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ASSESSMENT OF CONSTRAINTS IN AVAILING PM-KISAN BENEFITS: A COMPARATIVE STUDY OF BIHAR AND JHARKHAND

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ABSTRACT

The current paper has explored the barriers experienced by beneficiary and non-beneficiary farmers in accessing PM-KISAN benefits in the state of Bihar and Jharkhand, which are states with the highest and the least number of beneficiaries, respectively in the eastern region. A multistage sampling method was observed where two districts were taken, two blocks within each district and two villages within each block in both the states. Out of every village, 20 beneficiary farmers and 20 non-beneficiary farmers were picked, and the total sample of respondents was 320. The main data were gathered using a tested interview schedule and the types of constraints that were identified were ranked in order of their seriousness. Kendall Coefficient of Concordance was used to analyse the ranked data using Microsoft excel and IBM SPSS (Version 27). The results showed that the biggest challenges encountered by the beneficiary farmers were the delays in verification processes, the challenges of payment processing, the problems of e-KYC, and the lack of institutional support, which influenced the ability to receive the benefits in time. Non-beneficiary farmers were faced with significant barriers to enrolment that included absence of awareness, Aadhaar-bank connections, land records errors, digital illiteracy, and omission of tenant and sharecropper farmers. These were greater in Jharkhand and this indicated governance and registration-based restrictions in accessing scheme benefits.

Key words: Direct Benefit Transfer, Farm Income, Farmer's Welfare Policy, Income Support Scheme, PM-KISAN

Introduction

The “Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)” is the flagship DBT scheme. Under PM-KISAN, eligible landholding farmers receive ¹ 6,000 per year in three equal instalments, directly transferred to their Aadhaar-seeded bank accounts. As of early 2025, the scheme has benefited more than 11 crore farmers across the country, becoming one of the largest direct

income support initiatives globally. The scheme was officially launched on February 24, 2019, by Prime Minister Narendra Modi (Ahmad, T. and Haneef, R. 2019). This scheme put forth as a response to the issue of agrarian distress, low agricultural profitability, and rural indebtedness which are constant issues in India's agricultural sector (Ramakumar, 2019). Another research by (Kumar & Negi, 2025) revealed that the funds

disbursed timely through Direct Benefit Transfer (DBT) has enhanced the availability of agricultural input and decreased the dependence on informal credit. (Singh & Rathore, 2023) found in their study that large number of farmers have misleading about the schemes as well as the difficult procedures of the scheme also negatively affects farmers from getting the maximum available benefits. However, at the same time we see that with exclusion and land record issues are creating problem for small-scale farmers and there is requirement of needful improvement (Chandrasekhar Mehrotra, 2020). Another major problem like inadequate financial support, coverage of only some of the eligible landholders in a family, lack of infrastructure and problems with access to the corresponding services, were observed by (Padmaja, 2024). Some of the beneficiaries complained of the delays in the disbursement of funds because of technical problems like OTP authentication failures (Naik *et al.*, 2022). The problems of tenant farmers being left out, inability to pay on time and poor coordination with the extension services are the weaknesses that impede the scheme (Singh *et al.*, 2025). The farmers use instalments to meet their farming needs in the season when the crops are at their peak production and off-season payments are mostly consumed at home (Kumar & Babu, 2018). The analysis showed the majority of the respondents had moderate risk-taking capacity, economic motivation, scientific perspective and innovativeness (Gaur *et al.*, 2023). The majority of the beneficiaries felt that the yearly help of 6,000 was not adequate to cover the agricultural input prices and suggested the amount of support be raised. They also encountered registration problems because of the land records, bank accounts and Aadhaar errors, which means that the procedures should be simplified (Akhtar, 2022). According to the study, PM-KISAN scheme has been beneficial in alleviating financial distress in farmers of various farm sizes and enhancing their income and the general socio-economic well-being to a certain degree (Pratap *et al.*, 2025). The administrative problems like delays in verification and inaccessibility in distant places also played against implementation. Banking and agriculture departments assisted but better coordination and sharing of information is still needed to execute the scheme efficiently (Verma, 2022). In less-developed states such as Bihar and Uttar Pradesh, farmers cannot access PM-KISAN scheme benefits because of the lack of an adequate banking network and low internet connectivity (Sihag *et al.*, 2025). Other notable challenges comprised possession of old land records, lockout of tenant farmers, inconsistent paying of funds and poor understanding of the scheme

