Study Number: 200

Agro-Economic Research Centre (AERC)
(For the States West Bengal, Sikkim and Andaman & Nicobar Islands)

Pradhan Mantri Kisan Samman Nidhi (PM-Kisan): Performance, Problems, and Prospects in West Bengal

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Study sponsored by
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Citation:

Adak, S.; Roy, S.; Hasan, M.; Mukherjee, R.; Chakraborty, S.; Irshad, M. M.; Acharyya, A. and Ghosh, S. (2026). Pradhan Mantri Kisan Samman Nidhi (PM-Kisan): Performance, Problems, and Prospects in West Bengal; Study No.-200, Agro-Economic Research Centre (For the States of West Bengal, Sikkim and Andaman & Nicobar Islands), Visva-Bharati, Santiniketan, West Bengal, pp. xix-162

ISBN: 978-81-989525-6-1

Project Team:

Team Leader

Dr. Sridev Adak

Field Survey

Dr. Sridev Adak
Dr. Sreejit Roy
Mr. Mehedi Hasan
Dr. Rishav Mukherjee

Data Analysis and Report Writing

Dr. Sridev Adak

Logistics and Secretarial Services

Mr. Nityananda Maji
Mr. Munshi Abdul Khaleque
Mr. Deb Sankar Das
Mr. Dibyendu Mondal
Mr. Parag Mitra
Mr. Bimal Kumar Singha
Mr. Sunil Hansda
Mrs. Susmita Biswas

Central Project Coordinator: Agro-Economic Research Unit, Institute of Economic Growth, Delhi, and Agro-Economic Research Centre, Delhi

Published By: Director (Hony.), Agro-Economic Research Centre, Visva-Bharati, Santiniketan, West Bengal, E-mail: dir.aerc@visva-bharati.ac.in

Preface

The present study, entitled "Pradhan Mantri Kisan Samman Nidhi (PM-Kisan): Performance, Problems, and Prospects in West Bengal", forms part of an All-India Coordinated Research Programme undertaken at the instance of the Directorate of Economics and Statistics, Ministry of Agriculture and Farmers Welfare, Government of India, New Delhi. The responsibility for coordinating the study was entrusted to the Agro-Economic Research Unit, Institute of Economic Growth, Delhi, and Agro-Economic Research Centre, Delhi. The present report pertains to the state of West Bengal.

The Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) scheme, launched on 1st December 2018, represents a landmark initiative in direct benefit transfer to farmers. It provides annual assistance of ₹6,000 in three equal installments, directly credited to beneficiaries' bank accounts. As of March 2026, nearly 9.46 crore farmers are registered under the scheme, making it one of the largest income support programme in the world. The scheme has become particularly popular among small and marginal landholders, offering financial support for agricultural inputs, investments, and household needs. However, despite its wide reach, there has been limited systematic analysis of how farmers utilize the assistance, its adequacy, and the constraints they face in accessing benefits. This study seeks to fill that gap by examining performance, problems, and prospects in West Bengal.

This research study is the result of the collective efforts of the research team, including Dr. Sridev Adak, Dr. Sreejit Roy, Mr. Mehedi Hasan, Dr. Rishav Mukherjee, Mr. Saptarsi Chakraborty, and Dr. Muhammed Irshad M. The initiative taken by Dr. Sridev Adak in preparing this report is highly commendable. The efficient assistance and services provided by the Centre's administrative and support staff greatly facilitated the successful completion of this research. The efforts of Dr. Achiransu Acharyya, Deputy Director, in reviewing this research report merit special appreciation.

We also acknowledge with gratitude the cooperation and support extended by Prof. C.S.C Sekhar, Head, Agro-Economic Research Unit, Institute of Economic Growth, Delhi, and Dr. Yogesh Bhatt, Associate Fellow (Assistant Professor), Agro-Economic Research Centre, Delhi University, Delhi, for their effective coordination during the course of the study. Our sincere gratitude is extended to Dr. Probir Kumar Ghosh, Hon'ble Vice Chancellor, Visva-Bharati, for his keen interest and insightful advice. We also acknowledge with appreciation the support and valuable guidance provided by the Adviser (AER Division), Ministry of Agriculture and Farmers Welfare, Government of India, New Delhi, in the completion of this study. The assistance extended by other officials of the Ministry is also gratefully acknowledged.

Finally, we would like to convey our sincere gratitude to the hundreds of farmers who generously shared their valuable time and information during the field survey. Their cooperation and candid responses enabled the completion of this study.

Prof. Souvik Ghosh
Director (Honorary)

Date: 7th September 2026
Place: Agro-Economic Research Centre, Visva-Bharati, Santiniketan

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List of Abbreviations

ATMA	Agricultural Technology Management Agency
CACP	Commission for Agricultural Costs and Prices
CSC	Common Service Centre
DBT	Direct Benefit Transfer
e-KYC	Electronic Know Your Customer
E-NAM	Electronic National Agriculture Market
FAO	Food and Agriculture Organization
FPO	Farmer Producer Organization
FTO	Fund Transfer Order
GDP	Gross Domestic Product
GoI	Government of India
GVA	Gross Value Added
ICAR	Indian Council of Agricultural Research
ICT	Information and Communication Technology
KCC	Kisan Credit Card
MANAGE	National Institute of Agricultural Extension Management
MIDH	Mission for Integrated Development of Horticulture
MIS	Management Information System
MoA&FW	Ministry of Agriculture & Farmers Welfare
MSP	Minimum Support Price
NAARM	National Academy of Agricultural Research Management
NABARD	National Bank for Agriculture and Rural Development
NFSM	National Food Security Mission
NHM	National Horticulture Mission
NPCI	National Payments Corporation of India
NRLM	National Rural Livelihood Mission
PFMS	Public Financial Management System

PKVY	Paramparagat Krishi Vikas Yojana
PMFBY	Pradhan Mantri Fasal Bima Yojana
PM-Kisan	Pradhan Mantri Kisan Samman Nidhi
RKVY	Rashtriya Krishi Vikas Yojana
SDGs	Sustainable Development Goals
SFAC	Small Farmers’ Agribusiness Consortium
SHG	Self Help Group
UIDAI	Unique Identification Authority of India
WTO	World Trade Organization

Executive Summary

Introduction

The PM-Kisan scheme is a new central sector scheme launched by the Ministry of Agriculture and Farmers Welfare, operational from 1st December 2018. The scheme provides annual assistance of Rs 6,000/-in three equal installments of Rs 2,000 each, directly into the farmer's account. The state of West Bengal became part of the PM-Kisan scheme from the 8th installment during April - July 2021. As of March 2025, nearly 10.07 crore farmers are active beneficiaries under the scheme. The scheme has become quite popular among the farmers, especially the marginal and small landholders. The program's benefits are intended to provide financial support for farmers' inputs and other requirements, agriculture-related investments, cushioning 'no-income' periods, and other family needs. Although the scheme was launched a moderate number of years ago, to our knowledge, there has been no systematic analysis of the major purposes for which farmers use the financial assistance, the adequacy of the assistance, and the improvements they desire. This study aims to fill this gap by analyzing the use of PM-Kisan assistance, examining its utilization patterns, and the problems farmers face.

Objectives of the study

The specific objectives of the study are:

- To analyze the farmers' pattern of use of the financial assistance under PM-Kisan for input purchase, investment, consumption needs, or any other purpose.
- To analyze the adequacy of the assistance and whether there is a need to enhance the same.
- To assess the farmers' perceptions regarding various aspects of the program.
- To understand farmers' constraints in accessing the benefits under the program.

Methodology

This primary survey-based study is conducted to provide a detailed analysis of the performance, problems, and prospects of the PM-Kisan scheme for financial support in West Bengal. The study covers 200 sample households, of which 160 are beneficiary farmers and 40 are non-beneficiaries, across the three farm classes: marginal, small, and other large holdings in four sample districts: Bankura, Birbhum, Cooch-Behar, and Purba Medinipur.

Major Findings

Profile of the sample households

i. The beneficiary farmers in the state reveal a middle-aged group with more than 30 years of experience in agriculture. The caste distribution of beneficiary farmers' households is predominantly general caste, followed by scheduled caste and OBC. The study found the Hindu and the Muslim communities across the different districts of West Bengal.

ii. It is found that overall, in the state, most of the sample heads of farmer households are educated with primary education, followed by secondary and intermediate levels of schooling.

iii. It is found that overall, in the state, most of the total beneficiary and non-beneficiary farmers have cultivation as their main occupation, but the landholding is found to be only 1.76 and 1.63 acres, on average, for beneficiary and non-beneficiary farmers of the PM-Kisan scheme.

Income, expenditure, and debt patterns

i. It is evident that for both the beneficiary and non-beneficiary farmers, the agricultural income is the major share of the total income as a whole, but considering the farm class in terms of the size of landholding, the income share from agriculture of marginal farmers is relatively better than that of the non-beneficiary farmers in the PM-Kisan scheme. Apart from income from farming activities, wages are the second major source of income for beneficiary farmers.

ii. The study found that the non-beneficiary marginal farmers earn less from agriculture than the small and other higher landholding farmers, and they earn more from wage income, indicating a vulnerability in the income situation for the marginal farmers. This situation is even worse than that of the PM-Kisan beneficiary farmers. Agricultural income is highest among the higher farm class, indicating that it is the dominant source of income among non-beneficiaries in West Bengal in the reference year.

iii. The study has found an almost identical pattern of very low investment expenditure in agriculture for both PM-Kisan beneficiary and non-beneficiary farmers across the different regions of West Bengal. It shows that investment in agriculture in West Bengal is very limited and needs a special investment drive.

iv. It is found that almost half of the total expenditure is for non-agricultural purposes, for both beneficiary and non-beneficiary farmers. Current agricultural expenditure accounted for the second-highest share of expenses.

v. The study portrays a high burden of indebtedness among the farmers in both the PM-Kisan Beneficiary and non-beneficiary groups. Comparing PM-Kisan beneficiary and non-beneficiary farmers, the study found a relatively higher debt burden among non-beneficiaries. Considering the reference and base years, the study found a higher debt burden in the reference year (2023-24) than in the base year (2022-23).

