



Evaluating the impact of PM-KISAN scheme on agricultural needs and socio-economic livelihood of beneficiaries in Theiri village

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DOI: <https://doi.org/10.66856/ijmrd.2026.13.2.13313>

Abstract

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme was introduced to alleviate the severe economic pressures and systemic vulnerabilities faced by small and marginal farmers in India. This study evaluates the impact of the PM-KISAN scheme on the agricultural needs and socio-economic livelihoods of beneficiaries in Theiri village, Siaha District. Employing a descriptive research design, primary data were collected through face-to-face structured interviews with a purposive sample of 50 beneficiary households. The quantitative data were analyzed using descriptive statistics. Findings reveal that the scheme significantly enhances agricultural capacity, with beneficiaries actively utilizing the funds for essential inputs such as farm tools (82.4%), seeds (78.4%), and fertilizers (70.6%). Furthermore, the financial assistance acts as a vital socio-economic safety net; 86.3% of respondents reported a reduction in broader financial challenges and utilized the funds for daily sustenance, while 84.3% noted an improved standard of living. Operational efficiency was robust, with 82.4% receiving timely installments, preventing reliance on informal loans. Most notably, the intervention served as a massive motivational driver, encouraging 90.2% of beneficiaries to remain in the farming profession. The study concludes that the PM-KISAN scheme effectively fulfills its dual mandate of sustaining agricultural operations and uplifting rural livelihoods.

Keywords: PM-KISAN, small and marginal farmers, socio-economic livelihood, agricultural needs, rural development, financial assistance

Introduction

In many developing nations, agriculture remains the primary livelihood for rural populations. However, India's agricultural sector has experienced a steady decline, with its GDP contribution dropping from 51.9% in 1950-51 to 13.9% in 2012-13 (Misra & Suresh, 2014)^[3]. This economic transition is exacerbated by severe structural issues, particularly land fragmentation. Presently, average landholdings have shrunk to under two hectares, leaving small and marginal farmers (SMFs) highly vulnerable to hidden unemployment, low productivity, and extreme poverty (Dwivedy, 2011)^[1].

To alleviate these pressures, the Government of India launched the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme on December 1, 2018. The initiative provides eligible SMF families those owning up to two hectares of cultivable land with direct cash assistance of Rs. 6,000 annually, distributed in three equal installments. The scheme's primary objective is to help farmers meet urgent agricultural requirements. Timely financial support enables them to purchase essential crop inputs, protecting them from informal moneylenders and ensuring they can sustain their farming operations (Gopi et al., 2022)^[2].

To evaluate the socio-economic outcomes of the PM-KISAN scheme, this study employs a descriptive research design to analyze how beneficiaries utilize this financial

assistance. Previous research indicates that direct financial inducements can positively impact farmers by encouraging the adoption of sustainable agronomic practices (Mohan, 2006)^[4]. Consequently, assessing whether these funds are spent productively is critical to determining the program's true effectiveness in enhancing the socio-economic status and long-term livelihoods of the farming community.

Materials and Methods

This study employed a descriptive research design to examine farming communities in Theiri village, Siaha District. From a total population of 150 households in the village, a purposive sample of 50 households was selected. The primary inclusion criterion required participants to be active farmers receiving benefits from the Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) scheme. One eligible beneficiary from each selected household was included in the sample.

Primary data were collected through face-to-face interviews utilizing a structured interview schedule. Following data collection, the quantitative data were processed and analyzed using SPSS software. Descriptive statistics, specifically percentages and averages, were used to summarize the data.

Results and Interpretation

Table 1: To determine how beneficiaries use the scheme's funds for farming purposes.

Thematic area	Indicator / Parameter	Percentage (%)
Agricultural inputs & planning	Scheme meets overall farming needs	80.4%
	Helps purchase seeds	78.4%
	Helps purchase fertilizers	70.6%

	Helps pay for irrigation	68.6%
	Helps repair or maintain farm tools	82.4%
	Facilitates better planning of farming work	80.4%
Socio-economic relief & motivation	Reduces overall financial burden	84.3%
	Supports meeting daily livelihood needs	86.3%
	Motivates continuation of farming	90.2%
Operational delivery & engagement	Payments received on time for the season	82.4%
	Discusses scheme benefits with other farmers	90.2%
	Attended PM-KISAN meetings or training	68.6%

Source: Computed

Agricultural inputs and planning: The assistance provided was primarily used to carry out key agricultural activities. The Participating Farmers reported that they used these funds to buy seed (78.4%), buy fertilizer (70.6%), pay for irrigation expenses (68.6%), and repair or maintain farm equipment (82.4%). As a result, 80.4% of farmers said that the programme helped them to plan their farming activities in a much more efficient and effective manner.