rules and regulations and this meant that policy changes were necessary in order to promote the success of PM-KISAN scheme (Kaleeswaran *et al.*, 2024). According to the study, most of the problems encountered by the beneficiaries included delayed registration, the lack of awareness regarding PM-KISAN scheme, the time-consuming registration processes, and slowness in transferring cash to productive use (Chaturvedi *et al.*, 2022).

Materials and Methods

A scientific methodology was employed to select states, districts, blocks, villages, and sample farmers in order to achieve the desired results. In this research, we aim to study the impact of PM-KISAN scheme in eastern region of the country, two states of the region with highest and lowest number of beneficiaries were selected i.e. Bihar and Jharkhand. A cluster sampling technique will be used to construct of a framework. Two clusters have been created from Bihar state, one being the top district cluster and the other the bottom district cluster, based on the number of beneficiaries. Muzaffarpur has been selected from the top district cluster, and Jehanabad district from the bottom district cluster. Similarly, from Jharkhand, Hazaribagh and Ramgarh will be selected. These selections were based on having the highest as well as lowest number of beneficiaries. In the second stage, one block from each district was selected randomly. In third stage, two villages from each block will be selected randomly and then interviewed, 20 beneficiaries and 20 non-beneficiaries from each village, resulting in a total sample size of 320 respondents. In order to meet the study objectives, primary data was collected. A pre-tested interview schedule was employed to collect primary information from respondents. For the collection of data on constraints, the issues faced in the study area was first identified and incorporated into the interview schedule in the form of statements. The statements were prepared for both beneficiaries and non-beneficiaries for both the states separately. Subsequently, all identified constraints were ranked on a scale 1 to 10 based on their severity level. Constraints perceived as more severe were assigned higher ranks, whereas less severe constraints were given lower ranks. Thereafter, the ranked data were used for the further statistical analysis.

Statistical Tools

To ensure reliable and precise interpretation of the collected data, appropriate statistical technique was applied such as Kendall's coefficient of concordance was utilized to analyze and prioritize respondents' perceptions. The data processing and analysis were carried out using

Table 1: Ranking of constraints faced by PM-KISAN Beneficiary Farmers.

Sr.	Constraints faced by beneficiaries of PM- KISAN Scheme	Mean	Rank
1	PM-KISAN scheme amount is too low for farm needs	9.38	I
2	Farmers do not get installment payment timely from the PM-KISAN	7.87	IV
3	Some installments do not receive during cropping season.	8.09	III
4	Land record documentation requirement creates trouble for small farmers and marginal farmers.	8.17	II
5	Non seasonal installments lead to non-agricultural use of funds.	6.39	V
6	Lack of awareness about scheme procedure	1.78	X
7	e-KYC process is difficult to complete	3.31	VIII
8	Delay or sometimes farmers do not get approval after registration in the PM-KISAN scheme portal	3.63	VI
9	Illiterate farmers get into trouble with online registration.	2.63	IX
10	After receiving some installments, it gets stopped due to some technical without information	3.76	VII

MS Excel (2010) and IBM SPSS software (Version 27) (Mallik *et al.*, 2023).

Data Analysis

Kendall's Coefficient of Concordance (W) was employed to examine the degree of agreement among respondents in ranking the constraints perceived by farmers. The respondents were requested to assign ranks to different constraints, where rank one represented the least important constraint and the highest rank denoted the most important constraint. A higher mean rank value therefore indicated greater importance of a particular constraint. (Borah *et al.*, 2025, Nelson *et al.*, 2025, Naik *et al.*, 2026,).

