

## "Assessment Of Farmers' Knowledge And Adoption Of Pradhan Mantri Kisan Samman Nidhi (Pm-Kisan) Scheme: A Study In Dindigul District, Tamil Nadu"

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Manuscript No: KN-V3-08/008

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### Abstract

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme was launched by the Government of India to provide income support to small and marginal farmers. This study aims to assess farmers' knowledge and adoption of PM-KISAN and analyze the factors influencing their awareness. Using an ex-post facto research design, the study was conducted in Dindigul district, Tamil Nadu. The findings indicate that most respondents had a medium level of knowledge about PM-KISAN, with education, type of farming, and farming experience showing a significant positive relationship with knowledge levels. The study underscores the need for enhanced information dissemination to improve farmers' awareness and adoption of the scheme.

**Keywords:** PM-KISAN, smallholder farmers, income support, knowledge level, adoption, agricultural policy.

### Introduction

India is home to nearly 120 million smallholder farmers, who constitute the backbone of the country's agricultural sector. Small and marginal farmers, owning less than 2 hectares of land, face multiple challenges, including financial instability and limited access to resources (Agriculture Census, 2015-16). Recognizing the need for direct income support, the Government of India launched the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme in February 2019. The scheme provides ₹6,000 per year in three equal installments to eligible farmers to supplement their financial needs and promote agricultural investments.

Since its inception, PM-KISAN has played a vital role in strengthening rural livelihoods and ensuring financial security for millions of farmers. However, the success of such a scheme relies heavily on farmers' awareness, accessibility, and adoption of its benefits. Understanding the extent of farmers' knowledge and identifying factors that influence their awareness is essential for improving policy implementation.

### Methodology

#### Research Design

An ex-post facto research design was employed, as the variables had already occurred and were analysed without manipulation.

#### Selection of Study Area

Dindigul district, Tamil Nadu, was selected due to its agricultural significance and the active implementation of government schemes. Familiarity with the local language and farming practices enabled efficient data collection.

#### Sampling Method and Sample Size

Among the 14 blocks in Dindigul, Athoor and Reddiarchatram blocks were chosen. Four villages

- Athoor, Aiyampalayam, Dharumathupatti, and Palakannatham - were selected. A proportionate random sampling method was used to select 60 respondents, identified from village administrative records.

### Data Collection and Statistical Analysis

- ✓ **Descriptive statistics** (frequency, percentage, mean, and standard deviation) were used to analyze socio-economic characteristics.
- ✓ **Correlation analysis** examined relationships between respondents' knowledge of PM-KISAN and their personal, socio-economic, and psychological factors.

### Results and Discussion

#### Distribution of respondents according to their knowledge level of - PM – KISAN

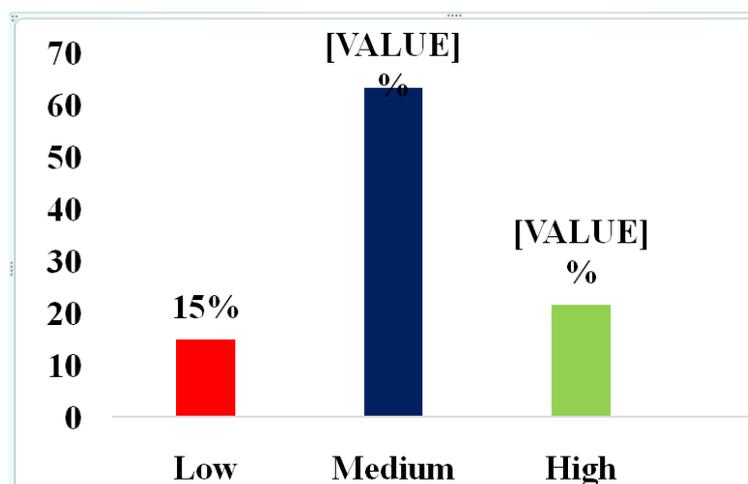
The knowledge level of PM-KISAN refers to the level of awareness and understanding that beneficiaries have about the scheme, including eligibility criteria, benefits, and application procedures. It is classified into low, medium, and high knowledge levels based on respondents' familiarity with the scheme's objectives and implementation process. A structured scale is used to assess their knowledge through key indicators. This classification helps determine the effectiveness of information dissemination and the factors influencing farmers' awareness, Table 1.

S.NO	Category	Respondents	
		f	%
1	Low	09	15.00
2	Medium	38	63.34
3	High	13	21.66
	<b>Total</b>	<b>60</b>	<b>100.00</b>

**Table 1. Distribution of respondents according to their knowledge level of - PM – KISAN**

(n = 60)

It was observed from the data in Table 13 that the majority of respondents (63.34 per cent) had a medium level of knowledge about the Pradhan Mantri Kisan Samman Nidhi scheme. Additionally, 21.66 per cent of respondents possessed a high level of knowledge, while 15.00 per cent had a low level of knowledge about the scheme.



**Figure: 1. Knowledge - PM – KISAN**

## Relationship between selected independent variables and knowledge of respondents about Pradhan Mantri Kisan Samman Nidhi.

The correlation coefficient of knowledge with personal, socio-economic and psychological characteristics of respondents are depicted in Table 1.

**Table 2. Correlation coefficient of independent variables with the PM – KISAN knowledge of respondents.**

S. No	Independent variables	r' value
1	Age	-0.329*
2	Education Qualification	0.347**
3	Occupation	0.129 <sup>NS</sup>
4	Category	-0.023 <sup>NS</sup>
5	Religion	0.190 <sup>NS</sup>
6	Total. no. of family members	0.087 <sup>NS</sup>
7	Types of farmers	0.456**
8	Farming Experience	0.436**

\*Significant at 0.05 per cent level.

\*\*Significant at 0.01 per cent level.

NS- Non-significant

Table 2. Indicate that Education Qualification, Types of farmers and Farming Experience showed positive and highly significant relationship with knowledge of respondents about Pradhan Mantri Fasal Bima Yojana, while age showed negative and highly significant relationship with knowledge of respondents about Pradhan Mantri Kisan Samman Nidhi.

Whereas, occupation, Religion and Total number of family members showed positive and non-significant relationship while, Category showed negative and non-significant relationship with knowledge of respondents about Pradhan Mantri Kisan Samman Nidhi.

### Summary and Conclusion

PM-KISAN plays a crucial role in supporting small and marginal farmers by providing direct income assistance. The study revealed that most farmers had a medium level of knowledge about the scheme. Education, type of farming, and farming experience significantly influenced awareness levels. Despite the scheme's digital implementation ensuring transparency, there remains a gap in complete awareness among farmers. Strengthening information dissemination through agricultural extension services, Krishi Vigyan Kendras (KVKs), and digital platforms can enhance adoption.

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