

A STUDY ON THE BENEFICIARIES OF PRADHAN MANTRI KISAN SAMMAN NIDHI YOJANA (PM-KISAN) IN DAMDAMA VILLAGE OF NALBARI DISTRICT, ASSAM

Dr.BUCIO PITY

Assistant Professor

Royal School of Business (RSB)

The Assam Royal Global University, Guwahati

Dr.K.KAVIARASU

Professor

Royal School of Business (RSB)

The Assam Royal Global University, Guwahati

Abstract:

“Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)” is a central sector scheme announced by the Govt. of India in its Interim Budget in 2019 to be implemented w.e.f. December, 2018. This scheme aims to supplement the financial needs of the Small and Marginal Farmers (SMFs) in procuring various inputs to ensure proper crop health and appropriate yields. Under this scheme nearly 12,56,35,000 farmers have been identified as SMFs and Rs. 6,000 per year is given to each eligible farmers in order to ensure procurement of inputs, proper crops health and appropriate yields. The scheme was first conceived and implemented by Govt of Telangana as the Rythu Bandhu Scheme, where a certain amount was given directly to eligible farmers. The scheme has received accolades from various organisations for its successful implementation, including World Bank. So this study is an attempt to find the sufficiency of financial assistance provided to farmers under this scheme and also to know whether the scheme is helping the farmers in procurement of available inputs.

Keywords: - PM-KISAN, SMF, World Bank, procurement of inputs, etc.

Introduction:

Pradhan Mantri Kisan Samman Nidhi Yojana is a central sector scheme with 100% funding from Government of India. It is an initiative by the Government of India in which all small and marginal farmers get upto Rs.6,000 per year as minimum income support. The scheme was

announced by Government of India in the Interim Budget on 1 February, 2019. The scheme costs were Rs. 75,000 crores per annum and came into effect from December, 2018. Under this scheme Rs. 6000 is to be paid to each eligible farmer in three instalments and is directly deposited to the bank accounts of the beneficiaries having combined and holding/ownership of upto 2 hectares. Definition of family under the scheme is husband, wife & minor children. State Government and UT Administration have the responsibility of identifying the beneficiaries as per scheme guidelines. The first instalment for the period 1.12.2018 to 31.03.2019 was to be provided in this financial year itself. There are various exclusion criteria under this scheme: The following categories of beneficiaries of higher economic status are not eligible for benefit under this scheme.

A) All Institutional Land holders.

(B) Farmer families in which one or more of its members belong to following categories:

1. Former and present holders of constitutional posts.
2. Former and present Ministers/ State Ministers and former/present Members of Lok Sabha/ Rajya Sabha/ State Legislative Assemblies/ State Legislative Councils, former and present Mayors of Municipal Corporations, former and present Chairpersons of District Panchayats.
3. All serving or retired officers and employees of Central/ State Government Ministries /Offices/Departments and its field units Central or State PSEs and Attached offices /Autonomous Institutions under Government as well as regular employees of the Local Bodies (Excluding Multi Tasking Staff /Class IV/Group D employees).
4. All superannuated/retired pensioners whose monthly pension is Rs.10,000/-or more (Excluding Multi Tasking Staff / Class IV/Group D employees) of above category.
5. All Persons who paid Income Tax in last assessment year.
6. Professionals like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with Professional bodies and carrying out profession by undertaking practices.

Objectives of the Study:

1. To study and find whether the financial assistance provided is sufficient or not for getting proper crop health and appropriate yield.
2. To study and know whether the scheme is being able in increasing the farmer's income.
3. To study and know whether the Pradhan Mantri Kisan Samman Nidhi Yojana is helping the farmers in procurement of available machinery or not.

Significance of the study:

With a view to augment the income of the Small and Marginal Farmers (SMFs), the Government launched a new Central Sector Scheme, namely, "Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)" in the financial year 2018-19. The PM-KISAN scheme aims to supplement the financial needs of the SMFs in procuring various inputs to ensure proper crop health and

appropriate yields, commensurate with the anticipated farm income at the end of the each crop cycle. This would also protect them from falling in the clutches of moneylenders for meeting such expenses and ensure their continuance in the farming activities. Imitation of agricultural land, Khatauni imitation, Jan Dhan Bank Account Number, Aadhaar and Mobile Number will help in identifying eligible beneficiaries and incompetent claimants. Therefore, the farmers have to be citizens of the country. The documents required for getting the benefit amount under the scheme are Citizenship Papers, Landholding Papers, Aadhar Card and Bank Account details.