Kendall's coefficient of concordance (W) is calculated as:

$$W = \frac{12S}{m^2(n^3 - n)}$$

Where:

S = Sum of squared deviations from mean rank

m = Number of judges/respondents

n = Number of items ranked

Kendall's W measures the level of consensus among respondents regarding the rankings provided. The value of W ranges from 0 to 1, where a value close to 1 indicates strong agreement among respondents, while a value near 0 reflects absence of agreement. Further, the statistical significance of the coefficient was tested using the chi-square (χ^2) test to verify the consistency of rankings. (Amedi, 2014, Ghangale *et al.*, 2018, Mohammed, 2018).

Results and Discussion

In order to examine the challenges associated with the implementation and accessibility of the PM-KISAN scheme, constraints faced by both beneficiary and non-beneficiary farmers were identified and analysed. A total of ten major constraints were documented separately for beneficiary farmers receiving scheme benefits and non-

beneficiary farmers who were excluded from the scheme. These constraints represent the practical, administrative, and awareness-related issues influencing farmers' participation and access to the PM-KISAN scheme in Bihar & Jharkhand. The identified constraints were prioritized based on respondent's perceptions using Kendall's coefficient of concordance to determine their relative importance. The results obtained from the analysis are presented and discussed in the following section.

Constraints faced by Beneficiary farmers in Availing Benefits under PM-KISAN Scheme in Bihar

Table 1 indicates the significant limitations faced by beneficiary farmers on PM-KISAN scheme in order of mean scores that were received by the respondents. The increase of the mean values demonstrates the presence of constrained farmers more severely. The outcomes also show that PM-KISAN scheme amount is too low to farm needs became the most critical constraint since it received the first rank (Mean = 9.38). This indicates that the financial assistance provided under the scheme is considered insufficient to meet rising agricultural input costs. This result is consistent with the study conducted by (Kumar & Paughat, 2021). The second major constraint reported was land record documentation requirements creating difficulties for small and marginal farmers (Mean = 8.17), highlighting procedural challenges during registration and verification similar result was found by (Kumari & Dahiya, 2022). Further, do not receive installments during the cropping season (Mean = 8.09)

Table 2: Kendall's Coefficient of Concordance (Kendall's W) Test for beneficiary for farmers in Bihar.

Test Statistics	Values
N	80
Kendall's W ^a	0.835
Chi-Square	600.901
df	9
Asymp. Sig.	0.000
a. Kendall's Coefficient of Concordance	

Table 3: Ranking of constraints faced by PM-KISAN Non-Beneficiary Farmers

Sr.	Constraints faced by non-beneficiaries of PM- KISAN Scheme	Mean	Rank
1	Weak Support from local government authorities.	8.60	III
2	Aadhaar-bank linkage problems block registration	3.18	VIII
3	Lack of awareness about the benefits of PM-KISAN scheme among the farmers.	8.95	I
4	Illiterate farmers get into trouble with online registration.	6.52	IV
5	Tenant and sharecropper farmers are not eligible	2.37	IX
6	Errors in land records prevent enrollments	4.34	VI
7	Delay in verification process by respective government officials	3.97	VII
8	Lack of knowledge about e-KYC	6.23	V
9	Government officials using unfair means (demands for bribes) of registration.	8.67	II
10	Changes in land ownership or death of beneficiaries may not be promptly updated in the records leading to delays in payment.	2.19	X

and delay in receiving installment payments (Mean = 7.87) were ranked third and fourth respectively, suggesting issues related to timeliness of financial support. The present findings are in agreement with the results reported by (Singh *et al.*, 2025, (Jagadeshwaran *et al.*, 2024). Moderate constraints included non-seasonal release of instalments leading to non-agricultural utilization of funds (Rank V), similar results reported by (Kumar & Babu, 2018) and delay or non-approval after portal registration (Rank VI). Similar results reported by (Chaturvedi *et al.*, 2022). Relatively less severe constraints were related to technical and awareness issues such as stoppage of instalments without information, difficulty in completing e-KYC, problems faced by illiterate farmers in online registration, and lack of awareness about scheme procedures. Among these, lack of awareness was ranked lowest (Mean = 1.78). Overall, the findings indicate that financial inadequacy and administrative procedures are the dominant constraints rather than awareness-related issues.