Spending pattern of PM-Kisan assistance

vi. The study observed a significantly lower investment expenditure in agriculture, indicating that the opportunities for capital formation in agriculture under the PM-Kisan fund are clearly missing in West Bengal. The main purposes of the scheme's fund are utilized on current expenditure in both agriculture and non-agriculture.

vii. The study also reveals that the PM-Kisan fund supports non-agricultural investments, especially for educational purposes, and helps tackle farmers' health issues in West Bengal. Across different landholding sizes, the study found that higher landholding farm classes have a higher share of non-agricultural expenditure and a relatively lower share of agricultural expenditure than lower landholding farmers in both reference and base years.

viii. The study analyzes perceptions of the importance of spending PM-Kisan funds, and it is seen that the sample farmers across the different farm classes in different regions reported that the PM-Kisan funds are not important for agricultural investment.

ix. Across the different landholding farm classes in different regions, the study finds that farmers reported the importance of the PM-Kisan fund for health and education investments.

x. Many beneficiary farmers reported the importance of the PM-Kisan fund for current agricultural expenditure on inputs, particularly fertilizer and seeds. Apart from this, farmers also reported the importance of other costs, such as labour and ploughing, which are other important inputs for cultivation. Across farm classes and districts, the results are similar.

xi. Overall, beneficiary farmers reported the importance of PM-Kisan assistance in food, followed by FMCG as current expenditure in non-agriculture. A few farmers also ranked loan repayment and clothing as important from the scheme. This clearly indicates the importance the farmers place on basic food and other daily consumable goods. The result is quite homogeneous across landholding classes and across the study's different sample districts.

Performance of the PM-Kisan Scheme

xii. In West Bengal, the implementation of PM-Kisan began with the 8^{th} installment of fund disbursement from April to July 2021. Hence, the farmers in the state received a maximum of 10 installments out of a total of 17 installments disbursed under the PM-Kisan scheme up to the survey period of this study. It is found that, on aggregate, almost 51.88 percent of the total farmers received the maximum of 10 installments, and 28.13 percent received 9 installments. This indicates very strong performance of the scheme in West Bengal.

xiii. Across the different farm classes in terms of size of landholdings, the study found that the percentage of farmers in the other higher landholding groups received a maximum of 10 installments higher compared to marginal, and the percentage of farmers is found to be lowest for the marginal class. A sharp variation is observed in the installment numbers received across different sample districts of the state. The number of installments is higher in Cooch Behar, Birbhum, and Purba Medinipur than in Bankura.

xiv. It is found that most of the farmers reported a delay in registration as the reason for receiving a lower number of installments. A few reported other issues, such as KYC and bank account-related issues, because of the delays in receiving lower installments than the standard benchmark of 14, as taken by this study.

xv. In the scheme rating, the study observes a high level of satisfaction across regions and farm classes. The satisfaction levels across four aspects are homogeneous among farmers. It reflects the scheme's high performance across all aspects, from financial assistance and the registration process to official support and the overall process.

Farmers’ Perceptions

xvi. The study found that no transaction cost for accessing the scheme and DBT facilities (directly credited to the bank account of the farmers) is the major advantage reported by the farmers under the PM-Kisan scheme.

xvii. The study found that the main advantages of the scheme are its usefulness in agricultural expenses. In addition, the advantages of the scheme are significant for consumption expenditure, such as children’s education, and for expenditure on health.

xviii. The study found that the farmers are unaware of when they need to update their e-KYC for the scheme and find it difficult to access the smooth PM-Kisan benefits process. Across the various farm classes and districts, the PM-Kisan scheme faces delays in timely e-KYC updates.

xix. The study found no such large-scale evidence of bank transaction-related problems. The study also found no such difficulties with the scheme's guidance. According to farmers' perceptions, the scheme operates smoothly and transparently.

xx. Most farmers reported an inadequate amount under the scheme. It indicates that the funds under the PM-Kisan scheme are inadequate and need to be increased. Given the timing of fund disbursement, the farmers are willing to receive the installment at the start of the crop season, i.e., at sowing time for Rabi and Kharif. The study found that most beneficiary farmers are satisfied with the existing three installments rather than an increase or decrease.

Policy Suggestions

i. Timely Fund Disbursement: The study found that most of the farmers are advised to receive the PM-Kisan assistance during the sowing time of the crops. It will help farmers use more agricultural inputs in the forthcoming cultivation. Hence, the study also suggested that the policy disburse the PM-Kisan financial assistance at the sowing time of the cultivation seasons, Rabi, Summer, and Kharif.

ii. Call for Complementary Investment Scheme: The study observed the insights needed for complementary schemes promoting investment for improved impact, along with PM-Kisan. The study found very low investment, particularly in agriculture, under the PM-Kisan scheme, and it supports supportive investment in agriculture for long-term development. The study suggests introducing alternative investment schemes in agriculture, linked to the PM-Kisan scheme for long-term development.

iii. Enhance the Amount of Support: From the perception analysis of the farmers, the study concluded that the PM-Kisan amount is quite inadequate at present. The scheme was launched in 2019 with a financial allocation of Rs. 6000 per year, which has remained unchanged even after a sharp increase in the cost of living over the past five years. Hence, the study suggested that increasing financial support under PM-Kisan would bolster financial resilience among smallholders, enabling broader investment in inputs and sustainable farming practices.

iv. Introduce Voice-call Alert System for e-KYC: One of the important constraints faced by the farmers regarding the PM-Kisan is the timely upload of the e-KYC documents in the PM-Kisan portal. The PM-Kisan scheme requires e-KYC documents from beneficiary farmers on an ongoing basis for authentication and transparency. However, farmers remain unaware of the e-KYC update; as a result, financial disbursements remain paused, and farmers' funds remain stuck. At present, SMS (text message) alerts are available to inform farmers about pending e-KYC but go unnoticed by most due to limited knowledge and mobile habits. The study suggests introducing voice-call alerts in regional languages to address the e-KYC-related issue.

v. Simplify Registration Process with Proactive Support: Again, there is a need to simplify the registration process of the PM-Kisan scheme with the proactive support of the local government for registration facilities for farmers in villages.

vi. Strengthening digital infrastructure: Another important policy needed is to strengthen the digital infrastructure at the village level and to conduct a digital awareness camp for improving the knowledge and process of registration and e-KYC of PM-Kisan, along with other governmental support schemes. Presently, the PM-Kisan portal is very simple to register and submit e-KYC documents. However, farmers face many issues due to a lack of digital knowledge. Digital awareness camps with hands-on training will help farmers access the schemes' portal more easily and reduce problems with the digital portal, such as e-KYC. The study also suggested introducing a common service centre at the village level, where farmers can easily resolve their problems with minimal inconvenience.

vii. Policy needed to ease the land titling procedure: The land titling procedure should be developed in West Bengal, where, in general, the land is very structurally fragmented. There should be a streamlined land titling procedure with institutional support. There should be a reduction in the document burden of the land titling procedure, lowering fees and other agency costs, and minimizing the time required for the procedure, particularly for marginal non-beneficiary farmers.

viii. Inclusion of some alternative scheme for non-beneficiary farmers: The study also emphasized introducing some other scheme, particularly for the non-beneficiary tenant farmers in the state of West Bengal. Most of the time, the tenant farmers, who cultivate the land, get no benefit from any scheme. All the benefits are utilized by the landowner, who may incur no loss even in unforeseen agricultural situations, due to a fixed contract with the tenant farmers.

Chapter - 1: Introduction

1.1 Background

Agriculture is one of the predominant employment sectors in Indian civilization and in modern developing countries. Historically, the agricultural sector has been a key foundation of Indian economic development, providing livelihood support and sustainable food security. After independence, the agricultural sector was the dominant contributor to the country's employment opportunities, providing a significant share of jobs for the population in the initial stage of independent planning. About 70 percent of rural households in India depend primarily on Agriculture for their livelihoods, and 86 percent of Indian farmers are small and marginal (Government of India, 2025). This shows that agriculture is the backbone of our country, and that farmers are an integral part of its development. Indian agriculture has been marred by uncertain and stagnant farm income.

In the modern era, an Indian farmer is not self-reliant enough to meet all his needs. The average monthly income of a farmer was around Rs. 8,337 (NSSO, 2021). New technology adoption is believed to be one of the most promising approaches to both increasing and sustaining farm families' incomes. Lack of credit and information are the prominent constraints in the adoption of new technologies. In the current era of globalization and privatization, agriculture and allied sectors are also undergoing shifts. The cost of production is rising, and small and marginal farmers cannot afford to adopt new technologies due to the high costs and risks involved. Therefore, technology has a long way to go in India, as farmers are resource-poor and unable to invest. Indian Agriculture is also characterized by disguised unemployment and limited job opportunities outside agriculture, which are mostly informal. The Government has taken many measures since independence to strengthen the agriculture sector and sustain farmers' incomes. These measures primarily take the form of large subsidies for inputs, such as fertilizers, power, water, and seeds. Others include public procurement of outputs at higher-than-market prices when needed, loan waivers, and public works for the rural poor to generate additional income during lean seasons (MGNREGA), etc. (Jagadeeswari et al., 2021).