Socio-economic relief and motivation: The program provides crucial support for people's livelihoods. The overwhelming majority of respondents said that it has assisted in meeting their daily needs (86.3%) and reduces the amount of money they spend on food each week (84.3%). A significant finding is that 90.2% of respondents indicated that the financial support has motivated them to remain on their farms, which suggests that it is a strong incentive for continuing with agricultural production.

Operational efficiency and engagement: The programme has been able to demonstrate good operational delivery with 82.4% of farmers stating they received their payments on time for the farming season. Furthermore, the programme has created a good level of community awareness, where 90.2% of respondents are discussing the benefits of the programme with other people, and 68.6% of respondents have attended formal PM-KISAN meetings or training sessions.

Table 2: Livelihood impact of PM-KISAN funds

Indicator	Percentage (%)
Helped purchase food and household items	86.3%
Reduced overall financial problems	86.3%
Improved overall standard of living	84.3%
Helped meet general daily needs	82.4%
Provided assistance during emergencies	76.5%
Satisfied with the financial support received	72.5%

Source: Computed

Results from the survey indicate that the financial aid given by this programme has had a huge impact on the socioeconomic status of those receiving it. The vast majority of those surveyed (84.3%) indicated that their standard of living has improved as a result of the financial support they have received; and the vast majority (86.3%) reported that their overall financial hardships had lessened due to this financial support.

The financial aid that was provided has been particularly important in helping beneficiaries meet their basic needs. A large percentage of beneficiaries (82.4%) indicated that the financial support that they received has helped them to meet their daily needs, and 86.3% of beneficiaries indicated that the financial support they received has enabled them to purchase essential food and household goods. In addition to

being a financial safety net for the beneficiaries on a regular basis, approximately 76.5% of beneficiaries indicated that they had used their financial support as a financial safety net in the case of unexpected emergencies. Furthermore, in terms of their performance at work, almost all respondents reported that they found the financial assistance to be valuable; and 72.5% of those surveyed indicated that they were satisfied with the financial assistance that they received overall.

Key Findings

Analysis of primary data from Theiri village demonstrates the PM-KISAN scheme's dual impact on sustaining agriculture and enhancing beneficiaries' overall quality of life. Based on how farmers allocate the financial assistance, the key findings are categorized into three core dimensions: agricultural needs, socio-economic livelihoods, and program delivery.

Impact on agricultural needs

The PM-KISAN Scheme is effectively assisting farmers in the Theiri community by directly increasing their effective ability to purchase agricultural inputs and other essential agricultural resources. The majority of beneficiaries are now using the funds received under this programme for purchasing farm tools (82.4%), seeds (78.4%), and fertilizers (70.6%) and to repair their current farm equipment. In addition to the increase in their ability to purchase needed resources, approximately 80.4% of farmers report that they can now better plan their farming activities and manage their crop cycles due to the funds received through this programme. One of the most positive aspects of this programme is that it has created a high level of motivation to remain in the agricultural profession; 90.2% of the benefitting farmers report being encouraged by the PM-KISAN Scheme to remain in farming as opposed to leaving it.

Enhancement of socio-economic livelihoods

This plan not only helps farmers immediately grow food crops and other things, but it also helps to reduce poverty and stabilise the economy of the community. Many of the people using the assistive funds have reported an increase in their quality of life (84.3%) and have said they have experienced significantly fewer financial difficulties (86.3%). In fact, many of the farmers who receive support from the programme depend on the funds provided to buy food and household items on a daily basis (86.3%). Therefore, the programme provides essential support to farmers long after they have harvested food from their farms. In addition, this project creates a financial safety net for farmers and acts as a temporary buffer against unexpected economic events (76.5%).

Efficiency of program delivery

The success of these agricultural and socio-economic results is largely reliant upon the programme's strong operational delivery (the efficiency of programme implementation). Of the 82.4% of farming applicants, they all confirmed having received their financial installments on time to support agricultural production. The timely payout of these payments to farmers' support prevents some of the most vulnerable farmers from resorting to informal, high-cost loans to keep them through the seasonal production period. The programme has also provided an opportunity for strong community involvement and rural awareness. There is also high levels of near-continuous communication among farmers of peer-to-peer, with 90.2% of participants regularly discussing the benefits of the programme with other farming participants, thereby further confirming the programme's deep-rooted involvement in the local agricultural community.

Conclusion

The PM-KISAN scheme is proving to be an extremely successful intervention in Theiri village that is meeting both its primary objectives of sustaining agricultural practices and improving rural livelihoods. Farmers now have the means to make timely purchases of necessary agricultural inputs and to plan their crop cycle, as a result of the timely transfer of funds into their accounts by the government. Additionally, the PM-KISAN scheme provides farmers with a social and economic safety net for their day-to-day household needs and for financial emergencies and therefore provides farmers with an ability to continue farming, which is directly related to the ability of farmers to improve their livelihoods and reduce rural poverty by providing sustainable agricultural resiliency.

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