

ORIGINAL ARTICLE

Fund Utilization Pattern of PM Kisan Samman Nidhi Scheme in Kanpur Dehat District of Uttar Pradesh

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ABSTRACT

The Central Sector Scheme, Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) has been a momentous step in the area of direct income support (DIS) in India. The government has remitted 19th instalments of 9,88,42,900 number of beneficiaries and amount disbursed Rs. 22,270.45 crore to the farmers under the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme. the present study was conducted in district Kanpur Dehat to get an insight into utilization pattern of PM-KISAN funds by farmer beneficiaries. Rasulabad and Maitha blocks of Kanpur Dehat district have been chosen purposively, and arranged in descending order of beneficiaries of PM Kisan Samman Nidhi Scheme, two top ranking blocks had selected purposively. Three villages from each block i.e. a total of six villages were selected purposively based on the highest number of beneficiaries in the villages. a sample of 60 farmers was drawn which were further categorized in marginal, small, medium and large categories on the basis of total size of land holding. The scheme was reported to have 100.0 per cent coverage of the sample respondents. the overall average gross income of the beneficiary was Rs. 118274 and net income was Rs.30531. Interestingly the total operational cost of owned fund uses only 1 per cent in plant protection and 2 per cent in manure and fertilizer followed by the 8 per cent in seed due benefits of the PM Kisan scheme. PM-KISAN scheme provided the input and harvesting support to the all-sample farms. This might also defend them from deteriorating within side the clutches of moneylenders for meeting such charges and ensure their continuance in the farming activities. the farmers who received PM Kisan benefits during the agricultural peak season reported spending it on agriculture, while those who received it during the off-season spent it on consumption. Pradhan Mantri Kisan Samman Nidhi (PM KISAN)- beneficiaries revealed mostly respondents agreed that financial support provided under the scheme was adequate but amount should be Rs. 10000 annually anyway scheme had a considerable impact on the farming community. this study would serve as a valid reference for future studies and policy making concerning such schemes.

Keywords: Direct Income Support, Farmer, PM-Kisan, Beneficiaries

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INTRODUCTION

Agricultural development in India has always been viewed in terms of increasing output and improving food security instead of focusing on the welfare of farmers. In recent past, this sector has been facing regular distress and crisis, presenting severe threat to those engaged in agriculture for their livelihood. The major reasons reported so far for agrarian distress and farmer suicides are indebtedness, agricultural problems, family problems, illness, social problems, property disputes, lack of secondary income occupations, and inadequate credit facilities [1, 16, 18]. Small and marginal farmers constitute the largest group of cultivators in Indian agriculture; 85% of operated holdings are smaller than or about two hectares and amongst these holdings, 66% are less than one hectare [2]. The governments have been granting various subsidies to farmers to increase farm production in view of their resource constraints.

This approach, however, has introduced new challenges in agricultural policy making. Lack of transparency, leakages, regressive nature of subsidies, price distortions, disparities, and mismanagement in distribution have been the major issues with subsidies in India [3, 4]. Besides, the analysis of input subsidies in Indian agriculture has revealed that subsidies have outlived their aim and also induced negative impacts on agricultural sustainability like soil degradation and water pollution [5]. Sustainability of agriculture and farmers' welfare are the strongest arguments for shifting from price policy to a direct income support approach [6]. Many developed and developing economies have progressively shifted from price-based support policy to income support policy. Direct benefit transfer (DBT) is an innovative tool for financial inclusion as it terminates intermediaries, ensures transparency and makes provision of benefits quickly [6, 7,11]. It also ensures better targeting and is a better tool for providing deprived ones the basics of life by easing access to cash [12].