The government has launched several initiatives in the agriculture sector to help farmers increase production and improve their financial status. The Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) scheme is a new central sector scheme launched by the Ministry of Agriculture and Farmers Welfare and has been operational since 1st December 2018. This is a

100 percent central sector financial scheme with the objective of providing direct benefit transfer to farmers. The program initially covered only small and marginal farmers with landholdings up to 2 hectares, but was later extended to all farmers from June 2019, subject to a few exclusions. The scheme provides annual assistance of Rs 6,000/-in three equal installments of Rs 2,000 each, directly into the farmer's account. As of March 2025, nearly 10.07 crore farmers are registered under the scheme. The scheme has become popular among farmers, especially marginal and small landholders. The program's benefits are intended to provide financial support for farmers' inputs and other requirements, agriculture-related investments, cushioning 'no-income' periods, and other family needs.

1.1.1 PM-Kisan in India

Figure 1.1 is a zone-wise visualization of farming households that benefited from the PM-Kisan scheme in India. It is important to mention that this zone-wise classification has been done based on the States Reorganization Act of India, 1956 (basically grounded on linguistic lines), and under Part-III of this Act, six zonal councils were formulated to promote the co-operation between their allocated states of India.

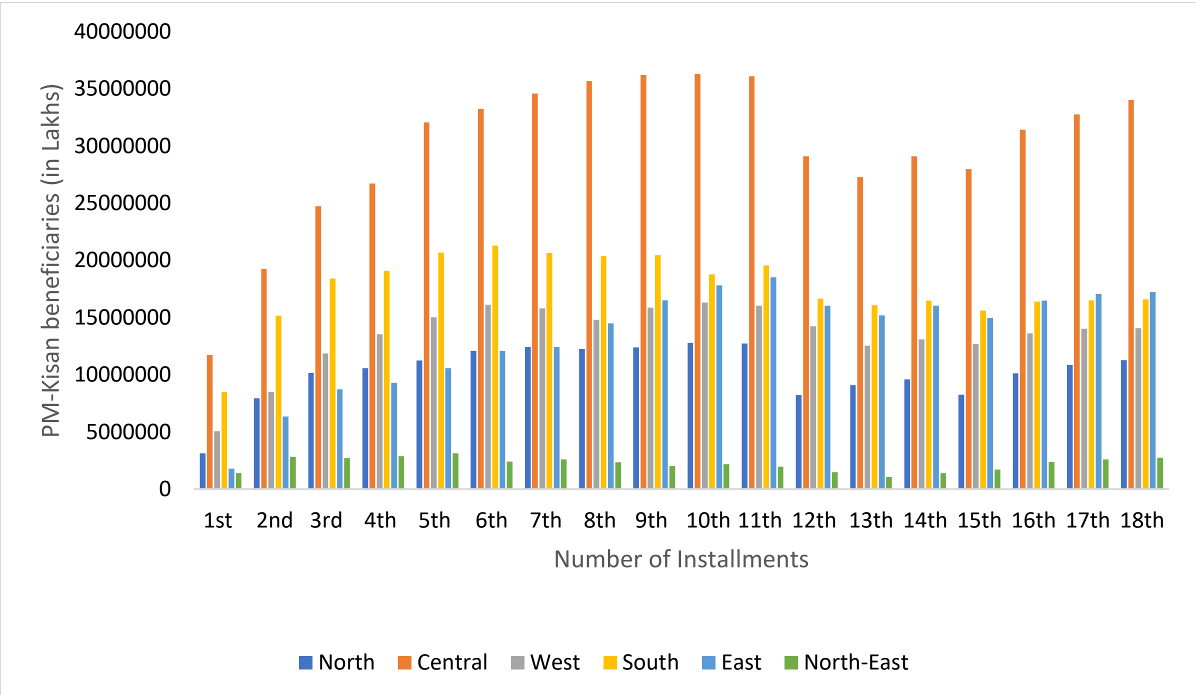

Figure 1.1 Zone-Wise PM-Kisan Beneficiaries (in Lakhs) in India
Source: PM-Kisan Official Portal

It can be seen from Figure 1.1 that after the disbursement of the first installment (December,2018 to March,2019), PM-Kisan beneficiaries (in Lakhs) continuously recorded higher figures for the Central Zone (Chhattisgarh, Madhya Pradesh, Uttar Pradesh and Uttarakhand), followed by the South Zone (Andhra Pradesh, Karnataka, Kerala, Tamil Nadu, Telangana, Andaman & Nicobar Islands, Lakshadweep and Puducherry). But from the 16th installment (December 2023 - March 2024), the East Zone moved into Second Position, as West Bengal joined that scheme in the 8th Installment (April - July 2021). The scenario remains the same, still in the 18th installment (August - November 2024).

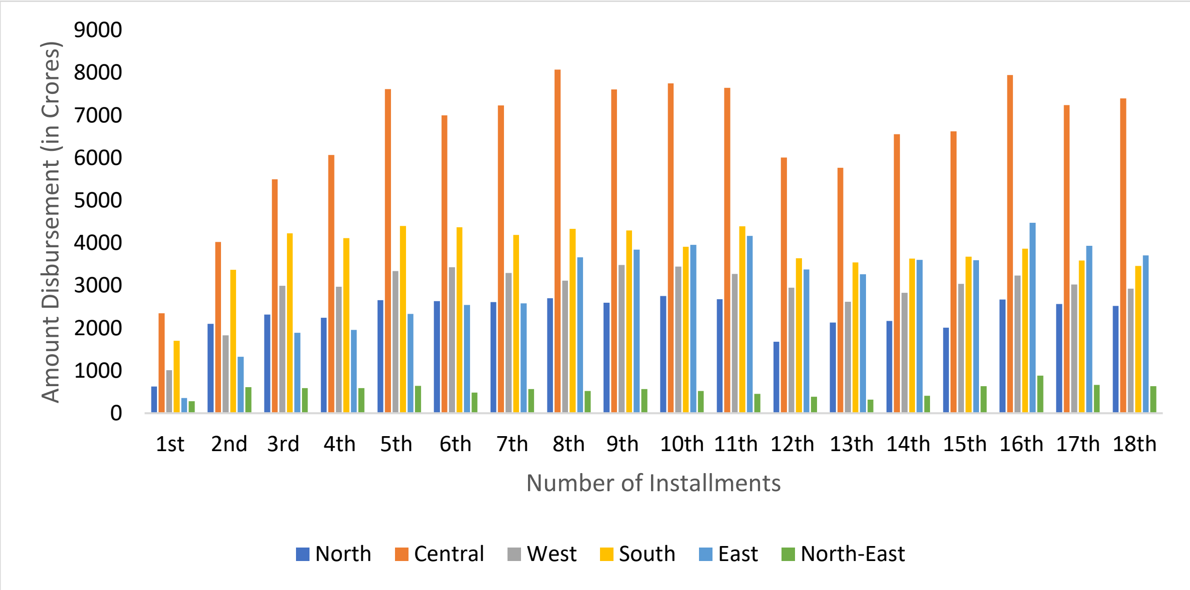

Figure 1.2 Zone-Wise PM-Kisan Amount Disbursement (in Crores) in India for the Last 18 Installments
Source: PM-Kisan Official Portal

In case of the zone-wise PM-Kisan amount disbursement (in Crores), it is evident that from the first installment (December,2018 to March,2019), the central zone is still standing first, followed by the south zone (Figure 1.2), as the number of beneficiaries is more or less increasing in both zones. This is happening because, in all states under these zones (for the Central Zone, Uttar Pradesh and Madhya Pradesh, and for the South Zone, Andhra Pradesh and Tamil Nadu, especially), the number of beneficiaries is gradually increasing. But the trend reversed from the 16th installment (December 2023 - March 2024), as West Bengal entered the scheme from the 8th installment (April - July 2021), and it has continued, except for the Central Zone. It is also important to mention here that, from the 1^{st} to 18^{th} installments, the North-Eastern Zone is standing in the last position, as this zone includes states like Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura, where population and cultivated area are both low compared to other states under several zones. But this trend is now increasing for both the number of beneficiaries and the amount disbursed, suggesting that the PM-Kisan scheme is helping beneficiary farmers develop their agricultural and allied activities.

1.1.2 PM-Kisan in the State of West Bengal

The state of West Bengal became part of the PM-Kisan scheme from the 8th installment (April - July 2021), and the East Zone has gradually been pushed up; in the 18th installment, this zone stands second in terms of number of beneficiaries and amount disbursed. On closer look, it is evident that the number of beneficiaries has increased over the installments. Figure 1.3 also shows that the number of beneficiaries reached its highest point in the 11th installment. After that, there were some ups and downs, but ultimately stabilized at 45.03 Lakhs in the 18th installment.

