nidhi Yojana on Agriculture and Agricultural allied enterprises of Beneficiary Farmers in Sehore District of Madhya Pradesh

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Abstract

India is an agricultural country, Agriculture, with its allied sectors, is the largest source of livelihoods in India. 70% of its rural households still depend primarily on agriculture for their livelihood, with 82% of farmers being small and marginal. The economic condition is not very good in our country according to data 2012. The purpose of the study is to know the impact of PMKSNY in Agriculture and Agricultural allied enterprises. The Agriculture has wide scope to maximize the economic status of the Farmer. Keeping the above aspects in view, a comprehensive study entitled "Impact of Pradhan Mantri Kisan Samman Nidhi Yojana on Agriculture and Agricultural allied enterprises of Beneficiary Farmers in Sehore district of M.P."

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I. Introduction-

Pradhan Mantri Kisan Samman Nidhi Yojana (PM-Kisan Yojana) is government scheme through which all small and marginal farmers has now been regarded to provide supplement financial support to the farmers to procure various inputs related to Agriculture and Agricultural Allied enterprises and their domestic needs. This scheme is initiated by government of India in which farmers will get upto Rs. 6000 per year as minimum income support. The initiative was announced by Piyush Goyal who is politician and cabinet minister of the government during 2019 Interim Union Budget of India 1 February 2019 and has effect from December 2018. The scheme has cost Rs. 75,000 crore per annum. As Rs.6000 per year will be paid to each eligible farmers in three installments and will be deposited directly to their bank account. For 2018-2019 Rs 20,000 crore was allocated under this scheme has been revised to benefit nearly 2 crore more farmers. For the year 2020-2021 PM shri Narendra Modi released 9th installment of PM-Kisan funds of more than 9.75 crore beneficiaries.

In adoption of technology, literature clearly points out that the availability of credit helps in the adoption of modern technologies. The cash transfer may also increase the net income of farmers and, hence raise risk taking ability of farmers. Zimmermann (2015) tests that with an increase in income consequently to workfare programs may shift farmer's cropping choices toward riskier but higher return crops. Finally, cash transfer may also help in getting access to crop insurance as a risk coping mechanism which in turn have implications for adoption.

Objective of Study-

To evaluate the impact of PMKSNY on agriculture and allied enterprises of beneficiaries farmers.

II. Review of literature-

Ghazanfar *et al.* (2015) revealed the existence of negative perceptions of the farmers about crop insurance i.e. farmers perceived crop insurance as a kind of tax and they believed premium was so high that it was out of range of poor farmers and only large scale farmers could afford it. Results obtained by applying Profit model revealed that "education" and "previously availed agricultural credit" were the two most important factors which affected the awareness of the farmers regarding crop insurance.

Jamanal and Natikar (2019) revealed that, 37.08 per cent of the insured farmers belonged to medium level of attitude followed by low (35.42%) and high (27.50%) level of attitude towards Crop Insurance Scheme. Majority of the insured farmers had unfavorable attitude towards 'Delay in getting the claim', 'Faced difficulties in online registration process' and 'No proper Crop Cutting Experiments'. Further, farmers had

favorable attitude towards ‘Crop Insurance Scheme as it is a good initiative by the Government’, ‘Direct online payment to their account’ and ‘Crop Insurance Scheme.

Khedkaret *al.* (2020) revealed that adoption of improved package of practices required an additional cost of Rs 967 per ha over farmer’s practice. This additional cost led to increased average net returns by Rs 9267 per ha, which was higher by about 60 per cent over farmer’s practice. The benefit cost ratios of under recommended practices were higher (2.03-3.00) than farmer’s practice (1.72-2.57). This may be due to higher yields obtained under recommended practices compared to farmer’s practices. reported that 23.32 per cent increase in yield under improved technologies was observed over farmerspractices.

III. Material &Method

The proposed study was confined to Sehore district of Madhya Pradesh which comprises 5 blocks namely Ashta, Budni, Ichhawar,Nasrullaganj,andSehore itself. Out of these only one block i.eSehorewas selected purposively for the present study due to the fact that this block is one of the important crop cultivation area which needs higher financial aids according to department of agriculture data. The Sehore block is constituted of 144 villages according to department of agriculture data. And all villages come under PMKSNY scheme. Out of this list 10 villages was selected randomly for the present study.As per list of PMKSNY beneficiaries taken from department of agriculture of Sehore of 10 villages. The beneficiaries are 1800 in villages out of them 120 beneficiaries of selected villages were taken as respondents. The data will be collected through personal interview with the help of schedule and analyzed with appropriate statistical tools.