The scheme was first conceived and implemented by Govt of Telangana as the RythuBandhu Scheme, where a certain amount was given directly to eligible farmers. The scheme has received accolades from various organisations for its successful implementation, including World Bank. Many economists suggest that this type of investment support is better than farm loan waivers. With the positive outcome of this scheme, Govt. of India wanted to implement it as nation wide project and it was announced by Govt. of India during the 2019-20 Interim Union Budget of India on 1 February 2019. The scheme became effective from 1.12.2018 for direct transfer of benefit to eligible farmers. The landownership system is used for identification of beneficiaries for calculation of financial benefit under the scheme. For the financial year 2018-19 a budget provision of 20,000 crore has been kept for disbursement of financial benefit to eligible landholding SMF'S families. The small farmers under the scheme are categorised on the basis of those who are having 1 hectare of land and marginal farmers are categorised on the basis of those who are having 2 hectares of land.

Literature review:

Since no previous research studies has been done on the scheme i.e. on Pradhan MantriKisanSammaNidhiYojana, there is no direct and specific review of literature available on the topic of the study. Therefore the researcher has found some of the reasons that may be considered as the background of introduction of Pradhan MantriKisanSammanNidhi Scheme. The main factors contributing behind the introduction of the scheme in 2019-20 interim budgets by the Govt. of India are as follows:

- 1. Farmer's Suicide Rate:** The Farmers suicide rate in India had ranged between 1.4 and 1.8 per 1,00,000 over the last 10 years. In order to support the farmers from financial point of view as well as to give moral support by paying 6000 per year this scheme was launched by the Govt. of India.
- 2. No Loan Waiver:** The government give or has given loan to farmers whether it be state government or central government earlier and at the current period also but due to low average agricultural production per year the farmers are sometimes unable to meet those loans and return it to the government due to low yield and low income and high interest rates also on loan given to farmers along with the principal amount of loan.
- 3. Climatic Conditions:** Agriculture production is directly dependent on climate change and weather. Possible changes in temperature, precipitation and CO₂ concentration are expected to significantly impact crop growth. India will also begin to experience more seasonal variation in temperature with more warming in the winters than summers. India has experienced 23 large scale droughts starting from 1891 to 2009 and the frequency of droughts is increasing. All climate models predict that there will be more extreme weather conditions, with more droughts, heavy rainfall and storms in agricultural production regions.

In developing countries like India, climate change is an additional burden since ecological and socio- economic systems already face pressures from rapid population, industrialization and economic development. In India, average food consumption at present is 550 g per capita per day, whereas in China and USA are 980 and 2850 g, respectively. So in order to support the farmers for this type of uncertain climate changes, this is one of the reasons for launching the scheme.

4. Involvement of Middlemen:: The intermediaries involved in the market don't let the farmers to get the adequate return i.e. the selling price from the buyers of their produce whether it is wholesalers or retailers. Some of the reasons for the introduction of the scheme are as follows:

- a. To eliminate the middlemen from the market.
- b. Farmers feel impossible to sell quantities of farm produce in retail to large no. of people.
- c. Middlemen coming from farming background are farmer's itself. They collect small quantities of crop eg. Maize, baine to sell in tonnes to industries. This involves increasing the cost of paying bribery to middlemen.
- d. Middlemen like supermarkets do sorting, packing and branding which farmers cant afford.
- e. In case of hotel suppliers middlemen supply on 2-3 months credit but farmers pay cash at the time of purchase.
- f. Corruption does not allow cooperative to good like AMUL.
- g. Farmers are not able to get the required minimum selling price from government.

So the government introduced the above scheme to eliminate the middlemen from the market overcome the above given difficulties and provide financial support so as to get the minimum selling price

Some of the related research studies done on central and government schemes are as follows which may be a part of the review literature are as follows and significantly reflecting the essence of PM Kisan Scheme:

Economic impact of weather advisory services : A case of VarunaMitra scheme in Karnataka by A.Manjunatha, D..Preetikha, C.Devika reveals that presently, VarunaMitra beneficiaries account for 3% of the cultivators in Karnataka. "Therefore, there is a need to increase accessibility and awareness among the farmers. In this direction, efforts of the Departments of Agriculture and Horticulture are crucial. They should alert and give responsibility to the Panchayat Development."