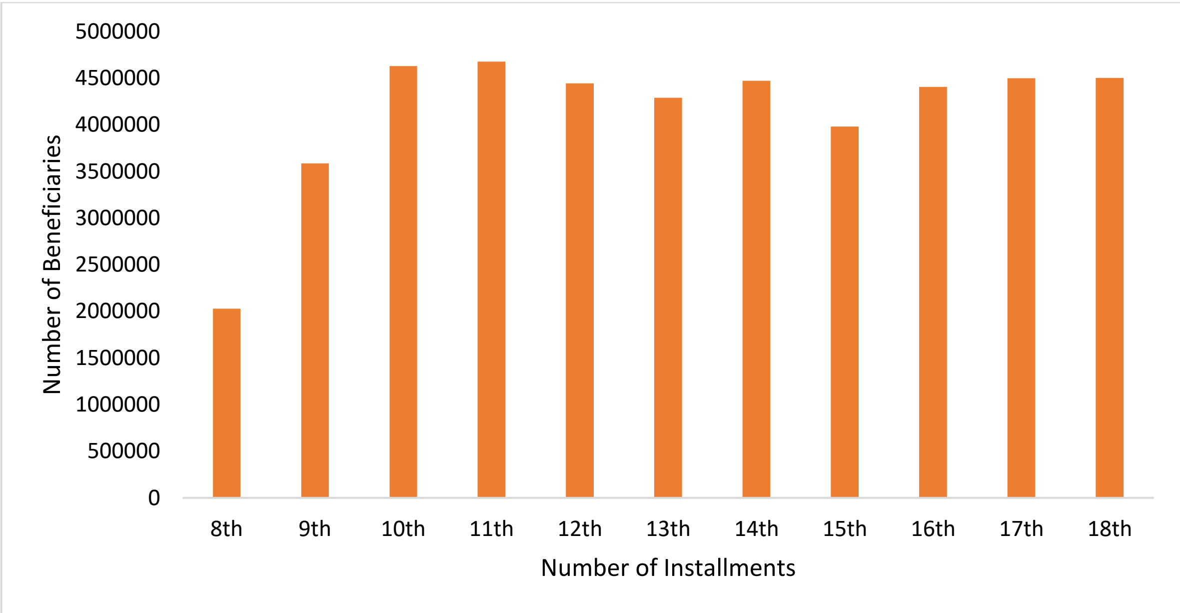

Figure 1.3 PM-Kisan Beneficiaries (in Lakhs) in West Bengal
Source: PM-Kisan Official Portal

Figure 1.4 shows that the PM-Kisan disbursement amount varied across the last 11 installments, reaching its highest level in the 16th installment (December 2023 - March 2024), suggesting it may have helped beneficiary farmers during the rabi cropping season. However, it is evident that, based on the trend in disbursed amounts and the beneficiaries' comparative scenario, there are a few fluctuations, although this helped beneficiary farmers stabilize their farming income.

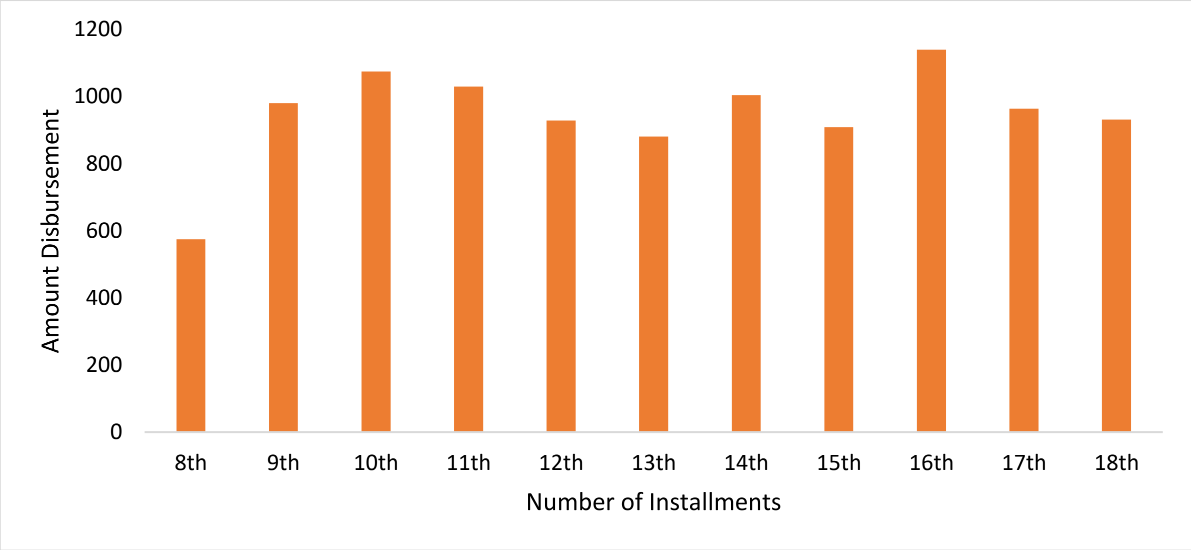

Figure 1.4 PM-Kisan Amount Disbursement (in Crores) in West Bengal
Source: PM-Kisan Official Portal

Lastly, Figure 1.5 shows the percentage share of West Bengal in the All-India total beneficiaries and in the amount disbursed, which provides support for the above-mentioned claim. There is some fluctuation between the amount disbursed and the number of beneficiaries over the last 11 installments. From the 8th to the 11th installments, the amount disbursed exceeds the number of beneficiaries. But after that, about 2 lines were moved forward, following a parallel pattern that, in the initial phase, created some gaps between the scheme beneficiaries and the amount disbursed, probably due to technical issues. After that, it went forward smoothly.

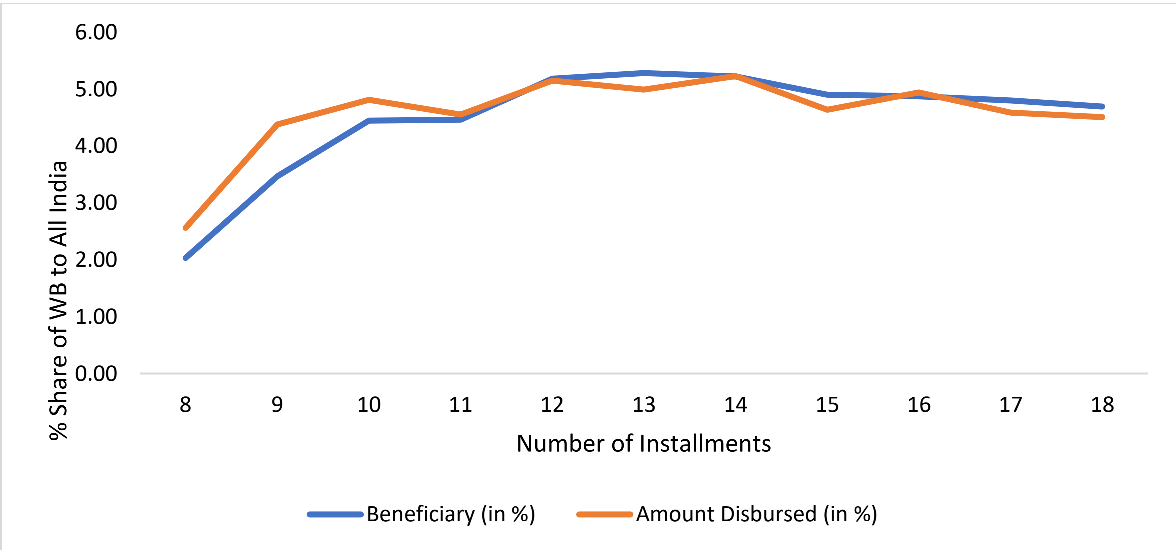

Figure 1.5 Percentage Share of West Bengal to All India for Beneficiaries and Amount Disbursed
Source: PM-Kisan Official Portal

1.2 Literature Review

Varshney et al. (2020) studied farmers in Uttar Pradesh and, using a binary-choice model, examined targeting accuracy and the correlations of farmers' spending patterns. The study found that the scheme significantly helped those who are relatively more dependent on agriculture and have limited access to credit. More than 50% of farmers who received benefits during the agricultural peak season spent their money in the agricultural sector, and more than 60% of farmers who received benefits during the off-season spent their money on consumption, education, and medical purposes. The scheme also enhanced the impact of Krishi Vigyan Kendras on the adoption of modern paddy cultivation and encouraged farmers to make productive investments in agriculture.

Sekhar (2022) studied the scalability and feasibility of major central government programs, including Pradhan Mantri Kisan Samman Nidhi. He analyzed other possible methods of direct payments, their fiscal costs and physical storage requirements, and different models of price and income support. The study found that the PM-Kisan scheme is the least expensive program among various schemes, based on fiscal costs. The study suggested that the PM-Kisan payments may be more appropriate for commodities like coarse grains, small millets, and nutri-millets, which are not central to the PDS, for which public procurement is difficult, market demand is inadequate, and production is limited or localized.

Pragayraj (2022) analyzed the PM-Kisan scheme and conducted a field survey in the northern Indian state of Uttar Pradesh. A total of 240 farmers were surveyed, covering half beneficiary and non-beneficiary farmers. The study emphasized the inclusion of landless and tenant farmers, proper beneficiary targeting, finding novel ways to transfer funds through bill reimbursement, rationally justifying the grant by comparing it with the CoC, and addressing the scheme's leakages.

In a study, Ghosh et al. (2024) showed that the direct cash transfer under the PM-Kisan improves the livelihood indices of beneficiary farmers compared to non-beneficiaries. The study concluded that PM-Kisan should be integrated with major rural development initiatives. The scheme needs a combination of cash transfer with complementary productive investment to enhance the farmer’s livelihood status.

A study was conducted in the Jhajjar district of Haryana to determine the factors influencing farmer acceptance of the PM-Kisan scheme, including both beneficiaries and non-beneficiaries. The study also sought to capture farmers' spending patterns of funds received and to evaluate the scheme's performance. It was found that older farmers with landholding rights were more likely to accept the scheme's monetary benefit. Whereas farmers who have trust in non-farm income are less likely to adopt the scheme. It was also evident that most of the benefit money was used by farmers to purchase fertilizers, pesticides, and a few household items. Beneficiary farmers also said that after implementing the scheme, both their standard of living and agricultural performance improved (Kumari & Dahiya, 2022).

PM-Kisan is one of the prime interventions towards doubling farmers' incomes, as it seeks to stabilize their incomes by providing monetary support. This scheme empowers them to use high-yielding seed varieties and modern technologies to boost agricultural productivity. A study conducted in the State of Haryana on the implementation of the PM-Kisan scheme indicated that PM-Kisan is a progressive scheme launched by the Indian Government that is at least sufficient to improve the standard of living of farming households. But a question arose when the maintenance of both household expenses and agricultural activities was not adequate. So, it would be more fruitful for farmers if the Government increased the amount (Kumar & Phougat, 2021).

