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# **A STUDY ON EFFECTIVENESS OF PRADHAN MANTRI KISAN SAMMAN NIDHI (PM-KISAN) IN ERODE DISTRICT, TAMILNADU, INDIA**

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## **Abstract**

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is a flagship initiative of the Government of India aimed at providing income support to farmers. This scheme intends to enhance the livelihood of small and marginal farmers by offering direct cash transfers. Evaluating the effectiveness of such schemes is crucial to understanding their impact on beneficiaries and identifying potential areas for improvement. This study focuses on assessing the effectiveness of PM-KISAN in achieving its objectives, including alleviating financial distress, improving agricultural productivity, and enhancing the overall socio-economic status of farmers.

The study adopts a descriptive research design, collecting primary data from a sample of 50 respondents who are direct beneficiaries of PM-KISAN. The data collection process involves administering structured questionnaires to gather insights into respondents' demographic profiles, their awareness and perceptions of the scheme, and the extent of benefits received. This approach ensures a comprehensive understanding of the scheme's impact on various dimensions such as income stability, investment in agriculture, and household well-being.

To analyse the data, the study employs three primary statistical tools: percentage analysis, chi-square test, and rank analysis. Percentage analysis is used to summarize and describe the demographic and categorical data, providing a clear picture of the respondents' profiles and their opinions about the scheme. The chi-square test is utilized to examine the association between key demographic factors (such as age, education level, and landholding size) and their satisfaction with the scheme, enabling the identification of significant patterns and relationships. Rank analysis helps in prioritizing the challenges and benefits as perceived by the respondents, offering actionable insights for policymakers.

Preliminary findings suggest that PM-KISAN has positively impacted the beneficiaries by providing timely financial support, which has contributed to reduced reliance on informal credit sources and enhanced agricultural inputs. However, the study also identifies challenges such as delays in fund disbursement, lack of awareness about the scheme among some farmers, and discrepancies in beneficiary selection. These issues underline the need for more robust implementation mechanisms and improved communication strategies to maximize the scheme's reach and effectiveness.

The implications of this study are significant for policymakers and stakeholders involved in the design and execution of agricultural welfare schemes. By highlighting both the successes and shortcomings of PM-KISAN, the findings can guide the development of more targeted and efficient interventions,