"Max-min fuzzy programming approach for compromise farming": A case study by Mousumi Kumar and Sankhajit Roy reveals: that "the max-min fuzzy programming method discussed in this paper for optimal crop plans with existing resources is a better approach to analyzing various farm management activities in an uncertain decision environment. The flexible nature of the proposed approach allows for incorporation of several parameters (precise or inexact) as well as region-specific environmental constraints without much computational difficulty."

“Innovative policy interventions for transformation of farm sector” by R.Chand reveals that “in India, agriculture and allied sectors provide employment to close to half of the workforce and contribute about 17% to the national income. Among the ten major sectors of Indian economy the contribution of agriculture is the highest, both in employment as well as in value added output. Therefore, growth and development of agriculture is significant for transformation of Indian economy and for inclusive development. In other words, agriculture is at the core of achieving the goals of “SabkaSaath, SabkaVikaas” and “New India 2022.”

Research Methodology:

a. Research Design: The main objective of the research is to find whether the financial assistance provided under the Pradhan MantriKisanSammanNidhiYojana is sufficient or not for economical upliftment of the farmers. As the study is descriptive in nature the survey method is used to collect the data. A questionnaire has been designed to know the views the income level prior and after the scheme and whether the scheme has been sufficient in providing financial relief to the farmers and in purchasing agro based machinery or not. A pilot study has been used to conduct to test the questionnaire on a sample of 63 beneficiaries/farmers of the scheme. The questionnaire was then modified on the basis of the results observed to make the outcome or the data more accurate or reliable.

b. Population of the Study: The population/universe of the study is all the registered farmers of Pradhan MantriKrishiSammanNidhiYojana of Damdama Village of Nalbari District which is 110 registered famers under the PM Kisan Scheme and maintaining account with Assam GravinBikash Bank of Rampur Branch of Nalbari District and at Punjab National Bank.

c. Sample Size of the Study: The sample for the collection of the data consisted of 63 beneficiaries under PM Kisan Scheme of Damdama Village of Nalbari District as a pilot survey was done before going for the field survey where 63 beneficiaries were found eligible for data collection and according to the result obtained from the pilot survey the questionnaire was modified to get more desired and accurate result.

d. Sampling Technique: The technique of judgemental sampling has been used since the non-random sampling technique has been used i.e. as depending on the judgement and experience of the researcher out of the universe of the study of all the registered beneficiaries of PM Kisan Scheme which beneficiary can provide the best information related to the objectives of the study.

e. Source of Primary Data: The primary data has been collected by distributing schedule cum questionnaire and it was distributed among 110 registered farmers of PM Kisan Scheme of Damadama Village out of which 63 samples has been found adequate as per the objectives of the study who are the actual beneficiaries of the scheme. The primary data collection includes oral interviews and observations also.

f. Sources of Secondary Data Collection: The secondary data has been collected from various magazines such as the The Outlook, PratiyoitaDarpan, India Today,etc. various

newspapers and journals such as The Hindu, The Assam Tribune, The Indian Express, The Times Of India and various yearly publications by the Govt. Of India such as the India 2018 2019 books and help was taken for collection of data from internet/ websites.

g. Data Analysis: The data collected has been analysed and interpreted with the help of tabulations, cross tabulations, pie charts, bar charts, area charts, column charts, line charts and statistical technique such as percentage method and spearman's correlation has been utilised.

h. Sampling Frame: The sampling frame is all the registered farmers under PM Kisan Scheme of Rampur Block of Nalbari District.

Analysis and interpretation of data:

1. The first analysis done from the data collected shows about the respondents who got information from various sources regarding the scheme. Total 8 respondents i.e. 12.70% of the total 63 respondents got information through newspaper advertisement, 05 respondents i.e. 7.94% got information about the scheme through television advertisement, 50 respondents i.e. 79.36% of 63 respondents got information about scheme through autonomous agricultural body.
2. The second analysis shows that all total 63 respondents have bank account which is a mandatory requirement.
3. The third analysis from the data collected shows all the 63 respondents/ beneficiaries received the scheme amount through direct benefit transfer mode i.e. 100%
4. The analysis done from data collected through field survey also shows that the 38 out of 63 respondents had to give voter id and bank pass book for getting the benefit amount while 15 beneficiaries had to submit pan card and bank pass book for getting the scheme amount and 10 respondents had to give both aadhar card and bank pass book for getting the scheme amount.
5. Through the data analysis it is also known that the 28 respondents received 2000 Rs on quarter basis while 25 beneficiaries received 4000 Rs and 10 respondents received 6000 Rs on annual basis.
6. Through the data collected and analysed during the study it is also known that no government official visited the beneficiaries home to give information regarding the scheme detailed wise.
7. The data analysis and interpretation also shows that 49 i.e. 77.77% respondents received the scheme amount on instalment basis while 14 i.e. 33.33% respondents received the scheme amount on lump sum basis.
8. The data analysis also shows that 41 i.e. 65% respondents utilised the scheme amount for purchasing agro-based machinery and 14 i.e. 22% respondents utilised the scheme amount for purchasing raw materials and 8 i.e. 13% respondents utilised the scheme amount for other purpose.
9. It is also analysed from the data collected and interpreted that 42 out of total 63 respondents i.e. 66.67% were able to utilise the scheme amount properly while 33.33% i.e. 21 respondents were not able to utilise the scheme amount properly. The above analysis shows that majority are able to utilise the scheme amount properly.

10. From the data analysis and interpretation the researcher also came to know that 88% i.e. 55 respondents were of the view that the scheme amount is not sufficient for purchasing raw materials relating to agriculture while 12% of the respondents i.e. 8 respondents are of the view that the scheme amount is sufficient for purchasing the raw materials. It shows that the scheme amount is not sufficient for purchase of agriculture raw materials required for farming.
11. The data analysis and interpretation also revealed that 56 out of 63 respondents i.e. 88.89% are of the opinion that the scheme amount is not at all sufficient for growing appropriate crops and getting the required yield while 11.11% i.e. 7 respondents stated that the scheme amount is sufficient enough for growing appropriate crop and getting the required yield.
12. The data analysis and interpretation also states that 41% of the respondents i.e. 26 respondents are of the opinion that the scheme amount has significantly affected their income while 59% i.e. 37 respondents are of the opinion that the scheme amount has not affected their income at all.
13. The data analysis and interpretation also shows that 52% of the respondents i.e. 33 are of the view that they are satisfied with the governments initiative while 48% i.e. 30 beneficiaries are of the view that they are unsatisfied with the governments initiative.
14. From the data collected during the field survey the data collected and analysed shows that 52% i.e. 32 respondents agree that there has been economical upliftment of the farmers while 48% i.e. 31 beneficiaries stated that there has not been any economical upliftment of the farmers.
15. The data analysis and interpretation also shows that majority of the respondents i.e. 94% 59 respondents are not able to purchase good quality compost from the market by scheme amount while 4 respondents i.e. 4 beneficiaries are able to purchase good quality compost from the market.
16. The data analysis and interpretation also shows that 76.20% of the respondents i.e. 48 respondents are unable to purchase insecticides and pesticides while 23.80% i.e. 15 respondents are able to purchase the insecticides and pesticides.
17. The data analysis and interpretation also shows that 87% i.e. 55 beneficiaries are of the opinion that amount received under the scheme is not the only source of livelihood for them while 13% of the respondents i.e. 8 respondents are of the opinion that the scheme amount received is the only source of livelihood for them.
18. The data analysis and interpretation also shows that the 68% respondents i.e. 43 respondents are of the opinion that they lack any other source of income and they depend entirely upon the scheme amount received while 32% of the respondents are of the view that they have other source of income and they do not entirely depend upon the scheme amount.
19. The data analysis and interpretation also shows that 76.19047619% of the respondents i.e. 48 respondents are of the view that their financial position has not been strengthened while 23.80952381% i.e. 15 beneficiaries are of the opinion that their financial position have not been strengthened.
20. From the data analysed during the field survey that it was also interpreted that 73.01587302% i.e. 46 respondents are of the view that they did not received any other financial assistance under any other government scheme while 26.98412698% i.e. 17

beneficiaries are of the opinion that they do received other financial assistance under any other government scheme.

21. The data analysis and interpretation also shows that 71% of the respondents i.e. 12 out of total 17 respondents who received any other financial assistance under any other government scheme received financial assistance between 1000-2000 Rs while 5 respondents out of 17 respondents received financial assistance between 500-1000 Rs.