The Central Sector Scheme, Pradhan Mantri Kisan Samman Nidhi (PM-Kisan), was a significant step in providing direct income support (DIS) in India. A study was conducted in the Kangra district of Himachal Pradesh to examine beneficiary farmers' perceptions of the utilization pattern of the PM-Kisan fund. The results showed 100% coverage of the sample Households. The beneficiary farmers of PM-Kisan who received the cash benefit during the agricultural peak season stated that they spent it mainly on agricultural activities, such as purchasing seeds, fertilizers, and pesticides. Conversely, those who benefited in the off-season disbursed it on household expenditures. Also, it was observed that the cash benefit utilization pattern of marginal landholding farmers varied significantly from that of small landholding farmers. The study recommended that the government provide and restructure installment amounts during the optimal agricultural season. Additionally, capacity-building training for farmers was preferred to enhance their potential (Bhadwal & Kumar, 2022).

In a study in Karnataka, it was found that funds received from the PM-Kisan fund were mostly used to purchase higher-quality inputs for ragi cultivation. Therefore, it helped them increase crop productivity and, in turn, earn income from agricultural activities. The B: C ratio of ragi enterprises is higher among beneficiary farmers than among non-beneficiary farmers. Having access to money has enabled farmers to be more technically efficient than non-beneficiary farmers. The beneficiary farmers had realized a 9.07 percent higher gross return than non-beneficiary farmers. The beneficiaries had moved up the technical efficiency ladder, with a greater proportion of farmers observed to be medium- and above-efficiency farmers than among non-beneficiaries. It was therefore suggested that the scheme be continued to boost the agricultural sector (Kavitha et al., 2021).

Borra et al. (2025) conducted a study with 300 PM-Kisan beneficiary farmers in Marathwada, Maharashtra, to examine the impact of PM-Kisan on farmers' livelihoods. The study found that education, extension, media exposure, economic motivation, and achievement motivation were positively correlated with the PM-Kisan scheme. The study also found that age, family size, occupation, landholding, income, and farming experience were not significantly related to the impact of the PM-Kisan scheme.

Gopi, H. & Rangappa, K. B. (2021) showed that the PM-Kisan beneficiary farmers' expenses scheme provides more financial assistance for productive expenses than for unproductive ones. The study also provided evidence of technical issues faced by a few farmers in implementing the scheme in Davanagere district.

Kumar & Babu (2018) reported that this study examines farmers' awareness and use of the PM-Kisan scheme in the Guntur district. It finds that within three months of rollout, about 30% of farmers received benefits, with spending patterns aligning with agriculture during peak seasons and with consumption/education in off seasons. Importantly, the scheme eased credit constraints and significantly boosted the adoption of modern paddy cultivars among Krishi Vigyan Kendra beneficiaries, highlighting its potential to drive productive investments and long-term income gains

1.3 Need and Scope of the Study

Although PM-Kisan has been in operation for several years, there has been no systematic study examining how farmers use financial assistance, whether the amount is adequate, the problems they encounter, and the improvements they desire. This knowledge gap is significant because, while the scheme is designed to provide direct income support, its real impact depends on how farmers allocate the funds, whether toward agricultural inputs, debt repayment, household consumption, or other needs. Without such analysis, policymakers cannot fully assess whether the scheme is meeting its objectives of enhancing farm income security and reducing vulnerability. The scope of this study, therefore, extends to examining farmers' spending patterns, evaluating the adequacy of the assistance, identifying the constraints they face in accessing or utilizing the funds, and documenting the suggestions they provide for improving the scheme. By addressing these dimensions, the study will generate evidence that not only highlights the current effectiveness of PM-Kisan but also guides future policy refinements to better align fiscal resources with farmers' seasonal requirements, livelihood priorities, and long-term resilience.

1.4 Objectives of the Study

The specific objectives of the study are:

1) To analyze the farmers' pattern of use of the financial assistance under PM-Kisan for input purchase, investment, consumption needs or any other purpose.
2) To analyze the adequacy of the assistance and whether there is a need to enhance the same.
3) To assess the farmers' perceptions regarding various aspects of the program.
4) To understand farmers' constraints in accessing the benefits under the program.

1.5 Methodology

1.5.1 Coverage of the Study

This study is the state report for West Bengal, as part of the all-India-level study coordinated jointly by Agro-Economic Research Unit, Institute of Economic Growth, Delhi, and Agro-Economic Research Centre, Delhi. The all-India-level study covered the major agricultural states under the jurisdiction of different Agro-Economic Research Centres across the country. Specifically, the all-India-level study covered the following states: Andhra Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Himachal Pradesh, Haryana, Jharkhand, Karnataka, Kerala, Maharashtra, Madhya Pradesh, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh, Uttarakhand, and West Bengal, shown in Figure 1.6. Among the different states, this study focuses only on West Bengal, marked in Figure 1.6.

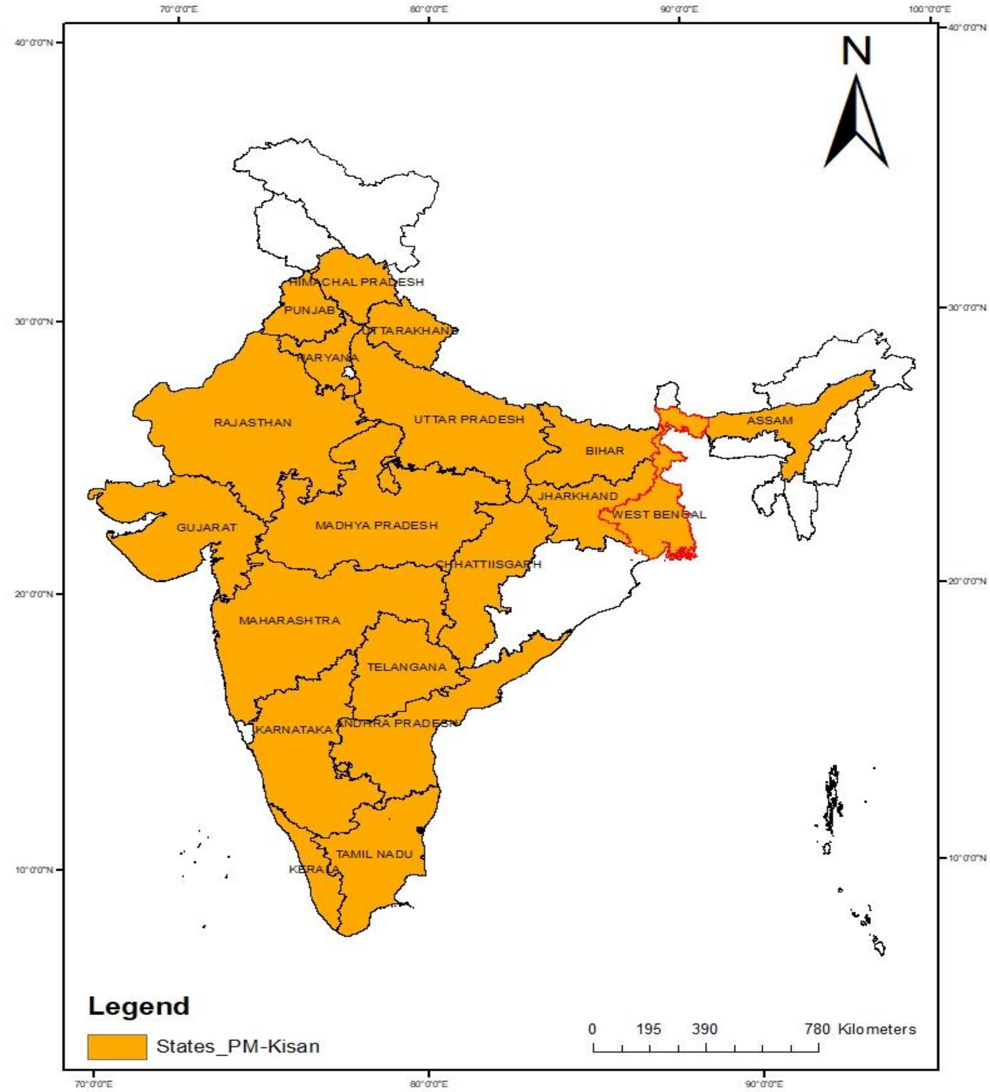

Figure 1.6 Location Map of the Study Area in India

1.5.2 Data, Sources, and Time Period

The study focuses on the state of West Bengal. Both the secondary and primary data have been used for this purpose. For the primary data, the study has set the reference year of 2023-24 and a base year of 2022-23 for collecting the information from the farmers. The study has used official Government of India data to prepare the sampling frame of scheme beneficiaries, along with other relevant secondary data.

1.5.3 Sampling Techniques

The study primarily relies on primary data and uses secondary data to the extent needed. Primary data will be collected from fifteen states in the country. A multi-stage stratified random sampling approach will be used to select a sample of 200 farmers in West Bengal. The detailed approach followed for primary data collection is given below:

Stage I: In the state of West Bengal, the yield of the main crop grown is computed. Then, four districts, Bankura, Birbhum, Cooch Behar, and Purba Medinipur, have been selected from each of the yield quartiles, i.e., from Q1, Q2, Q3, and Q4.

Stage II: One block in each district has been selected based on the highest number of scheme beneficiaries.

Stage III: A cluster of villages within each block has been randomly selected from the top five beneficiary villages in each block.

Stage IV: From each selected village cluster, a sample of 40 beneficiary farmers and 10 non-beneficiary farmers has been surveyed. Farmers from different land-size categories have been selected using stratified random sampling with probability proportional to size. The land size categories are restricted to three, i.e., 1) marginal (<=1 ha), 2) small (1-2 ha), and 3) Other (medium, large, etc., with land size >2 ha). Table 1.1 and Table 1.2 present a summary of the sample details for the study of beneficiary and non-beneficiary farmers in West Bengal.