About Pradhan Mantri Kisan Samman Nidhi scheme:

Aiming to empower them and transform the agricultural sector such as Pradhan Mantri Fasal Bima Yojana (PMFBY), Pradhan Mantri Krishi Sinchayee Yojna (PMKSY), Soil Health Card (SHC), National Agricultural Market (e-NAM) etc. to extend financial incentives to eligible individuals and farmers. The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) program, launched in 2018, seeks to address these issues by providing Rs. 6000 annually to landowning farmers. This scheme of direct benefit transfer (DBT) to farmers holds great significance in aiding the farmers through these disrupted economic conditions. The government has remitted 19th instalments of 9,88,42,900 beneficiaries and amount disbursed Rs. 22,270.45 crore to the farmers under the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme. Pradhan Mantri Kisan Samman Nidhi (PM KISAN)- beneficiaries revealed mostly respondents agreed that financial support provided under the scheme was adequate but amount should be Rs. 10000 annually anyway scheme had a considerable impact on the farming community [13-18].

To analyse the fund utilisation pattern, cultivation expenditure, constraints, and challenges faced by beneficiaries of the PM-Kisan Samman Nidhi Yojana in Kanpur Dehat district, Uttar Pradesh, and suggest suitable measures for its effective implementation.

MATERIAL AND METHODS

The study year 2023-2024 has been carried out on the basis of primary data collected from the study area. the purposive cum random sampling design has been used for the selection of district, block, villages and respondents. Kanpur Dehat district of Uttar Pradesh was selected purposively considering the time and money constrict of the investigation and awareness of about his.

- a) Farmers in the District are progressive and early adopters of new schemes and advanced technology.
- b) Kanpur District possesses good potential for Agriculture development resource endowment like fertile land and assured irrigation.
- c) Large number of PM-Kisan beneficiaries is here and enterprise like Dairy, poultry, fisheries, beekeeping apart from crop cultivation are being practiced.
- d) Villages in the district are well connected with the network of road transport.

Rasulabad and Maitha blocks of Kanpur Dehat district have been chosen purposively, and arranged in descending order of beneficiaries of PM Kisan Samman Nidhi Scheme, two top ranking blocks had selected purposively. Three villages from each block i.e. a total of six villages were selected purposively based on the highest number of beneficiaries in the villages. The data from 60 beneficiaries was collected through an interview schedule. Different cost concepts, cost of cultivation, gross returns and net returns were estimated and tabular analysis was done to obtain the results and draw conclusions regarding the present study. A summary of them used in the present study is as follows:

Analytical tools: Suitable statistical tools applied for analysis of data. For tabular analysis percentage, average and weighted average applied.

Per cent: The frequency particular cell divided by the total number of respondents and multiplied by 100 to calculate the percentage.

Average: The simplest and important measure of average which has been used into statistical analysis will be average and weighted average. The formula used to estimate the average is:

Mean: It is computed by summing the values of all observations or items and by dividing the sum by total number of observations or items.

Weight Average: The weight average of values is the sum of weights times values divided by the sum of the weights.

Cost Concepts:

Cost A1: This cost includes value of hired human labour, owned and hired bullock labour, owned and hired machine labour, seeds, fertilizers, farmyard manure, plant protection chemicals, depreciation, land revenue and interest on working capital.

Cost A2: Cost A1 + rent paid on leased in land

Cost B1: Cost A1 + interest on owned fixed capital assets (excluding land)

Cost B2: Cost B1 + Rental value of owned land + Rent paid for leased-in land

Cost C1: Cost B1 + imputed value of family labour

Cost C2: Cost B2 + imputed value of family labour

Cost of cultivation is being calculated using Cost C2 which is comprehensive including both fixed as well as variable costs.

Returns: A number of income measures are used for estimation of return, Measures used in the present study is as follow.

Gross income: Value of farm output (main product and by product) whether sold or utilized by the farm family.

Net income: Difference between gross income and total cost, i.e. gross income minus cost C.

RESULT AND DISCUSSION

Table: 1. State wise number of beneficiaries and amount disbursement of 19th Instalment (Dec 2024 - March 2025) of PM Kisan Scheme.