22. From the data collected during the study it was also known that the income level of the farmers has been significantly affected. Before the adaption of the scheme the income level of the farmers remained between 1000-2000 but after the adoption of PM Kisan Scheme the income level of the farmers rose between 3000-4000 per month.

Findings:

1. Through data collection, analysis and interpretation it has been found and observed that the respondents came to know about the scheme through the agricultural governments and from banks.
2. Through the data analysis and on the basis of data and information collected from the field survey all the beneficiaries had bank accounts as it is a mandatory requirement for getting the scheme amount directly to their bank accounts through direct transfer benefit mode.
3. Through the data analysis regarding satisfaction of respondents in relation to the scheme majority of the respondents out of 63 respondents are satisfied with the implementation of the scheme that is the government is successful in implementation of the scheme and the amount has reached the respondents account. Some of the respondents were extremely satisfied with the Pradhan Mantri Kisan Samman Nidhi Yojana i.e. 4 respondents which indicates that only a few farmers are happy with the government's scheme while some of the respondents are neither dissatisfied nor satisfied that means they need some other support from the government under the PM Kisan Scheme. Some of the respondents were dissatisfied with the scheme because it was found that they need high MSP, no loss for their agricultural produce and the financial assistance should also be increased. Some of the respondents were of the opinion that they are extremely dissatisfied with the governments initiative and they were of the opinion that they need more support from the government to have agricultural production at the highest level so that they can earn the livelihood and prevail in the market.
4. From the data collected from the respondents it has been observed and found that the income level of the farmers has been significantly affected after the adoption of the scheme and there is an increase in the income of the farmers. The income of the farmers before the adoption of PM Kisan Scheme was at a moderate level and it can be said that they have been monetarily benefited from the scheme.
5. It has been also observed from the study that the respondents apart from PM Kisan Scheme has also received other financial assistance under other government scheme which indicates that they been provided with some other support also in monetary benefits ranging from Rs500 to Rs2000.
6. It has also been observed from the study that the scheme has not been able to strengthen the financial position of the farmers which indicates that the government need to increase the monetary benefit provided under the scheme so that they are financially strengthened.

7. It has been also found out from the research conducted that majority of the respondents depend upon the benefit provide under the scheme and they do not have any other source of income and the remaining are of the view that they do not have some other source of income. So it can be said that from the study it is clear that the government should do a brief analysis of the income level of the farmers and provide adequate support to the farmers so that they are able to increase their agricultural production.
8. The research conducted also states that the scheme is not the only source of livelihood for the farmer which indicates that the farmers apart from doing agricultural production and agricultural farming need to do some other work for earning their livelihood. This also interprets that the government has not been able to provide adequate support to the farmers since long while many schemes has been implemented for their welfare.
9. It has been also found out from the study that the farmers have not been able to purchase insecticides and pesticides from the market at adequate price which also indicates that the government needs to reframe the price mechanism for insecticides and pesticides and examine the price charged or quoted by the sellers in the market.
10. It has also been observed from the study that the farmers are unable to purchase good quality compost from the market out of the scheme amount of Rs2000 which indicates that the government needs to increase the financial assistance so that the farmers are able to purchase good quality compost from the market and do good agricultural production.
11. It has been also observed from the study that the farmers has not been economically benefited by the scheme while some other farmers were of the view that for economical upliftment the government should waive the loan of the farmers to decrease the financial burden and ultimately lead to economical benefit to the farmers.
12. It has been also found out from the study that the respondents are satisfied with the government's initiative while some are not satisfied with the government's initiative.
13. It has been also observed that the respondents are of the opinion that the scheme amount are not sufficient for purchasing growing appropriate crops and getting the required yield. It indicates though the farmers have received the financial assistance but they are not able to agricultural production up to the desired level so the government needs to provide some other benefit and machinery support to the farmers that will lead to increase in agricultural production and it will ultimately lead to increase the GDP rate of the country as our country's GDP is mainly dependent on agriculture.
14. It has been also found out from the study that the respondents have received 2000Rs under the scheme till now while mostly while some other have received 4000Rs while other respondents received 6000Rs at once i.e. annually. This indicates that the government has sent the direct benefit amount to the farmers and they will be sending the financial assistance.
15. The study also indicates that the respondents have received the scheme amount quarterly.
16. The study indicates that most of the respondents submitted voter id along with the bank pass book and the requirement was also the voter id, while some of the respondents do submitted aadhar card and pan card along with bank pass book for getting the benefit amount.
17. It has also been found out that the respondents are of the opinion that the scheme amount is not sufficient for purchasing the raw materials required for agricultural

production which indicates that the government needs to provide raw materials to the respondents for agricultural produce.

