

An analysis of Constraints experienced by the PMKISAN farmers in Tamilnadu

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Abstract

Pradhan Mantri Kisan Samman Nidhi (PMKISAN) Yojana, launched by the Government of India in 2018 which represents a landmark initiative to provide financial assistance to small and marginal farmers whom received Rs. 6000 in three equal installments directly to their bank account. This scheme was designed to alleviate the financial burdens faced by the farmers. Though farmers face many constraints in receiving the amount in which 98% of beneficiaries said that amount was not sufficient. The other major constraints were leased farmers were not eligible (85.33%), only one member in the family was eligible (76.33 %), Untimely credit of the fund (71.67%) and Lack of CSC- Common Service Centre (68.00%). The study reveals practical recommendations for policymakers and implementers to improve the PM-KISAN scheme's effectiveness, ensuring that the benefits more accurately reach the intended beneficiaries.

Key words : Constraint, PMKISAN, Tamilnadu.

PMKISAN scheme aims to strengthen the financial capability of the farmers in procuring agricultural inputs and encourage adoption of modern techniques in the crops to obtain optimum yield. Apart from this, it also helps in reducing the liquidity constraints and easing the access to credit. The programme is totally funded by the Government of India.

The fore most objective of this scheme is to provide financial support to the farmers to procure agricultural inputs for getting better yield from the crops. Apart from this, large numbers of farmers were also unable to borrow the money from lending institutions. Around 50 percent of the farmers of the country had only access to formal credit. In order to ease

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the constraints, the financial support to farmers under PM Kisan Scheme is one of the better programmes of Government of India for welfare of poor and resource less farmers.

Recognizing the need for financial support, the Indian government introduced the Pradhan Mantri Kisan Samman Nidhi (PM KISAN) scheme, offering Rs. 6,000 annually to land-owning farmers in three installments. Credit access is a critical problem for small and marginal farmers, and the lack of formal credit often forces them to leave land uncultivated or abandon agriculture altogether, threatening national food security. Several studies highlight the indebtedness caused by unequal credit flow favouring larger farmers and the exploitation of small farmers through informal credit sources at high interest rates. This aims to ease farmers' liquidity constraints for purchasing agricultural inputs. For the preparation of the manuscript relevant literature¹⁻⁹ has been consulted.

The study was conducted in three districts of Tamilnadu by using Ex-post facto

research. The research encompasses a sample size of 300 farmers, representing a diverse range of socioeconomic backgrounds across three districts in Tamil Nadu: Dindigul, Erode, and Theni were purposively selected as they had maximum number of PM-KISAN beneficiaries. The sampling strategy employed is Stratified simple random sampling, which ensures that different segments within the farming community, such as small-scale, medium-scale, and large-scale farmers, are adequately represented. This sampling helps in generalizing the findings to the broader population while accounting for diversity among farmers. The beneficiaries were asked to mention the constraints faced by them. The data were collected by personal interview method. The constraints were ranked according to the number of farmers in selecting the constraint. The data were coded, tabulated and analysed using frequency and percentage.

The constraints expressed by the PM-KISAN beneficiaries and were presented in Table-1

Table-1. Constraints experienced by PMKISAN beneficiaries

Sl. no.	Constraints experienced by beneficiaries	Percentage	Rank
1.	Lack of CSC- Common Service Centre in the village and were located far away.	68.00	5
2.	Variation in land area records in the land deeds.	60.00	8
3.	Untimely credit of the fund.	71.67	4
4.	Diversification of amount to crop loan of beneficiaries as interest payment.	57.67	9
5.	Grievance resolving procedure is complex and time consuming.	65.00	6
6.	Failed transactions are not credited even after correcting the details.	63.34	7
7.	Leased farmers are not getting benefits.	85.33	2
8.	Rs. 6000 per year was not sufficient.	98.00	1
9.	Only one member in the family is eligible.	76.33	3
10.	Farmers are unaware about their eligibility criteria under the scheme.	42.67	10

From the table-1, it is observed that the number one constraint, expressed by the beneficiaries (98.00 per cent) was “Rs. 6,000 per year was not sufficient”. The amount was insufficient due to high agricultural input costs, inflation and increasing family expenses. Small and marginal farmers face significant challenges in managing their livelihoods with this limited support. Additionally low crop prices and reliance on middlemen reduce their income. To make a meaningful impact, higher financial aid or broader agricultural reforms are essential. Many farmers suggested that consolidating the three installments into a single lump sum would allow for more impactful use of the funds, such as investing in infrastructure.