S. No.	State	19 th Instalment (Dec 2024 - March 2025)	
		No. of Beneficiaries	Amount Disbursed (in Rs. Cr.)
1.	Andaman And Nicobar Islands	12,987	2.78
2.	Andhra Pradesh	41,27,619	854.28
3.	Arunachal Pradesh	94,948	22.63
4.	Assam	20,87,406	475.09
5.	Bihar	75,90,575	1,592.77
6.	Chhattisgarh	25,94,151	598.96
7.	Delhi	11,084	2.47
8.	Goa	6,381	1.33
9.	Gujarat	51,34,410	1,146.43
10.	Haryana	16,37,141	359.89
11.	Himachal Pradesh	8,30,495	178.31
12.	Jammu And Kashmir	8,80,247	201.07
13.	Jharkhand	19,83,858	650.36
14.	Karnataka	43,95,092	897.90
15.	Kerala	28,78,013	636.28
16.	Ladakh	18,400	3.89
17.	Lakshadweep	2,303	0.50
18.	Madhya Pradesh	83,33,799	1,767.03
19.	Maharashtra	92,60,727	1,961.26
20.	Manipur	85,965	25.60
21.	Meghalaya	1,82,513	44.22
22.	Mizoram	1,23,524	33.65
23.	Nagaland	1,85,868	49.41
24.	Odisha	34,92,835	924.18
25.	Puducherry	8,032	1.65
26.	Punjab	10,23,521	327.46
27.	Rajasthan	73,06,768	1,661.37
28.	Sikkim	30,515	7.17
29.	Tamil Nadu	22,50,180	490.42
30.	Telangana	31,06,592	649.15
31.	The Dadra and Nagar Haveli and Daman and Diu	11,691	2.46
32.	Tripura	2,36,514	50.82
33.	Uttar Pradesh	2,35,42,883	5,489.68
34.	Uttarakhand	8,20,368	180.94
35.	West Bengal	45,55,495	979.03
Grand Total		9,88,42,900	22,270.45

Sources: Government of India, Ministry of Agriculture and Farmers Welfare Department of Agriculture and Farmers Welfare, Rajya Sabha, Unstarred Question No. 2417, To Be Answered on 21/03/2025.

Table: 2. Total number of Beneficiary, Average & Aggregate Size Holding of Sample Farm (ha)

Farmers (N=60)	Marginal	Small	Medium	Large
Sample Farms	28	20	8	4
Average Size Holding (ha)	0.61	1.35	2.78	4.63
Aggregate Size Holding (ha)	17	27	22.25	18.5

Table no. 2 shows in the study area total number of beneficiaries were 60 and large size sample 28 were found in marginal categories followed by 20, 8, 4 in marginal, small and medium among the farmers the highest average size of holding was 4.63 ha but aggregate size holding 27 ha was in small categories farms.

Table: 3. Per hectare Cost of different inputs used in Paddy cultivation of Beneficiaries Sample Farms (Rs.)

S. No.	Particulars	Size group of sample farms				
		Marginal Farmers	Small Farmers	Medium Farmers	Large Farmers	Overall average
1	Seed	4178	3586	4702	4960	4269
		(4.24)	(4.04)	(5.67)	(6.24)	(4.87)
2	Manure & Fertilizer	4915	4789	4436	4282	4629
		(4.99)	(5.39)	(5.35)	(5.38)	(5.28)
3	Irrigation	11256	11264	10894	11088	11140
		(11.42)	(12.68)	(13.13)	(13.94)	(12.70)
4	Plant protection	1047	1055	1014.0	970	1026
		(1.06)	(1.19)	(1.22)	(1.22)	(1.17)
5	Total Humen labour	33130	29419	26651	23205	28313
		(33.62)	(33.11)	(32.13)	(29.18)	(32.27)
	A- Family Labour	6626	7355	7995	8122	7786
		(6.72)	(8.28)	(9.64)	(10.21)	(8.87)
	B- Hired Labour	26504	22065	18656	15083	20527
		(26.89)	(24.83)	(22.49)	(18.96)	(23.39)
6	Machinery & Tractor charges	24630	19812	19000	18166	20378
		(24.99)	(22.30)	(22.90)	(22.84)	(23.22)
7	A-Rental value of land	1200	1200	1200	1200	1200
		(1.22)	(1.35)	(1.45)	(1.51)	(1.37)
8	B-Interest on fixed capital	5279	6161	4186	5300	5324
		(5.36)	(6.93)	(5.05)	(6.66)	(6.07)
9	C-Total Working Capital	79156	69924	66698	62671	69754
		(80.32)	(78.69)	(80.40)	(78.80)	(79.50)
10	D-Interest on working capital	3958	3496	3335	3134	3488
		(4.02)	(3.93)	(4.02)	(3.94)	(3.97)
11	Sub-total (A+B+C+D)	89593	80781	75419	72304	79767
		(90.91)	(90.91)	(90.91)	(90.91)	(90.91)
12	Managerial cost@10% of sub total	8959	8078	7542	7230	7977
		(9.09)	(9.09)	(9.09)	(9.09)	(9.09)
	Grand Total	98552	88860	82960	79534	87743
		(100)	(100)	(100)	(100)	(100)