Table 1.1 Farm Class Distribution of Beneficiary Farmers across the Districts

State/District	Marginal (%)	Small (%)	Other (%)	Total (%)
Bankura	24 (60.00)	13 (32.50)	3 (7.50)	40 (100.00)
Birbhum	27 (67.50)	11 (27.50)	2 (5.00)	40 (100.00)
Cooch Behar	31 (77.50)	7 (17.50)	2 (5.00)	40 (100.00)
Purba Medinipur	39 (97.50)	0 (0.00)	1 (2.50)	40 (100.00)
State Total	121 (75.63)	31 (19.38)	8 (5.00)	160 (100.00)

Source: Field Survey

Table 1.2 Farm Class Distribution of Non-Beneficiary Farmers across the Districts

State/District	Marginal (%)	Small (%)	Other (%)	Total (%)
Bankura	6 (60.00)	2 (20.00)	2 (20.00)	10 (100.00)
Birbhum	9 (90.00)	0 (0.00)	1 (10.00)	10 (100.00)
Cooch Behar	10 (100.00)	0 (0.00)	0 (0.00)	10 (100.00)
Purba Medinipur	9 (90.00)	0 (0.00)	1 (10.00)	10 (100.00)
State Total	34 (85.00)	2 (5.00)	4 (10.00)	40 (100.00)

Source: Field Survey

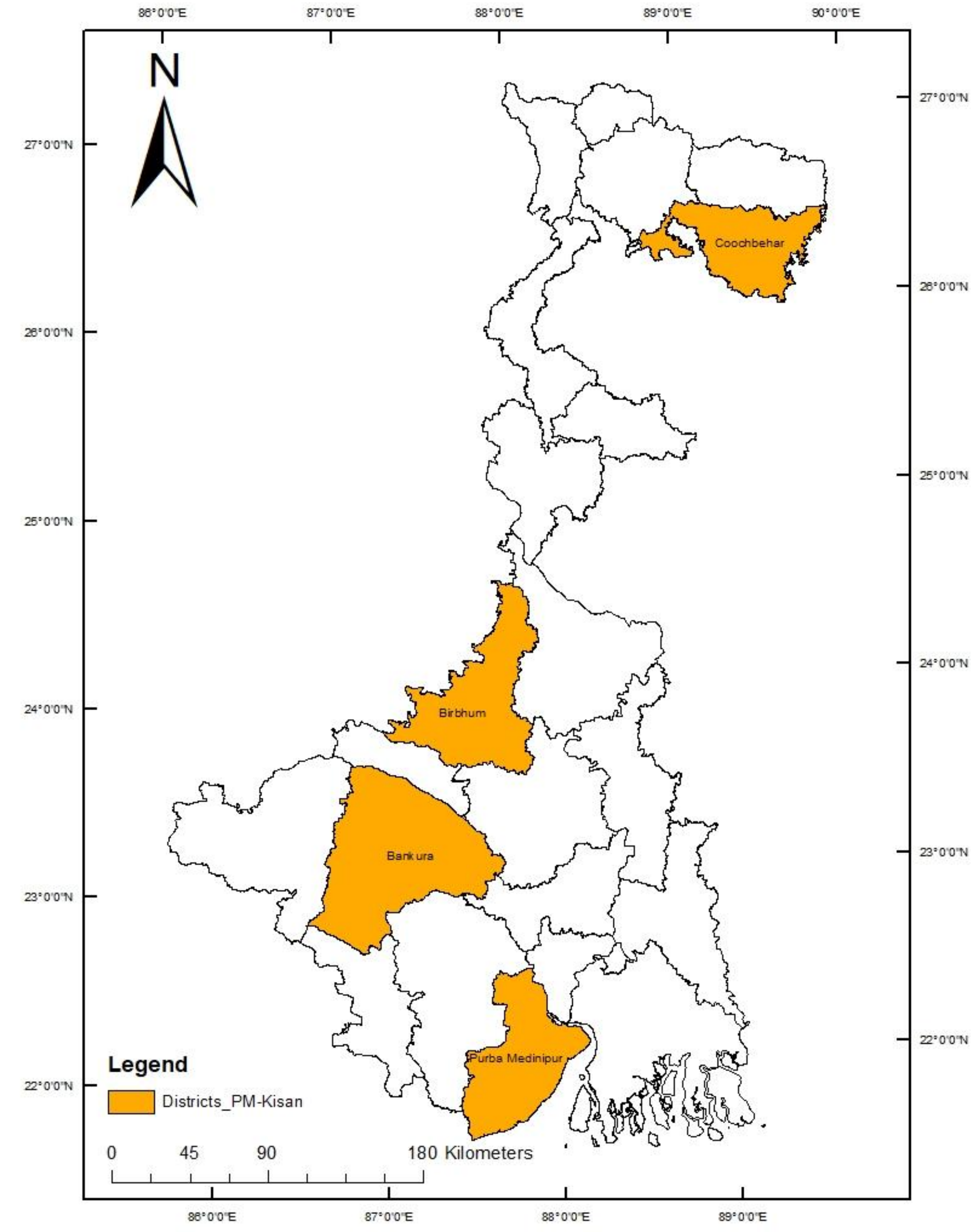

Figure 1.7 Location Map of the Study Area in West Bengal

1.5.4 Analytical Approach

This study is based solely on tabular analysis of data collected primarily across the four sample districts in West Bengal, along with secondary data from government sources, primarily PM-Kisan data. In the tabular presentation, the study first described the state-level scenario as the unit of analysis. Then, the study considered a farm-class-wise analysis to show the different aspects and variations across the three farm classes: marginal, small, and other (semi-medium, medium, and higher landholding farmers). Finally, the study has interpreted the findings across the four districts: Bankura, Birbhum, Cooch-Behar, and Purba Medinipur. There are two sample groups of farmers: one large set of 160 households of beneficiary farmers, and the other is about 40 farmers in a group of non-beneficiary farmers. All findings have been analyzed across both groups to support the objectives.

1.6 Chapter Plan

This study covered the following seven chapters:

1. Introduction
2. Profile of the Sample Households
3. Income, Expenditure, and Debt Pattern
4. Spending Pattern of PM-Kisan Assistance
5. Performance of the PM-Kisan Scheme
6. Farmers' Perceptions
7. Conclusion and Policy Implications

Chapter - 2: Profile of the Sample Households

2.1 Introduction

This chapter presents the socio-economic profile of the sample households surveyed for responses regarding the PM-Kisan scheme. Both beneficiaries of the PM-Kisan household scheme and non-beneficiary farmers are included in the study sample; hence, this chapter aims to provide a socio-economic profile of both groups. In addition to the socio-economic profile, this chapter also describes land details.

2.2 Demographic Details

The basic demographic profile begins with the household descriptions of the farmers surveyed. Table 2.1 presents the demographic details of beneficiary farmers in the sample households in West Bengal. Overall, the beneficiary farmers' sample households show that the percentage of male members is higher (45.64%) than that of females (40.06%), with 14.31% of children aged below 14 years. Across the different farm classes, the male population is relatively higher in the other large holding class (50%) than in the marginal (45.54) and small farm classes (44.59). Across the four sample districts, the percentages of males, females, and children are quite similar.

Table 2.1 Demographic Details of Beneficiary Farmers across the Districts

State/District	Farm Class	Male (%)	Female (%)	Children (%)	Total (%)
Bankura	Marginal	56 (49.12)	51 (44.74)	7 (6.14)	114 (100.00)
	Small	26 (44.07)	24 (40.68)	9 (15.25)	59 (100.00)
	Other	11 (61.11)	7 (38.89)	0 (0.00)	18 (100.00)
	All	93 (48.69)	82 (42.93)	16 (8.38)	191 (100.00)
Birbhum	Marginal	46 (48.94)	34 (36.17)	14 (14.89)	94 (100.00)
	Small	26 (46.43)	22 (39.29)	8 (14.29)	56 (100.00)
	Other	4 (44.44)	3 (33.33)	2 (22.22)	9 (100.00)
	All	76 (47.80)	59 (37.11)	24 (15.09)	159 (100.00)
Cooch Behar	Marginal	57 (43.51)	48 (36.64)	26 (19.85)	131 (100.00)
	Small	14 (42.42)	14 (42.42)	5 (15.15)	33 (100.00)
	Other	4 (44.44)	3 (33.33)	2 (22.22)	9 (100.00)
	All	75 (43.35)	65 (37.57)	33 (19.08)	173 (100.00)
Purba Medinipur	Marginal	71 (42.77)	70 (42.17)	25 (15.06)	166 (100.00)
	Small	-	-	-	-
	Other	4 (40.00)	4 (40.00)	2 (20.00)	10 (100.00)
	All	75 (42.61)	74 (42.05)	27 (15.34)	176 (100.00)
State Total	Marginal	230 (45.54)	203 (40.20)	72 (14.26)	505 (100.00)
	Small	66 (44.59)	60 (40.54)	22 (14.86)	148 (100.00)
	Other	23 (50.00)	17 (36.96)	6 (13.04)	46 (100.00)
	All	319 (45.64)	280 (40.06)	100 (14.31)	699 (100.00)

Source: Field Survey

Similarly, for non-beneficiary farmers, Table 2.2 shows a similar kind of result to that of beneficiary farmers. The male population is slightly dominant (44.19%) of the total population, followed by the female population (39.53%), and children account for about 16.28% of the total population in the demographic profile of non-beneficiary farmers under the PM-Kisan scheme. Across the different farm classes, the male population is relatively lower in the other large holding class (29.63%) than in the marginal (46.76%) and small farm classes (50%). The child population is higher among other large farm classes (29.63%) than among marginal (13.67%) and small farm classes (16.67%). Across the four sample districts, the percentages of males, females, and children are quite similar.