Test Statistics of Kendall's Coefficient of Concordance (W) for Beneficiary farmers in Bihar

Table 2 shows the results of Kendall's Coefficient of Concordance (W) used to measure the level of agreement among respondents regarding ranking of constraints. The analysis was conducted with 80 respondents (N = 80) evaluating 10 identified constraints. The obtained Kendall's coefficient of concordance (W = 0.835) indicates a high degree of agreement among beneficiary farmers in ranking the constraints. Since the value of W ranges from 0 to 1, a value close to 1 signifies strong consensus among respondents. The calculated Chi-square value ($\chi^2 = 600.901$) with 9 degrees of freedom was found to be statistically significant at 1 per cent level (Asymp. Sig. = 0.000). This confirms that the agreement among respondents is not due to chance. Hence, it can be concluded that farmers had statistically significant and consistent opinions regarding the severity of constraints

faced while availing benefits under the PM-KISAN scheme.

Constraints faced by non-beneficiary farmers under PM-KISAN Scheme in Bihar

Table 3 illustrates the significant constraints that caused farmers to be locked out of the scheme benefits under PM-KISAN. According to the findings, the absence of the awareness of the benefits of the PM-KISAN scheme among the farmers has become the most significant limitation, which received the first place (Mean = 8.95). The second significant limitation was reported as the unfair registration process by the government officials, such as bribes, requirement (Mean = 8.67), and administrative and governance-related issues. Further, insufficient institutional assistance at the grassroots was ranked as third with a weak support of the local government authorities (Mean = 8.60). The current results align with the findings made by (Gosh *et al.*, 2024). The moderately severe restrictions were the number of farmers who were illiterate and had problems with online registration (Rank IV), and insufficient knowledge concerning the e-KYC processes (Rank V), where the rural farmers were being impacted because of the lack of technological and digital literacy. Additional limitations included inaccuracy of land records, delays by officials in the verification process and Aadhaar-bank connection issues that also limited the number of farmers enrolled to the scheme. The same has been reported by (Akhtar,

Table 4: Kendall's Coefficient of Concordance (Kendall's W) Test for non-beneficiary farmers in Bihar.

Test Statistics	Values
N	80
Kendall's W ^a	0.764
Chi-Square	549.867
df	9
Asymp. Sig.	0.000
a. Kendall's Coefficient of Concordance	

Table 5: Ranking of constraints faced by PM-KISAN Beneficiary Farmers.

Sr.	Constraints faced by beneficiaries of PM- KISAN Scheme	Mean	Rank
1	PM-KISAN scheme amount is too low for farm needs	9.13	II
2	Farmers do not get installment payment timely from the PM-KISAN	2.01	IX
3	Some installments do not receive during cropping season.	7.35	IV
4	Land record documentation requirement creates trouble for small farmers and marginal farmers.	7.36	III
5	Non seasonal installments lead to non-agricultural use of funds.	1.33	X
6	Lack of awareness about scheme procedure	5.06	VI
7	e-KYC process is difficult to complete	3.50	VIII
8	Delay or sometimes farmers do not get approval after registration in the PM-KISAN scheme portal	3.93	VII
9	Illiterate farmers get into trouble with online registration.	9.35	I
10	After receiving some installments, it gets stopped due to some technical without information	5.59	V

2022). Relative to that, tenant and sharecropper farmers who were not eligible also mentioned by (Kaleeswaran *et al.*, 2024) and delays caused by non-updating land ownership records were considered less important constraint factors as they had lower ranks. On the whole, the findings suggest that the lack of awareness, inefficiencies in the administration, and the lack of digital access to the procedures are the main factors that lead farmers to not become beneficiaries of the PM-KISAN scheme.