(figures in parenthesis are percentage to total)

The average cost of cultivation of paddy per hectare for Kharif 2023-24 of beneficiary farmers were calculated according to farm size and presented in Table 3. The average cost of cultivation of the beneficiary farmers was Rs. 87747, while that same season were Rs. 98552 in marginal, Rs. 88860 in small, followed by Rs. 82960, Rs. 79534 costs in medium and large farmers respectively. Similarly, cost of total working capital for the small farmer category, a percentage difference of 1.52 per cent, with an absolute difference of large farmer were seen between of them.

Table: 4. Comparative cost and profit measures of size of sample farms (Rs.)

S. No.	Particular	Marginal Farmers	Small Farmers	Medium Farmers	Large Farmers	Overall average
1	Gross Income	119617	113422	115380	124677	118274
2	Total Cost	98552	88860	82960	79534	87743
3	Net Income	21065	24562	32420	45143	30531

In Comparative cost and profit measures we observed as followed by farmers under various size of sample farms are presented in table 4. the overall average gross income of the beneficiary was Rs. 118274 and net income was Rs.30531 similarly, in category size of sample farms the gross income of large farmers Rs. 124677 was maximum among the categories as well as net income Rs. 45143 was also highest followed by Rs. 32420, Rs. 24562, Rs. 21065 in medium, small and marginal farmers.

Table: 5. Utilization of PM Kisan funds in reference year 2023-2024 by selected beneficiary farmers for paddy crop.

S. No.	Instalments No.	Month	Beneficiaries' farmers	Amount Received	Utilized Funds
1	14th	December- March	60	120000	120000
2	15th	April- July	60	120000	120000
3	16th	August- November	60	120000	120000

In reference year 2023-24 the utilization of PM Kisan funds by selected beneficiary farmers was Rs. 240000 i.e. number of 15th and 16th instalments were utilized for the production of paddy in kharif season. Table. 5 show the utilization of PM Kisan funds for paddy crop and 14th instalment were used in another season.

Table: 6. Utilization of fund on different operations in paddy crops on the selected beneficiary sample farms during the reference year in (Rs.)

S. No.	Name of the operations	Total Operational Cost	PM Kisan Scheme	Owened Funds
1	Seed	200640	125000	75640
		(17)	(52)	(8)
2	Manure & Fertilizer	42820	26000	16820
		(4)	(11)	(2)
3	Irrigation	523580	21500	502080
		(45)	(9)	(54)
4	Plant protection	48200	35000	13200
		(4)	(15)	(1)
5	Total Humen labour	232050	12000	220050
		(20)	(5)	(24)
	A- Family Labour	51051	3000	80000
		(4)	(1)	(9)
	B- Hired Labour	180999	9000	140050
		(16)	(4)	(15)
6	Machinery & Tractor charges	106489	8500	97989
		(9)	(4)	(11)
Total operational cost		1153779	240000	925779
		(100)	(100)	(100)

(figures in parenthesis are percentage to total)