18. The study also indicates that all the respondents have bank accounts.

19. From the study it has been also found that all the respondents have received the scheme amount under DBT mode.

20. From the study it has also been found out that the most of the respondents utilised the scheme amount for other related purpose some respondents utilised the scheme amount for purchasing raw materials and some other utilised the amount for purchasing agro-based machinery.

21. From the study it is found that any government official did not visit the respondents home to distribute the forms related to the scheme.

22. Lastly it has been observed that the respondents were able to utilise the scheme amount properly while some others were not able to utilise the scheme amount properly.

Suggestions:

The suggestions of the respondents were recorded while conducting the field study in Damdama village of Nalbari District which are as follows:

1. For Doing agricultural Production the farmers need help of labourers and need to pay them wages for their work. So the respondents suggested that the financial assistance must be increased to pay wages to the labourers.
2. For women Farmers economical upliftment the government should pay attention.
3. Most of the respondents suggested that loss MSP, climate change, loss are the farmers leading to economical destruction of the farmers. So the government should give attention in all these matters and take adequate measures.
4. The farmers gave their suggestions that farmers economical condition is degrading day by day.
5. The respondents are of the suggestion that every possible initiative should be taken to see the health, financial condition of the farmers.
6. The farmers also gave their suggestions that every agricultural officer should visit the farmers/beneficiaries home and make them understand about the techniques of farming.
7. The farmers also suggested that the government should provide them the latest modern technical tools of farming.
8. The farmers also suggested that the government should provide financial assistance at proper time.
9. The farmers also gave their suggestion that due to heavy flood, erosion, the agricultural production has been deteriorated.
10. The financial assistance is not at all sufficient for doing farming of potato, rice, etc.
11. The farmers also suggested that their fisheries and rice farming has been destroyed by the flood.
12. The financial assistance should be increased upto 12000 annually as suggested by the farmers.
13. According to the respondents suggestions the scheme amount should be received in lump sum so that the farmers can meet their daily needs.
14. According to the farmers the government should provide equal opportunity to the farmers.

15. There should be elimination of intermediaries from the market and from the selling and distributing process so that the farmers get adequate price of their agricultural produce.
16. The scheme amount should be distributed to the eligible farmers view as per the respondents' suggestions.
17. Adequate machinery support should be provided to the farmers as per the responses received from the respondents.
18. The old age farmers especially should be given adequate attention by the government.
19. The farmers should be given proper health facilities.
20. Climate change is one of the farmers leading to destruction of farmers agricultural produce.
21. The government should provide old age pension to the farmers for their livelihood.
22. For digging purpose for the farmers doing fisheries farming the government should provide adequate support.
23. The farmers should be provided loan at low interest.
24. The infrastructural facilities and technical know-how should be provided to farmers for better agricultural production.
25. The government should provide education facilities to farmer's children as per the suggestions received from the farmers.
26. At what time to produce, how to produce and what are the ways of production should be made understood to the farmers.

Conclusion:

From the study conducted in the Damdama Village of Nalbari District It can be concluded that the main focus point of the study are:

1. The farmers welfare should be given adequate attention.
2. Technical know-how, adequate machinery support should be provided to the farmers.
3. Women Farmers should be given adequate support.
4. Purchase of raw materials, agro-based machinery should be given more attention by the government to the farmers.

The study conducted upon the beneficiaries of PM Kisan Scheme states that the farmers have not been provided adequate support till date to the farmers. The findings, suggestions have been stated in a descriptive manner. In the introduction of the PM Kisan Scheme the quantum of monetary benefit provided has been explained in detail. Under the Literature Review the reasons behind the introduction of PM Kisan Scheme for the welfare of the farmers have been explained. The Research Methodology of the dissertation has been explained in detail. The scope, objectives, significance of the study and limitations of the study has been explained in detail.