Test Statistics of Kendall's Coefficient of Concordance (W) for non-beneficiary in Bihar

Table 4 shows the outcomes of the Coefficient of Concordance (W) by Kendall used to estimate the level of agreement within the group of non-beneficiary farmers in ranking of constraints. The results of the analysis were based on the answers of 80 non-beneficiary farmers (N = 80) to assess ten constraints considered. The received value of the Kendall coefficient (W = 0.764) value shows that the respondents are in high agreement in the ranking of the constraints that influence their inclusion into the PM-KISAN scheme. The resultant Chi-square value ($\chi^2=549.867$) of 9 degrees of freedom was found to be significant at 1 per cent level of significance (Asymp.). Sig. = 0.000). This proves that the agreement that has been observed among the farmers is not random and has a high statistical reliability. It is therefore conclusively found that non-beneficiary farmers were largely in agreement in the identification of lack of awareness, administrative challenges, and complexities of the procedures as the key factors that deprive them of PM-KISAN benefits.

Constraints of Beneficiary farmers Availing Benefits under PM-KISAN Scheme in Jharkhand

Table 5 shows the set of restrictions encountered by the beneficiaries of PM-KISAN in Jharkhand. The results indicate that illiterate farmers with issues relating to online registration proved to be the greatest limitation with the

highest mean rank (9.35), which means that digital literacy continues to be one of the significant constraints to beneficiaries when it comes to receiving benefits of the scheme. This was then accompanied by the awareness that the amount of PM-KISAN scheme is small relative to the needs of the farmers (mean rank 9.13) which indicates that the farmers are not satisfied with the level of financial support. Limitations associated with land record documentation conditions (mean rank 7.36) in line with the result obtained by (Chandrasekhar Mehrotra, 2020) and do not receive installments during the cropping season (mean rank 7.35) were also reported as severe problems. Moreover, issues like halting installment processes because of technical issues without adequate information taking a moderate mean ranking (5.59), which showed that the beneficiaries were not certain about not receiving a payment. Likewise, absence of awareness regarding scheme procedures (mean rank 5.06) was also found by (Singh & Rathore, 2023) and delaying approval after registration (mean rank 3.93) indicate the lack of information distribution and administrative processing. The perceived constraints were considered comparatively fewer pressing problems, the difficulty of completing the e-KYC process (mean rank 3.50) and delay in installment payments (mean rank 2.01). The problem of non-seasonal installments, which results in the non-agricultural activity of funds, received the least average ranking (1.33), which means that the respondents are not as concerned.

Table 6: Test for Kendall's Coefficient of Concordance (Kendall's W).

Test Statistics	Values
N	80
Kendall's W ^a	0.865
Chi-Square	622.756
df	9
Asymp. Sig.	0.000
a. Kendall's Coefficient of Concordance	

Table 7: Ranking of constraints faced by PM-KISAN Non-Beneficiary Farmers.

Sr.	Constraints faced by beneficiaries of PM- KISAN Scheme	Mean	Rank
1	Weak Support from local government authorities.	8.24	III
2	Aadhaar-bank linkage problems block registration	3.64	VIII
3	Lack of awareness about the benefits of PM-KISAN scheme among the farmers.	8.36	II
4	Illiterate farmers get into trouble with online registration.	6.75	IV
5	Tenant and sharecropper farmers are not eligible	2.46	IX
6	Errors in land records prevent enrollments	3.75	VII
7	Delay in verification process by respective government officials	3.80	VI
8	Lack of knowledge about e-KYC	6.74	V
9	Government officials using unfair means (demands for bribes) of registration.	9.23	I
10	Changes in land ownership or death of beneficiaries may not be promptly updated in the records leading to delays in payment.	2.04	X

In Table 6, the test statistics were estimated based on Kendall Coefficient of Concordance (W) in order to test the extent of concurrence among Jharkhand beneficiaries of PM-KISAN on the rank of constraints. The research was conducted on the basis of the answers of 80 beneficiaries. Kendall W value that has been computed is 0.865 and it implies that there is a very high level of agreement among the respondents in ranking the constraints that they face under the scheme. This indicates that farmers had common perceptions on the level of problems being faced when claiming the PM-KISAN benefits. The chi-square value related to this agreement is further confirmed by the fact that the chi-square value was equal to 622.756 with a degree of freedom equal to 9. In addition, the value of 0.000 which indicates asymptotic significance implies that the observed coincidence is statistically significant at conventional levels of probability and that the ranking of constraints is not as a result of variation between chance.