Table. 6 determine the utilization of fund on different operations in paddy crops on the selected beneficiary sample farms during the reference year. The overall average operational cost of seed was Rs. 200640 which is sharing 52 per cent of PM Kisan funds, plant protection cost Rs. 48200 and scheme shares 15 per cent of it followed by manure & fertilizer, human labour and machinery and tractor charges sharing i.e. 11, 5 & 4 per cent of total operational cost. Interestingly the total operational cost of owned fund uses only 1 per cent in plant protection and 2 per cent in manure and fertilizer followed by the 8 per cent in seed due benefits of the PM Kisan scheme. Since the inception of this scheme in U.P, Rs. 6,000 per annum is being transferred in the bank accounts of each beneficiary continuously without any termination. The 19th instalment of Rs. 2,000 per beneficiary was transferred on Dec. 2024- March 2025 the beneficiaries are getting Rs. 6,000 per annum to procure the agricultural inputs. Utilization of the Funds under PM-Kisan Scheme for Different Purposes. The main purpose of the PM-Kisan Scheme is to provide

financial support to the farmers to purchase agricultural inputs for earning more income from the production. This financial support enables the farmers to use better quality inputs in their crops. here we found mostly farmers were utilize 2 installments' out of three in purchased seed, fertilizer and spent in plant protection. Similarly, Utilization of the Funds under PM-Kisan Scheme in Different Components of Non- Agricultural Sector uses in 2023-24, received by 60 sample beneficiary farmers under the PM-Kisan Scheme. They were spent on medicines, social ceremonies, purchase of non- agricultural assets respectively during the reference year. during the same period. It may be concluded with this impression that few of the social obligations were met out from the funds of PM-Kisan Scheme.

Table: 8. Per Farm Investment on Beneficiaries Size of Sample Farms (Rs.)

S. No.	Particulars	Size of sample farms				
		Marginal Farmers	Small Farmers	Medium Farmers	Large Farmers	Overall average
1	Residential	269536 (71.02)	278650 (62.24)	271875 (52.82)	176250 (35.58)	266667 (62.31)
2	Cattle shed	14018 (3.69)	11975 (2.67)	20125 (3.91)	11500 (2.32)	13983 (3.27)
3	Godown	7071 (1.86)	7475 (1.67)	10000 (1.94)	1875 (0.38)	7250 (1.69)
4	Drought Animals	9179 (2.42)	10500 (2.35)	26875 (5.22)	17750 (3.58)	12550 (2.93)
A.	Cow	1286 (0.34)	1600 (0.36)	4750 (0.92)	6500 (1.31)	2200 (0.51)
B.	Buffalow	2643 (0.70)	3600 (0.80)	12875 (2.50)	11250 (2.27)	4900 (1.14)
C.	Goat	5250 (1.38)	5300 (1.18)	9250 (1.80)	0 (0.00)	5450 (1.27)
5	Milch Animals	39179 (10.32)	43600 (9.74)	73375 (14.25)	23000 (4.64)	44133 (10.31)
A.	Cow	0 (0.00)	4500 (1.01)	0 (0.00)	0 (0.00)	1500 (0.35)
B.	Buffalow	35071 (9.24)	37700 (8.42)	69500 (13.50)	20750 (4.19)	39583 (9.25)
C.	Goat	4107 (1.08)	1400 (0.31)	3875 (0.75)	2250 (0.45)	3050 (0.71)
6	Machinery and implements	40536 (10.68)	95500 (21.33)	112500 (21.86)	265000 (53.49)	83417 (19.49)
Grand Total		379518	447700	514750	495375	428000
		(100)	(100)	(100)	(100)	(100)

(figures in parenthesis are percentage to total)

Table 8. presents the per-farm structure of assets on different size of sample farms. It is evident from this table that major component of farm asset structure is residence followed by milch animal, Machinery and farm implements which is 62.31, 19.49 and 10.31 per cent of total asset value. Per farm on an average Residential, milch animal, machinery and implements came to Rs. 266667, Rs. 83417 and Rs. 44133 respectively. it is revealed from the table 8 per size of sample farms that investment on farm structure was highest on medium size of sample farm i.e. Rs. 514750 followed by large, small and marginal size of sample farms which found the money value of Rs. 495375, 447700 and 379518 respectively.