Table 2.2 Demographic Details of Non-Beneficiary Farmers across the Districts

State/District	Farm Class	Male (%)	Female (%)	Children (%)	Total (%)
Bankura	Marginal	15 (46.88)	13 (40.63)	4 (12.50)	32 (100.00)
	Small	3 (50.00)	2 (33.33)	1 (16.67)	6 (100.00)
	Other	4 (28.57)	6 (42.86)	4 (28.57)	14 (100.00)
	All	22 (42.31)	21 (40.38)	9 (17.31)	52 (100.00)
Birbhum	Marginal	16 (44.44)	15 (41.67)	5 (13.89)	36 (100.00)
	Small	-	-	-	-
	Other	1 (25.00)	2 (50.00)	1 (25.00)	4 (100.00)
	All	17 (42.50)	17 (42.50)	6 (15.00)	40 (100.00)
Cooch Behar	Marginal	16 (44.44)	14 (38.89)	6 (16.67)	36 (100.00)
	Small	-	-	-	-
	Other	-	-	-	-
	All	16 (44.44)	14 (38.89)	6 (16.67)	36 (100.00)
Purba Medinipur	Marginal	18 (51.43)	13 (37.14)	4 (11.43)	35 (100.00)
	Small	-	-	-	-
	Other	3 (33.33)	3 (33.33)	3 (33.33)	9 (100.00)
	All	21 (47.73)	16 (36.36)	7 (15.91)	44 (100.00)
State Total	Marginal	65 (46.76)	55 (39.57)	19 (13.67)	139 (100.00)
	Small	3 (50.00)	2 (33.33)	1 (16.67)	6 (100.00)
	Other	8 (29.63)	11 (40.74)	8 (29.63)	27 (100.00)
	All	76 (44.19)	68 (39.53)	28 (16.28)	172 (100.00)

Source: Field Survey

In the proceedings, the study analyzed farmers' age and experience across different farmer classes and districts. According to Table 2.3, the beneficiary farmers in the state are middle-aged, with an average age of 56.04 years and more than 30 years of agricultural experience. The table also reveals that the average number of family members engaged in agricultural activities among beneficiary farmers of the PM-Kisan scheme is 1.58. Across different landholding sizes, the average age is slightly higher among small farmers (59.13 years), along with their farming experience. Across the districts, the results are quite homogeneous with the overall state figures.

Table 2.3 Details of Beneficiary Farmers across the Districts

State/ District	Farm class	Farmer age	Farmer experience	Farmer engaged in Agriculture.
Bankura	Marginal	55.54	29.67	1.63
	Small	65.69	40.54	1.31
	Other	59.67	38.67	2.33
	All	59.15	33.88	1.58
Birbhum	Marginal	52.70	28.78	1.38
	Small	56.91	33.45	1.64
	Other	48.00	25.00	2.00
	All	53.63	28.88	1.45
Cooch Behar	Marginal	57.19	33.87	1.81
	Small	50.43	29.14	1.71
	Other	43.00	16.00	1.50
	All	55.30	32.15	1.78
Purba Medinipur	Marginal	56.03	27.33	1.67
	Small	-	-	-
	Other	59.00	20.00	1.00
	All	56.10	26.65	1.53
State total	Marginal	55.49	29.30	1.58
	Small	59.13	35.45	1.52
	Other	52.50	27.25	1.88
	All	56.04	30.39	1.58

Source: Field Survey

Table 2.4 Details of Non-Beneficiary Farmers across the Districts

State/ District	Farm class	Farmer age	Farmer experience	Farmer engaged in Agriculture
Bankura	Marginal	57.83	34.67	2.67
	Small	54.00	30.00	1.00
	Other	38.00	10.00	2.00
	All	53.10	28.80	2.20
Birbhum	Marginal	45.56	23.11	1.22
	Small	-	-	-
	Other	50.00	20.00	1.00
	All	46.00	22.80	1.20
Cooch Behar	Marginal	44.20	19.60	1.20
	Small	-	-	-
	Other	-	-	-
	All	44.20	19.60	1.20
Purba Medinipur	Marginal	49.44	21.11	1.11
	Small	-	-	-
	Other	61.00	45.00	3.00
	All	50.60	23.50	1.30
State total	Marginal	48.35	23.86	1.44
	Small	54.00	30.00	1.00
	Other	46.75	21.25	2.00
	All	48.48	23.68	1.48

Source: Field Survey

Table 2.4 describes the farmers' ages, experience, and members' engagement in agriculture for non-beneficiary farmers. Overall, the average age of farmers is 48.48 years, indicating that non-beneficiary farmers in the West Bengal sample district are younger than beneficiary farmers. Across the districts, the average age of non-beneficiary farmers is highest in Bankura (53.10 years), followed by Purba Medinipur (50.60 years), Birbhum (46.00 years), and lowest in Cooch Behar (44.20 years). The overall average age of non-beneficiary farmers is 23.68 years. Across the sample districts, the experience is highest in Bankura (28.80 years) and lowest in Cooch Behar (19.60 years). From the table, it is also found that the overall average number of persons engaged in agriculture per non-beneficiary farmer's household in West Bengal is about 1.48.

2.3 Caste Distribution

Table 2.5 Caste Distribution of Beneficiary Farmers across the Districts

State/District	Farm Class	General (%)	OBC (%)	SC (%)	ST (%)	Total (%)
Bankura	Marginal	21 (87.50)	0 (0.00)	3 (12.50)	0 (0.00)	24 (100.00)
	Small	13 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	13 (100.00)
	Other	3 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	3 (100.00)
	All	37 (92.50)	0 (0.00)	3 (7.50)	0 (0.00)	40 (100.00)
Birbhum	Marginal	21 (77.78)	5 (18.52)	1 (3.70)	0 (0.00)	27 (100.00)
	Small	7 (63.64)	4 (36.36)	0 (0.00)	0 (0.00)	11 (100.00)
	Other	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	30 (75.00)	9 (22.50)	1 (2.50)	0 (0.00)	40 (100.00)
Cooch Behar	Marginal	6 (19.35)	4 (12.90)	21 (67.74)	0 (0.00)	31 (100.00)
	Small	1 (14.29)	4 (57.14)	2 (28.57)	0 (0.00)	7 (100.00)
	Other	1 (50.00)	0 (0.00)	1 (50.00)	0 (0.00)	2 (100.00)
	All	8 (20.00)	8 (20.00)	24 (60.00)	0 (0.00)	40 (100.00)
Purba Medinipur	Marginal	32 (82.05)	1 (2.56)	6 (15.38)	0 (0.00)	39 (100.00)
	Small	-	-	-	-	-
	Other	1 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	33 (82.50)	1 (2.50)	6 (15.00)	0 (0.00)	40 (100.00)
State Total	Marginal	80 (66.12)	10 (8.26)	31 (25.62)	0 (0.00)	121 (100.00)
	Small	21 (67.74)	8 (25.81)	2 (6.45)	0 (0.00)	31 (100.00)
	Other	7 (87.50)	0 (0.00)	1 (12.50)	0 (0.00)	8 (100.00)
	All	108 (67.50)	18 (11.25)	34 (21.25)	0 (0.00)	160 (100.00)

Source: Field Survey

The caste distribution of beneficiary farmers' households is predominantly general caste farmers, constituting 67.50 percent of the total beneficiary farmers, followed by scheduled caste farmers (21.25%) and OBC (11.25%), as shown in Table 2.5. Scheduled tribe beneficiary farmers are absent from this study. Across farm classes, the study found a higher percentage of general caste farmers in other high farm classes (87.50%), followed by small (67.74%) and marginal groups (66.12%). Across the districts, general caste beneficiary farmers are found in

Bankura, Purba Medinipur, and Birbhum, where they constitute about 92.50 percent, 82.50 percent, and 75 percent, respectively, of the district's total farmers. Scheduled caste farmers are found in very high numbers in Cooch Behar district, accounting for about 60 percent of the total farmers, followed by general (20%) and OBC (20%) farmers.

Among non-beneficiary farmers, the general caste is predominant, constituting 67.50 percent of the total non-beneficiary farmers, followed by scheduled caste farmers (30 percent) and very few OBC farmers (2.50 percent), as shown in Table 2.6. Again, for the non-beneficiary farmers, the study found it hard to find scheduled tribe non-beneficiary farmers. Across the different farm classes, the study found a higher percentage of general caste for small farm classes (100%), followed by others (75%) and marginal groups (64.71%). Across the districts, the results are quite similar, with beneficiary farmers and general-caste farmers found in Bankura, Purba Medinipur, and Birbhum. But in Cooch Behar, the study found 50 percent in the general caste, along with the remaining non-beneficiary farmers in the scheduled caste group.

