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## Study on awareness, satisfaction and impact of Pradhan Mantri Kisan Samman Nidhi Lakhimpur Kheri District of Uttar Pradesh

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### Abstract

The study on awareness, satisfaction, and impact of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) in Lakhimpur Kheri district of Uttar Pradesh assessed the extent to which the scheme benefited farmers in terms of financial stability, productivity, awareness, and satisfaction. The findings revealed that a majority of respondents reported improved financial stability, as 65 percent experienced positive changes in their economic condition, indicating that the scheme played a crucial role in supporting agricultural and household needs. However, 28.3 percent reported no change and 6.7 percent observed deterioration, reflecting the influence of factors such as high input costs, debts, and market risks. In terms of productivity, 60 percent of farmers reported improvements owing to timely access to inputs like seeds and fertilizers, while 33.3 percent noted no change and 6.7 percent experienced decline due to unfavorable climatic conditions, pest infestations, or irrigation constraints. Regarding awareness, 53.3 percent of respondents were fully aware of the provisions of the scheme, 33.3 percent were partially aware, and 13.3 percent were unaware, highlighting the need for stronger extension services and outreach programs. Farmer satisfaction levels showed that 41.7 percent were highly satisfied, 45 percent moderately satisfied, and 13.3 percent dissatisfied due to delays, procedural hurdles, or inadequate assistance. Overall, the scheme was largely welcomed and contributed positively to farmers' welfare, though its effectiveness was limited by external agricultural challenges and implementation gaps. The study emphasized the importance of improving financial adequacy, ensuring timely implementation, and strengthening awareness campaigns to enhance the scheme's impact.

**Keywords:** PM-KISAN, financial stability, productivity, awareness, farmer satisfaction

### Introduction

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) was a centrally sponsored scheme launched by the Government of India in 2019 with the objective of providing direct income support to farmers across the country. The scheme was designed to supplement the financial needs of small and marginal farmers in procuring agricultural inputs to ensure proper crop health and yield, thereby reducing their dependence on informal credit sources and mitigating economic distress. Under this initiative, eligible farmer families, defined as households with cultivable land, were provided financial assistance of ₹6,000 annually in three equal installments of ₹2,000 each, which was directly transferred into their bank accounts through the Direct Benefit Transfer (DBT) system to ensure transparency and efficiency. The scheme covered farmers across all states and union territories, with certain exclusions such as institutional landholders and higher-income groups like professionals, retired individuals, and taxpayers. The implementation of PM-KISAN not only offered assured income support but also empowered farmers by providing them with liquidity at crucial points of the agricultural cycle. It was observed that the scheme had played a significant role in stabilizing the rural economy, strengthening farmers' purchasing power, and reducing the risk of indebtedness. Moreover, it had contributed to improving agricultural productivity and ensuring food security by facilitating timely access to quality seeds, fertilizers, and other inputs. Over time, the scheme evolved with digitization measures such as mandatory Aadhaar seeding and land record verification to minimize leakages and ensure that benefits reached genuine beneficiaries. Overall, the Pradhan Mantri Kisan Samman Nidhi stood as one of the largest direct income support schemes for farmers in India,

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reflecting the government's commitment to inclusive agricultural development and rural welfare by safeguarding the economic interests of millions of farming households.

### Research Methodology

The study entitled "Study on Awareness, Satisfaction and Impact of Pradhan Mantri Kisan Samman Nidhi in Lakhimpur Kheri District of Uttar Pradesh" employed a purposive cum random sampling technique to ensure both relevance and representativeness of the respondents. The district of Lakhimpur Kheri was purposively selected, keeping in view logistical convenience and time constraints for the investigator. Within the district, Phoolbehar block was chosen purposively due to its relatively high concentration of PM-KISAN beneficiaries, thereby enhancing the suitability of the study population. A comprehensive list of villages in the block was prepared, and 5 percent of them were randomly selected, with preference given to those having a larger number of scheme beneficiaries. From each selected village, a complete enumeration of all PM-KISAN beneficiaries was conducted. The respondents were then stratified into five landholding categories: marginal farmers (less than 1 hectare), small farmers (1-2 hectares), semi-medium farmers (2-4 hectares), medium farmers (4-10 hectares), and large farmers (above 10 hectares). Using proportionate random sampling, a total of 100 farmers were selected across these groups to maintain statistical balance. Primary data were collected through a well-structured and pre-tested interview schedule, ensuring accuracy, clarity, and alignment with study objectives. In addition, secondary data were obtained from books, journals, government reports, and official records at district and block levels. Personal interviews were conducted to gather firsthand responses, and the collected data were analyzed using appropriate statistical tools. The reference period for the study corresponded to the agricultural year 2024-2025, ensuring the findings were both timely and contextually relevant to ongoing agricultural and policy conditions.

### Analytical Tools

**Likert scale:** Likert scale (2, 4, 5, or 7) is a common classification format used in studies. Respondents rank a product or service's quality (data) from highest to lowest, and from better to worse.