Test Statistics of Kendall's Coefficient of Concordance (W) for Beneficiary farmers in Jharkhand Constraints faced by non-beneficiary farmers under PM-KISAN Scheme in Jharkhand

Table 7 shows the key limitations to the access to the benefits of PM-KISAN scheme by non-beneficiary farmers in Jharkhand. The findings show that government officials who employed unjust methods when registering individuals (requesting bribes) were the worst limitation with the highest mean score of 9.23 and got Rank I. This indicates that administrative inefficiency and malpractice significantly restrict farmers from enrolling in the scheme. The lack of awareness about the benefits of the PM-KISAN scheme was identified as the second major constraint (Mean = 8.36, Rank II), followed by weak support from local government authorities (Mean = 8.24, Rank III). These findings highlight the importance of institutional support and effective information dissemination at the grassroots level. These findings are

similar to the study reported by (Verma, 2022). Further, illiteracy leading to difficulties in online registration (Mean = 6.75, Rank IV) and lack of knowledge about e-KYC procedures (Mean = 6.74, Rank V) also acted as significant technological and procedural barriers for farmers. Delays in verification by government officials (Mean = 3.80, Rank VI) and errors in land records (Mean = 3.75, Rank VII) moderately affected enrollment. Relatively less severe constraints included Aadhaar-bank linkage problems (Mean = 3.64, Rank VIII), non-eligibility of tenant and sharecropper farmers (Mean = 2.46, Rank IX), and delays due to non-updation of land ownership or death records (Mean = 2.04, Rank X), which was ranked as the least severe issue. Overall, the findings indicate that administrative hurdles, corruption, and lack of awareness are the primary reasons preventing eligible farmers in Jharkhand from becoming beneficiaries under the PM-KISAN scheme. These findings were similar with the result reported by (Reddy & Babu., 2025).

Test Statistics of Kendall's Coefficient of Concordance (W) for non-beneficiary Jharkhand

Table 8 presents the statistical results used to measure the level of agreement among non-beneficiary farmers regarding the ranking of constraints through Kendall's Coefficient of Concordance (W). The analysis was conducted with a sample size (N = 80) farmer. The calculated value of Kendall's W is 0.767, which indicates a high degree of agreement among respondents in ranking

Table 8: Test for Kendall's Coefficient of Concordance (Kendall's W).

Test Statistics	Values
N	80
Kendall's W ^a	0.767
Chi-Square	552.385
df	9
Asymp. Sig.	0.000
a. Kendall's Coefficient of Concordance	

the constraints faced under the PM-KISAN scheme. This implies that the farmers had the same perception about the level of issues confronting their enrolment. A Chi-square value ($\chi^2 = 552.385$) calculated with 9 degrees of freedom was shown to be statistically significant at the level of 1 per cent of significance of the test (Asymp. Sig. = 0.000). The high outcome shows that the high agreement amongst farmers is not by chance, and is a reflection of the regular opinions in respondents. Therefore, the statistical test confirms that the ranking of constraints mentioned by non-beneficiary farmers in Jharkhand can be considered an effective one, and the degree of the agreement on the key obstacles in accessing PM-KISAN benefits is high.

Beneficiary vs Non-Beneficiary Comparison within Each State

In Bihar the analysis has shown that post-enrolment and procedural restrictions were predominantly experienced by the beneficiary farmers, and entry and registration level was experienced by the non-beneficiary farmers. Some of the problems that were prevalent among beneficiaries included delays in verification and the inability of the institutions to support the program, as well as technical difficulties associated with e-KYC and payment processing. However, in contrast, non-beneficiary farmers reported extreme issues on the lack of awareness, Aadhaar linkage, land record problems, and ineligibility of the tenant and sharecropper farmers, which constrained access to the scheme itself. In Jharkhand, especially, biased registration and poor administrative coverage became the points of concern, which could not allow farmers to become beneficiaries. This is a clear indication that beneficiaries find the implementation efficiency to be a concern whereas the non-beneficiaries are essentially affected by accessibility and inclusion limitations. Therefore, the comparison also emphasizes the fact that the enhancement of enrolment systems is considered to be as significant as the enhancement of benefit delivery within the framework of PM-KISAN.