The second most constraint expressed by the respondents (85.33 per cent) was “Leased farmers are not getting benefits”. It was due to the fact that leased farmers or tenant farmers do not have legal ownership documents, which are a mandatory requirement for availing the scheme. In many cases, lease agreements are informal or undocumented, leaving these farmers without any form of government support. Their inability to access PM-KISAN aid adds to their vulnerability, especially during crises like droughts, floods, or price crashes. Addressing this issue requires policy changes to include tenant farmers in welfare schemes. This could involve creating a formal registry of tenant farmers or allowing flexible criteria for eligibility based on cultivation rather than ownership. Expanding the scope of PM-KISAN to include leased farmers would make the scheme more inclusive and equitable, ensuring that all contributors to agriculture are supported.

The third most constraint expressed

by the beneficiaries (76.33 per cent) was “Only one member in the family is eligible” because it overlooks the collective effort of families in farming. In most agricultural households, multiple members contribute to farm work and expenses, but the benefit is limited to just one person. Large or joint families, where more members are involved, feel excluded, as the scheme doesn’t recognize their shared responsibilities. The Rs.6,000 annual aid is already insufficient for one individual, let alone addressing the needs of the whole family. This leads to one of the major constraint expressed by the beneficiaries.

The fourth major constraint expressed by the PM-KISAN farmers (71.67 per cent) was “untimely credit of funds” under PM-KISAN scheme because they rely on timely payments for essential farming activities. Delays disrupt their plans for buying seeds, fertilizers, and hiring labor, which can affect crop yields. Untimely funds force farmers to take loans at high-interest rates, worsening their debt. The uncertainty caused by delayed payments makes it difficult for them to budget and plan effectively. Late disbursements often lead to purchasing inputs at higher prices. This cash flow disruption adds stress and increases operational costs.

The beneficiaries (68.00 per cent) expressed “Lack of CSC- Common Service Centre in the village and were located far away” as their fifth major constraint. Many rural areas have limited or no Common Service Centers, making it hard for farmers to access necessary services. Farmers often have to travel long distances to reach a CSC. Limited digital literacy in remote areas also makes it harder for farmers to navigate online services.

This delay in accessing help leads to unresolved issues, such as transaction failures. Overall, the lack of nearby CSCs hinders timely and efficient service delivery for farmers. Among the other constraints these are the five major constraints expressed by the beneficiaries of

PM-KISAN scheme.

The PMKISAN beneficiaries were also faced constraints in PMKISAN portal which are presented in table-2.

Table-2. Constraints experienced by the beneficiaries in PMKISAN portal

Sl. No.	Constraints in PMKISAN portal	Percentage	Rank
1.	No provision to edit and correct details of farmers by District officials after it has been submitted in portal.	98.67	1
2.	Difference in time of payments in same village creates chaos among farmers	66.67	4
3.	Farmer don't know where to complaint any issues	81.33	3
4.	More number of days are needed for changing name in land record	42.33	5
5.	Land records in PM-KISAN portal reflected differently than the title deeds of land under the farmer.	90.67	2

Among the five major constraints the nearly cent per cent (98.67 per cent) of the farmers expressed “No provision to edit and correct details of farmers by District officials after it has been submitted in portal” as their major constraint. Once the information is submitted, errors in personal data, bank details, or land records cannot be rectified easily, causing delays in receiving benefits. Mistakes may lead to failed transactions, preventing timely access to Rs.6000, which is crucial for farming expenses. The only option for correction is often visiting a Common Service Center (CSC), which may be far from their location, adding travel costs and time. The process of making corrections through CSCs is slow and inefficient, further delaying assistance. This situation leads to financial stress.

The least constraint experienced by the farmers (42.33 per cent) was “More number of days was needed for changing name in land record”. Updating records requires multiple submissions and verifications, which can take a long time. Many farmers also lack access to local land record services, further delaying the process. These delays prevent farmers from receiving PM-KISAN benefits on time, adding financial strain. The lack of transparency and communication exacerbates the frustration, leaving farmers uncertain about the status of their requests.

'PM-KISAN aims to provide financial support to farmers, the inadequacy of the Rs. 6,000 annual payment is the most significant challenge, with nearly all beneficiaries agreeing that it is insufficient to cover even basic agricultural

expenses. Issues such as the limited eligibility criteria, untimely fund disbursements, inability to edit and correct details, lack of nearby Common Service Centers, and delays in updating land records continue to pose significant challenges. These constraints not only delay or prevent farmers from receiving the benefits but also deepen their financial burdens, particularly during key farming seasons. Moreover, the lack of transparency and communication regarding the status of applications adds to the frustration. To improve the scheme's impact, it is crucial to enhance digital infrastructure, simplify administrative processes, and ensure that the system is more inclusive and responsive to the diverse needs of farmers. Addressing these issues would strengthen the trust in PM-KISAN and ensure that it becomes a more reliable tool for supporting farmers' livelihoods and boosting agricultural productivity.

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