It is concluded that per farm investment on different size of sample farms were showed the direct relationship with the component wise investment on marginal, small, medium and large size of sample farms and medium size of sample farm show the different trend.

Table:9. Per hectare Investment on Beneficiaries Size of Sample Farms (Rs.)

S. No.	Particulars	Size of sample farms				
		Marginal Farmers	Small Farmers	Medium Farmers	Large Farmers	Overall average
1	Residential	443941	206407	97753	38108	188791
		(71.02)	(62.24)	(52.82)	(35.58)	(62.31)
2	Cattle shed	23088	8870	7236	2486	9900
		(3.69)	(2.67)	(3.91)	(2.32)	(3.27)
3	Godown	11647	5537	3596	405	5133
		(1.86)	(1.67)	(1.94)	(0.38)	(1.69)
4	Drought Animals	15118	7778	9663	3838	8885
		(2.42)	(2.35)	(5.22)	(3.58)	(2.93)
A.	Cow	2118	1185	1708	1405	1558
		(0.34)	(0.36)	(0.92)	(1.31)	(0.51)
B.	Buffalow	4353	2667	4629	2432	3469
		(0.70)	(0.80)	(2.50)	(2.27)	(1.14)
C.	Goat	8647	3926	3326	0	3858
		(1.38)	(1.18)	(1.80)	(0.00)	(1.27)
5	Milch Animals	64529	32296	26382	4973	31245
		(10.32)	(9.74)	(14.25)	(4.64)	(10.31)
A.	Cow	0	3333	0	0	1062
		(0.00)	(1.01)	(0.00)	(0.00)	(0.35)
B.	Buffalow	57765	27926	24989	4486	28024
		(9.24)	(8.42)	(13.50)	(4.19)	(9.25)
C.	Goat	6765	1037	1393	486	2159
		(1.08)	(0.31)	(0.75)	(0.45)	(0.71)
6	Machinery and implements	66765	70741	40449	57297	59056
		(10.68)	(21.33)	(21.86)	(53.49)	(19.49)
Grand Total		625088	331630	185079	107108	303009
		(100)	(100)	(100)	(100)	(100)

(figures in parenthesis are percentage to total)

Per hectare Investment on different size of sample farms is presented in table 9. on an average per hectare investment was found Rs. 303009, which was recorded higher for marginal size of sample farm i.e. Rs. 625088, followed by small size of sample farm Rs. 331630, medium size of sample farm Rs. 185079 and was lowest on large size of sample farm i.e. 107108, respectively. It was observed that per hectare investment on farm assets at different size of sample farms had inverse relationship with holding size. Mainly because of per hectare of cultivated mechanized land is with farmers doing more no. of farming practiced or in other words farmers with less no. of farming practiced are less mechanized.

The major constraints perceived by farmers in PM Kisan Samman Nidhi Scheme and suggest suitable measures to overcome:

Since, this scheme is very comprehensive and has been framed in a very attractive manner, hence, the sample beneficiary farmers had a few complaints against this scheme which have been pointed out in the following table number 10. major problem and constraints faced by the sample farms of the district were basically divided in four parts i.e. (a) Revenue records and open bank account (b) Insufficient fund (c) Registration process (d) Miscellaneous problem. Table 10. as per the average score found against the respective problems, insufficient fund problem was ranked 1st followed by Revenue records and open bank account, Registration and Miscellaneous problem ranked as 2nd, 3rd, and 4th. Similarly, almost all the beneficiaries were of the opinions that Rs.6,000 per annum is not a sufficient amount to procure the required agricultural inputs. It was only about 20.80 % of the total operational costs of the crops. Therefore, they suggested increasing the amount of the financial assistance. and Most of sample beneficiaries faced some difficulties is getting revenue records, opening of bank account etc. during, the registration process under PM-Kisan Scheme. Apart from these wrong entry number and other mistake in Aadhar were also hurdle in the way of registration under PM-Kisan Scheme. It requires a special attention to minimize difficulties at possible extent.