State-wise Comparison (Bihar vs Jharkhand)

Comparison of limitations encountered by farmers in the state wise indicates remarkable difference in PM-KISAN scheme in Bihar and Jharkhand. In Bihar, some of the constraints were closely linked to lack of awareness, issues with documentation, and technical issues, which signalled limitations in the spread of information and digital illiteracy among farmers. Conversely, the administrative and institutional constraints faced by farmers in Jharkhand were reported to be relatively higher, including weak local

authority support, time wastage in the verification processes, unfairness in registration processes, etc. with mean scores and ranks assigned to them. Moreover, the technological constraints like the inability to register online and insufficient information about e-KYC procedures were prevalent in both states, but the Jharkhand one had a relatively greater level of these problems. The results indicate that regional governance effectiveness and administrative operations are important factors that affect the accessibility of farmers to benefits of the scheme. Therefore, Bihar is in need of empowering awareness and documentation support whereas Jharkhand needs a better transparency and administrative responsibility in implementing the schemes.

Conclusion

This paper has discussed the limitations of beneficiary and non-beneficiary farmers with the PM-KISAN scheme in Bihar and Jharkhand based on the mean ranking method and Kendall Coefficient of Concordance to determine the degree to which respondents agreed with the research issue. Through the analysis of all the tables, it is clear that despite the fact that the scheme has been significant in offering income support to the farmers, there still exist a number of administrative, procedural, and awareness related challenges that are still in effect influencing the proper implementation of the scheme. The results regarding the beneficiary farmers indicate that the majority of limitations were related to the implementation and service delivery processes. Such aspects as verification delays, insufficient support of local authorities, technical issues associated with e-KYC, and complications during registration and the processing of payments turned out to be crucial issues. These limitations imply that despite enrolment, farmers continue to have operational inefficiencies that diminish the timely achievement of scheme benefits. On the contrary, the table analysis of the non-beneficiary farmers reveals that the greatest obstacles lie at the enrolment and inclusion levels in general. The absence of knowledge on the scheme benefits, problems with Aadhaar-bank linkage, land records mistakes, digital illiteracy, and the non-eligibility of tenant and sharecropper farmers were major obstacles to PM-KISAN benefits. Unfair registration practices and poor institutional support scored the highest averages in Jharkhand especially and the governance and transparency concerns are significant barriers in the state. Statistical findings of Kendall Coefficient of Concordance in all the tables revealed that the level of agreement between the respondents was high and this implies that the farmers had a coherent view of the extent of the

constraints. The large chi-square values also confirmed that the prioritization of the problems was statistically sound and was not solely related to the fluctuations in the post-enrolment circumstances but rather to the structural and procedural barriers which refuse beneficiaries access to the scheme and deny non-beneficiaries access to the scheme. Likewise, the comparison of the state-level results shows that Bihar is mostly influenced by the lack of awareness and documentation problems, whereas Jharkhand is characterized by rather powerful administrative and verification-oriented difficulties. Nonetheless, digital literacy barriers and institutional inefficiency are some of the issues that are shared in both states despite their regional differences. On the whole, it is possible to note that the effectiveness of the PM-KISAN scheme cannot be achieved without such factors as the financial assistance, effective governance, transparent administrative procedures, proper land records management, and enhanced awareness of the farmers. Intensification of grassroot extension services, streamlining registration and verification processes, augmentation of digital support systems and accountability among agencies implementing the scheme are necessary to increase inclusiveness and performance of the scheme.

Policy Implications

In the light of the escalating cost of cultivation, the government can think of expanding or at least doubling the current level of financial aid, such that the subsidy is more substantial in covering agricultural input costs. Also, it is important to release installments on time and payments should ideally coincide with the large-scale crop production. The government ought to come up with simplified and farmer friendly land documentation and verification system backed by the harmonized operations of the revenue and agriculture departments. Meanwhile, the close supervision of the implementation officials is also needed because the cases of unfair practice and absence of administrative support have been reported, particularly in Jharkhand. Therefore, this is a need to enhance awareness campaigns, online helping services and extension support at the grassroots level to achieve equitable coverage.

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