The recent changes in the PM Kisan Scheme have been explained in detail. The data analysis and interpretation has been done by applying statistical technical of analysis. The data has been collected due care and efforts has been utilised by the researcher to avoid errors during data collection. The results of the research suggest that necessary developments relating to economical development of the farmers, financial inclusion of the farmers should be taken into consideration. One of the results of the study conducted that the raw materials, good quality compost, insecticides and pesticides selling to the farmers should be done at low cost. The

viewers of the study will come to know about the factors leading to suicide done by farmers i.e. climate change, flood, soil erosion, etc. and the major developments needed to be done to stop the suicide of the farmers. The outcome of the research conducted is also that it would be better if the respondents receive the sum in lump sum that would financially support them. The farmers are also of the opinion that the government should provide support in every field of the agriculture. The outcome of the result is that the income of the farmers has been significantly affected.

The government should provide adequate support to the women farmer and the old age farmers. The research has shown that the farmers loan waiver is one of the major concern and it should be reduced to the possible extent so that the farmers are free of the extra financially burden that they face while repaying loans to the Government.

Finally it can be concluded that the research related to agricultural and government schemes should be done and conducted in a fruitful and efficient manner so that the real essence of the implementation of the Government scheme on the ground can be known and how much it has affected the farmers.

References:

1. Kothari C.R.: Research Methodology Methods and Techniques, 2019, Page No. 6 – 52.
2. INDIA 2018 & 2019 : Ministry of Information and Broadcasting.
3. Special Correspondent(2019, February 2):” Benefits for farmers under PM Kisan scheme announced in the interim budget” says *The Hindu* pg.1 & 11
4. New Delhi(2019,October 10) : “Govt. extends Aadhar seeding date for PM Kisan scheme” says *The Assam Tribune* pg.11
5. Dr. Ashutosh Bajpai "WOMEN ENTREPRENEURSHIP IN INDIA: TROUBLES AND SCENARIO" Volume 2 Issue 7 of International Journal of Research Publication and Reviews (IJRPR).

Websites, magazines:

1. Rajeev, M. (2 March 2019). "World Bank pat for RythuBandhu implementation". *The Hindu*. ISSN 0971-751X. Retrieved 3 April 2019.
2. "Centre replicates Telangana's Rythu Bandhu scheme to give income support to farmers". www.thenewsminute.com February 2019. Retrieved 3 April 2019, accessed on 1st November, 2019 at 4:32 PM
3. Bureau, Our. "Modi launches PM-Kisan scheme from Gorakhpur". @businessline. Retrieved 24 February 2019, accessed on 26th October, 2019 at 3:02 PM
4. "PM Kisan scheme: Govt announces exclusion criteria – Check who won't get it". *The Financial Express*. 7 February 2019. Retrieved 24 February 2019.
5. "Pradhan Mantri Kisan Samman Nidhi: Check eligibility, dates and other details here - Times of India". *The Times of India*. Retrieved 24 February 2019.
6. "Objectives of PM-Kisan" (PDF). pmkisan.nic.in. Accessed on 4th November, 2019 at 3:00 PM
7. "Pradhan Mantri Kisan Samman Nidhi announced to provide assured income support to small and marginal farmers". pib.nic.in. Retrieved 24 February 2019, accessed on 3rd November, 2019 at 1:05 PM

8. "Pradhan Mantri Kisan Samman Nidhi Yojana: Guidelines launched for States to implement scheme; PM-Kisan Portal launched". Jagranjosh.com. 8 February 2019. Retrieved 24 February 2019. Accessed on 23th October, 2019 at 1:00 PM
9. <https://www.nabard.org/interestrates.aspx?cid=502&id=24> accessed on 2nd November, 2019 at 5:05 PM
10. <https://economictimes.indiatimes.com/news/politics-and-nation/failing-to-waive-farm-loan-mp-rajasthan-tap-pm-kisan-scheme/articleshow/70851282.cms> accessed on 23rd October, 2019 at 12:00 PM

Journal Articles:

1. Limited adoption of short rotation coppice: The role of farmers' socio-cultural identity in influencing practice ,Journal of Rural Studies, Year-2016, Volume-45, ISSN-07430167
2. Exploring farmers' cultural resistance to voluntary agri-environmental schemes, Journal- Sociological Research, 2018,volume-48, pages-16-20
3. Innovative policy interventions for transformation of farm sector, Year-2019,Volume-42,page -1