Table 10. Constraints of different size of sample farms.

S. No.	Particular	Size of sample farms					Ranks
		Marginal Farmers	Small Farmers	Medium Farmers	Large Farmers	Total	
1	Revenue records and open bank account	2	2	2	1	7	2 nd
2	Insufficient fund	24	17	4	2	47	1 st
3	Registration process	1	1	2	1	5	3 rd
4	Miscellaneous Problem	1	0	0	0	1	4 th
	Total	28	20	8	4	60	

Suggestion for the PM Kisan Samman Nidhi Scheme:

1. Most of the sample beneficiary farmers had strong views that the bogus and fraud beneficiaries should be shorted out from the list of beneficiaries. It has been found that the wife and husband both have been included in the list of beneficiaries. These beneficiaries are not entitled to cover under this scheme. It is totally against the operational guideline of PM-Kisan Scheme. In the verification process huge numbers of fraud and bogus beneficiaries have been eliminated from this list of beneficiaries. It should be verified at village wise to get correct verification.
2. The sample beneficiaries had also suggested that the land less crop shareholders and tenants should also be covered under this scheme to increase their farm income.
3. The monitoring and review committee at state, district, block and village levels should be organized on regular basis to solve the grievances and problems of beneficiary and non-beneficiary farmers.
4. The regular awareness programme should be organized at village level to propagate the benefit of PM-Kisan Scheme. A compressive effort should be made to link huge number eligible farmers with this scheme.
5. A village wise camp should be organized at Kisan Sewa Kendra or Panchayat Bhawan on particular date and time. The employees of revenue, agriculture bank etc. at scheduled should present in camp to facilitate the registration activities. The eligible excluded farmers of the village will get an opportunity to enrol themselves under this scheme. This integrated approach will be very helpful for excluded farmers in getting registration under PM-Kisan Scheme.
6. By clubbing multiple subsidies, the government can benefit in the following ways: • Saving on the operational and administrative costs; • Consolidated database of farmers and farmer families getting benefits of various agriculture schemes from the government; • Bigger amounts as DIT will lead to more investment in farmers' agriculture inputs, thus impacting the overall agri. production and productivity.

CONCLUSION

The average cost of cultivation of paddy per hectare for Kharif 2023-24 of beneficiary farmers were calculated according to farm size and presented in Table 3. The average cost of cultivation of the beneficiary farmers was Rs. 87747 and comparative cost and profit measures we observed as followed by farmers under various size of sample farms are presented in table 4. the overall average gross income of the beneficiary was Rs. 118274 and net income was Rs.30531. Interestingly the total operational cost of owned fund uses only 1 per cent in plant protection and 2 per cent in manure and fertilizer followed by the 8 per cent in seed due benefits of the PM Kisan scheme. the scheme provided the input and harvesting support to the all-sample farms. This might also defend them from deteriorating within side the clutches of moneylenders for meeting such charges and ensure their continuance in the farming activities.

The results have significant implications for policy makers, As the PM-Kisan scheme is designed to support farmers in distress and is not intended to cover the full cost of cultivation, it may not fully address all financial needs. However, our sample of beneficiary farmers has indicated that the disbursed amount should be increased to Rs. 10,000/- to better meet their farm requirements. This adjustment would enhance the scheme's effectiveness and provide more substantial relief to farmers facing financial challenges and other important aspect that requires attention is the spending pattern of the received amount. Fund diversion and its use for unproductive or non-agricultural purposes lead to the failure of the scheme's designated aim, especially in the summer season. Instead of providing three instalments a year, if the government provides two instalments of Rs. 5,000 each during the kharif and rabi seasons, it would better serve the purpose of the PM-Kisan scheme. This change could potentially provide farmers with a substantial lump sum of money at crucial points in the year, making it more convenient for managing farm expenses. the study, conducted with a sample size of 60 farmers, shows a clear distinction between agricultural and non-agricultural purposes for fund utilization. PM Kisan scheme of central

government is a march towards providing a better livelihood to the landholding families engaged in farming and related activities and to supplement farmers' income.

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