Impact of PMKSNY on beneficiary’s farmers and their agricultural enterprises-

It was mention on the questionnaire that the point which respondents were exposed to the information from different statements about Prdhan Mantri Kisan Samman Nidhi Yojna and it was measured with the help of self scoring. Response was recorded on three points fully agree, agree and disagree and given score was 2, 1 and 0 respectively. On the basis of mean ± S.D. it was categorized into three categories.

IV. Result &Discussion

. Impact of PMKSNY on agriculture and allied enterprises of beneficiaries are measured in following table-

Table –

Distribution of the beneficiaries according to their impact of PMKSNY on agriculture and allied enterprise of beneficiary farmers

S. no.	Statements	Impact			Total score	Mean score
		Low	Medium	Hig h		
1.	Though this scheme, farmers will become strong and self-reliant	33	51	36	243	2.02
2.	The standard of living of the farmers will improve	41	48	31	230	1.91
3.	Though this scheme, opportunities for agricultural investment will increase in future	31	56	33	242	2.01
4.	Through this scheme, equity will be provided by the government for investment in future	37	53	30	233	1.94
5.	This scheme will improve the economic condition of the farmers	48	53	19	211	1.75
6.	This scheme provides employment opportunities in agricultural investment	43	50	27	224	1.87
7.	This scheme is helpful in reducing the risk of farmers	32	59	29	237	1.98
8.	The risk appetite of the investors increase as there are opportunities to get maximum profit	39	47	34	235	1.95
9.	On the basis of benefits received from this scheme, farmers are coming forward in scientific farming	23	64	33	250	2.08
10.	Through this scheme, the farmers gets maximum output by using the inputs as per the requirement	46	54	20	214	1.78
11.	This scheme is helpful in increasing the annual income of the farmers continuously	35	49	36	241	2.00
12.	The cash available from this scheme facilitates the availability of seeds, fertilizers and other inputs to the farmers facing cash crunch just before sowing	29	53	38	249	2.07
13.	With the benefit of this scheme, farmers can avoid damage caused by pests and diseases in crops by using timely inputs	32	58	30	238	1.98
14.	This scheme frees farmers from external agricultural loans	43	50	27	224	1.86
15.	Due to this scheme, there has been a change in the attitude of the farmers towards scientific farming	36	56	28	232	1.93

Data presented in the results indicates that all the farmers including low to medium impact on the basis of mean score. However, the most impact was seen in case of On the basis of benefits received from this

scheme, farmers are coming forward in scientific farming (Mean score 2.08) followed by The cash available from this scheme facilitates the availability of seeds, fertilizers and other inputs to the farmers facing cash crunch just before sowing (Mean score 2.07), Though this scheme, farmers will become strong and self-reliant (Mean score 2.02), Though this scheme, opportunities for agricultural investment will increase in future (Mean score 2.01), This scheme is helpful in increasing the annual income of the farmers continuously (Mean score 2.00), With the benefit of this scheme, farmers can avoid damage caused by pests and diseases in crops by using timely inputs (Mean score 1.98), This scheme is helpful in reducing the risk of farmers (Mean score 1.98), The risk appetite of the investors increase as there are opportunities to get maximum profit (Mean score 1.95), Through this scheme, equity will be provided by the government for investment in future (Mean score 1.94), Due to this scheme, there has been a change in the attitude of the farmers towards scientific farming (Mean score 1.93), The standard of living of the farmers will improve (Mean score 1.91), This scheme provides employment opportunities in agricultural investment (Mean score 1.87), This scheme frees farmers from external agricultural loans (Mean score 1.86), Through this scheme, the farmers gets maximum output by using the inputs as per the requirement (Mean score 1.78) and last one was This scheme will improve the economic condition of the farmers (Mean score 1.75).

**Table- Economic Profit gain by beneficiaries' farmer through Allied activity
n-120**

S. no.	Statements	Economic Profit gain by beneficiaries'		
		Frequency	Per cent	Rank
1.	Crop production	91	75.83	II
2.	Multitier cropping	71	59.17	V
3.	Dairy farming	77	64.17	IV
4.	Goat and sheep rearing	60	50.00	VII
5.	Kitchen gardening	84	70.00	III
6.	Poultry	66	55.00	VI
7.	Vegetables production	97	80.33	I
8.	Apiculture	33	27.50	XI
9.	Fishery	58	48.33	VIII
10.	Mushroom cultivation	54	45.00	IX
11.	Biogas	48	40.00	X

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