### Results and Discussion

**Table 1:** Financial Stability After PM-KISAN

Financial Stability	Number of Farmers	Percentage (%)
Improved	78	65.0
No Change	34	28.3
Declined	8	6.7

**Table 1:** The analysis of the data revealed that a majority of the farmers reported an improvement in their financial stability after receiving benefits under the PM-KISAN scheme, as 65 percent of respondents experienced positive changes in their economic condition. This indicated that the scheme played an important role in providing timely financial assistance which supported farmers in meeting agricultural and household needs. However, 28.3 percent of respondents stated that their financial status remained unchanged, which suggested that the assistance was not

sufficient to significantly alter their overall economic condition or that other challenges such as high input costs and market fluctuations limited its impact. A small proportion of 6.7 percent of farmers reported a decline in financial stability, reflecting that factors beyond the scheme, such as crop losses, debts, or price instability, might have outweighed the benefits received. Overall, the findings highlighted that while PM-KISAN contributed to strengthening financial stability, its impact varied across farmer households.

**Table 2:** Change in Agricultural Productivity

Productivity Change	Number of Farmers	Percentage (%)
Increased	72	60.0
No Change	40	33.3
Decreased	8	6.7

**Table 2:** The results indicated that the majority of farmers, accounting for 60 percent of respondents, reported an increase in productivity after receiving benefits under the PM-KISAN scheme. This suggested that the timely financial support enabled them to purchase essential agricultural inputs such as seeds, fertilizers, and pesticides, which contributed to better crop performance. Meanwhile, 33.3 percent of farmers experienced no change in productivity, which implied that despite receiving assistance, external challenges such as unfavorable weather conditions, lack of irrigation facilities, or high input costs restricted significant improvements. A smaller group, representing 6.7 percent of respondents, observed a decline in productivity, likely due to crop losses, pest attacks, or market-related difficulties that outweighed the positive effect of financial aid. Overall, the findings highlighted that while PM-KISAN proved beneficial for enhancing productivity for a majority, its effectiveness varied across different farming households depending on external and farm-specific factors.

**Table 3:** Awareness about PM-KISAN

Awareness Level	Number of Farmers	Percentage (%)
Fully Aware	64	53.3
Partially Aware	40	33.3
Unaware	16	13.3

**Table 3:** The findings showed that more than half of the farmers, constituting 53.3 percent, were fully aware of the provisions, eligibility criteria, and benefits of the PM-KISAN scheme, which indicated effective dissemination of information through government initiatives, extension services, and community interactions. Around 33.3 percent of farmers were only partially aware, suggesting that while they had some knowledge of the scheme, they lacked complete understanding of its guidelines, procedures, or entitlements, which could have limited their ability to fully utilize the benefits. A smaller proportion, 13.3 percent, remained completely unaware of the scheme, reflecting gaps in outreach efforts, especially in remote areas or among farmers with limited access to media and institutional support. Overall, the results suggested that while awareness was relatively high, there was still a need for stronger extension activities, awareness campaigns, and farmer-friendly communication strategies to ensure that every eligible household had complete knowledge to avail the scheme effectively.

**Table 4:** Satisfaction with Scheme Benefits

Satisfaction Level	Number of Farmers	Percentage (%)
Highly Satisfied	50	41.7
Moderately Satisfied	54	45.0
Dissatisfied	16	13.3

**Table 4:** The analysis indicated that a considerable proportion of farmers, about 41.7 percent, were highly satisfied with the PM-KISAN scheme, reflecting that the financial support provided under the program was perceived as useful in meeting agricultural and household needs. A slightly larger group, 45 percent of respondents, expressed moderate satisfaction, suggesting that while they acknowledged the benefits, they considered the assistance insufficient to cover the rising costs of farming or other economic challenges. Meanwhile, 13.3 percent of farmers reported dissatisfaction, which highlighted issues such as delays in fund disbursement, lack of awareness, or procedural hurdles that limited the effectiveness of the scheme for them. Overall, the findings suggested that the PM-KISAN initiative was largely welcomed by farmers, though improvements in the adequacy of financial support, timely implementation, and simplification of procedures were necessary to enhance satisfaction levels further.

### Conclusion

The study concluded that the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme had played an important role in improving the socio-economic conditions of farmers, though its impact was not uniform across all households. A majority of respondents experienced improvement in financial stability, which reflected the scheme's effectiveness in providing timely support for meeting agricultural and household needs. The findings further revealed that the scheme had a positive influence on agricultural productivity, as most farmers utilized the financial assistance for purchasing essential inputs such as seeds, fertilizers, and pesticides, which contributed to better crop performance. However, a considerable proportion of farmers reported no change in either financial stability or productivity, suggesting that the assistance was insufficient to offset challenges such as high input costs, unfavorable climatic conditions, pest infestations, and limited irrigation facilities. Additionally, awareness about the scheme was relatively high, yet gaps persisted as some farmers were only partially aware or remained completely unaware, which restricted the potential benefits. In terms of satisfaction, a large share of respondents expressed either high or moderate satisfaction, although a small section reported dissatisfaction due to delays in fund disbursement or inadequacy of financial assistance. Overall, the study emphasized that while PM-KISAN contributed significantly to enhancing farmers' livelihoods, further improvements were required in terms of outreach, timely delivery, and enhancement of financial support. Strengthening awareness campaigns and addressing implementation challenges could make the scheme more equitable and beneficial, thereby ensuring sustainable economic security and agricultural growth among farming communities.

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