Table 2.6 Caste Distribution of Non-Beneficiary Farmers across the Districts

State/District	Farm Class	Gen (%)	OBC (%)	SC (%)	ST (%)	Total (%)
Bankura	Marginal	3 (50.00)	0 (0.00)	3 (50.00)	0 (0.00)	6 (100.00)
	Small	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	Other	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	7 (70.00)	0 (0.00)	3 (30.00)	0 (0.00)	10 (100.00)
Birbhum	Marginal	6 (66.67)	1 (11.11)	2 (22.22)	0 (0.00)	9 (100.00)
	Small	-	-	-	-	-
	Other	1 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	7 (70.00)	1 (10.00)	2 (20.00)	0 (0.00)	10 (100.00)
Cooch Behar	Marginal	5 (50.00)	0 (0.00)	5 (50.00)	0 (0.00)	10 (100.00)
	Small	-	-	-	-	-
	Other	-	-	-	-	-
	All	5 (50.00)	0 (0.00)	5 (50.00)	0 (0.00)	10 (100.00)
Purba Medinipur	Marginal	8 (88.89)	0 (0.00)	1 (11.11)	0 (0.00)	9 (100.00)
	Small	-	-	-	-	-
	Other	0 (0.00)	0 (0.00)	1 (100.00)	0 (0.00)	1 (100.00)
	All	8 (80.00)	0 (0.00)	2 (20.00)	0 (0.00)	10 (100.00)
State Total	Marginal	22 (64.71)	1 (2.94)	11 (32.35)	0 (0.00)	34 (100.00)
	Small	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	Other	3 (75.00)	0 (0.00)	1 (25.00)	0 (0.00)	4 (100.00)
	All	27 (67.50)	1 (2.50)	12 (30.00)	0 (0.00)	40 (100.00)

Source: Field Survey

2.4 Religious Distribution

The study explains the religious distribution of sample beneficiary farmers' households in Table 2.7. According to Table 2.7, the study found only two religious communities across West Bengal's districts: Hindu and Muslim. Overall, 75.63 percent of beneficiary farmers' households are Hindu, and the rest are Muslim. Across the different farm classes, the study also found a Hindu-dominant sample of PM-Kisan beneficiary farmers. Across the districts, all sample households of beneficiary farmers are from the Hindu community in Bankura and Purba Medinipur, with 90 percent in Cooch Behar. The Muslim community is found at the highest (87.50%) in the Birbhum district.

Table 2.7 Religious Distribution of Beneficiary Farmers across the Districts

State/District	Farm Class	Hindu (%)	Muslim (%)	Sikh (%)	Jain (%)	Buddhist (%)	Christian (%)	Other (%)	Total (%)
Bankura	Marginal	24 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	24 (100.00)
	Small	13 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	13 (100.00)
	Other	3 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	3 (100.00)
	All	40 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	40 (100.00)
Birbhum	Marginal	5 (18.52)	22 (81.48)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	27 (100.00)
	Small	0 (0.00)	11 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	11 (100.00)
	Other	0 (0.00)	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	5 (12.50)	35 (87.50)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	40 (100.00)
Cooch Behar	Marginal	28 (90.32)	3 (9.68)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	31 (100.00)
	Small	7 (100.00%)	0 (0.00%)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	7 (100.00)
	Other	1 (50.00)	1 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	36 (90.00)	4 (10.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	40 (100.00)
Purba Medinipur	Marginal	39 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	39 (100.00)
	Small	-	-	-	-	-	-	-	-
	Other	1 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	40 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	40 (100.00)
State Total	Marginal	96 (79.34)	25 (20.66)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	121 (100.00)
	Small	20 (64.52)	11 (35.48)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	31 (100.00)
	Other	5 (62.50)	3 (37.50)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	8 (100.00)
	All	121 (75.63)	39 (24.38)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	160 (100.00)

Source: Field Survey

A similar result is also observed for non-beneficiary farmers, as shown in Table 2.8. Here, among non-beneficiary farmers, the Hindu community is the dominant one (75%), followed by the Muslim community (25%). Across the different farm classes, it is found that all the small non-beneficiary farmers are Hindu in religion, and the figure is about 73.53 percent and 75 percent for marginal and other farm class groups, respectively. Like the beneficiary farmers, all non-beneficiary farmers in Bankura and Purba Medinipur districts belong to the Hindu community, and 80 percent of the non-beneficiaries in Cooch-Behar district do so. In Birbhum district, 80 percent of the total sample households belong to the Muslim community.

Table 2.8 Religious Distribution of Non-Beneficiary Farmers across the Districts

State/District	Farm Class	Hindu (%)	Muslim (%)	Sikh (%)	Jain (%)	Buddhist (%)	Christian (%)	Other (%)	Total (%)
Bankura	Marginal	6 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	6 (100.00)
	Small	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	Other	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	10 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	10 (100.00)
Birbhum	Marginal	2 (22.22)	7 (77.78)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	9 (100.00)
	Small	-	-	-	-	-	-	-	-
	Other	0 (0.00)	1 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	2 (20.00)	8 (80.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	10 (100.00)
Cooch Behar	Marginal	8 (80.00)	2 (20.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	10 (100.00)
	Small	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-
	All	8 (80.00)	2 (20.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	10 (100.00)
Purba Medinipur	Marginal	9 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	9 (100.00)
	Small	-	-	-	-	-	-	-	-
	Other	1 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	10 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	10 (100.00)
State Total	Marginal	25 (73.53)	9 (26.47)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	34 (100.00)
	Small	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	Other	3 (75.00)	1 (25.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	4 (100.00)
	All	30 (75.00)	10 (25.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	40 (100.00)

Source: Field Survey

2.5 Educational Status

In this segment, the education of the head of household among farmers is described. In Table 2.9, the study has categorized the educational status into eight different categories: illiterate, primary, secondary, intermediate, technical, graduation, post-graduation (PG), and professional level. From Table 2.9, it is found that, overall, in the state, 45.63 percent of the total sample of farmer heads are educated at the primary level, followed by secondary (28.13%) and intermediate (11.88%). The graduate head of the farmers accounts for about 9.38 percent of the total.

Table 2.9 Education of the Head of Beneficiary Farmers across the Districts

State/District	Farm Class	Illiterate (%)	Primary (%)	Secondary (%)	Intermediate (%)	Technical (%)	Graduate (%)	PG (%)	Professional (%)	Total (%)
Bankura	Marginal	0 (0.00)	7 (29.17)	11 (45.83)	4 (16.67)	0 (0.00)	2 (8.33)	0 (0.00)	0 (0.00)	24 (100.00)
	Small	0 (0.00)	5 (38.46)	1 (7.69)	3 (23.08)	0 (0.00)	4 (30.77)	0 (0.00)	0 (0.00)	13 (100.00)
	Other	0 (0.00)	0 (0.00)	1 (33.33)	1 (33.33)	0 (0.00)	1 (33.33)	0 (0.00)	0 (0.00)	3 (100.00)
	All	0 (0.00)	12 (30.00)	13 (32.50)	8 (20.00)	0 (0.00)	7 (17.50)	0 (0.00)	0 (0.00)	40 (100.00)
Birbhum	Marginal	2 (7.41)	12 (44.44)	6 (22.22)	4 (14.81)	0 (0.00)	3 (11.11)	0 (0.00)	0 (0.00)	27 (100.00)
	Small	0 (0.00)	4 (36.36)	2 (18.18)	1 (9.09)	0 (0.00)	2 (18.18)	2 (18.18)	0 (0.00)	11 (100.00)
	Other	0 (0.00)	1 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (50.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	2 (5.00)	17 (42.50)	8 (20.00)	5 (12.50)	0 (0.00)	6 (15.00)	2 (5.00)	0 (0.00)	40 (100.00)
Cooch Behar	Marginal	2 (6.45)	12 (38.71)	12 (38.71)	4 (12.90)	0 (0.00)	1 (3.23)	0 (0.00)	0 (0.00)	31 (100.00)
	Small	0 (0.00)	1 (14.29)	4 (57.14)	1 (14.29)	0 (0.00)	1 (14.29)	0 (0.00)	0 (0.00)	7 (100.00)
	Other	0 (0.00)	1 (50.00)	1 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	2 (5.00)	14 (35.00)	17 (42.50)	5 (12.50)	0 (0.00)	2 (5.00)	0 (0.00)	0 (0.00)	40 (100.00)
Purba Medinipur	Marginal	1 (2.56)	29 (74.36)	7 (17.95)	1 (2.56)	1 (2.56)	0 (0.00)	0 (0.00)	0 (0.00)	39 (100.00)
	Small	-	-	-	-	-	-	-	-	-
	Other	0 (0.00)	1 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	1 (2.50)	30 (75.00)	7 (17.50)	1 (2.50)	1 (2.50)	0 (0.00)	0 (0.00)	0 (0.00)	40 (100.00)
State Total	Marginal	5 (4.13)	60 (49.59)	36 (29.75)	13 (10.74)	1 (0.83)	6 (4.96)	0 (0.00)	0 (0.00)	121 (100.00)
	Small	0 (0.00)	10 (32.26)	7 (22.58)	5 (16.13)	0 (0.00)	7 (22.58)	2 (6.45)	0 (0.00)	31 (100.00)
	Other	0 (0.00)	3 (37.50)	2 (25.00)	1 (12.50)	0 (0.00)	2 (25.00)	0 (0.00)	0 (0.00)	8 (100.00)
	All	5 (3.13)	73 (45.63)	45 (28.13)	19 (11.88)	1 (0.63)	15 (9.38)	2 (1.25)	0 (0.00)	160 (100.00)

Source: Field Survey

Table 2.9 also reveals that 3.13 percent of total heads are illiterate. Across the different sizes of landholding groups, the percentage of illiterate farmer heads is high for marginal farmers (4.13), though it is zero for the other two groups. Considering the district-wise educational status of beneficiary farmers' households, the study found remarkable variation in the educational status of the farmers' heads. The study found that the concentration of primarily educated heads is high, about 75 percent in Purba Medinipur. In Bankura district, however, a more balanced distribution is observed among primary (30%), secondary (32.50%), and intermediate (20%) educated heads. For the district of Birbhum, the highest concentration is among primary-educated heads, but it also has the highest percentage of higher education (undergraduate and postgraduate, about 20 percent) among the heads of the beneficiary farmers. The balance between primary (35%) and secondary (42.50%) education among heads is found in the district of Cooch Behar.

Table 2.10 Education of the Head of Non-Beneficiary Farmers across the Districts

State/District	Farm Class	Illiterate (%)	Primary (%)	Secondary (%)	Intermediate (%)	Technical (%)	Graduate (%)	PG (%)	Professional (%)	Total (%)
Bankura	Marginal	2 (33.33)	2 (33.33)	1 (16.67)	1 (16.67)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	6 (100.00)
	Small	0 (0.00)	0 (0.00)	1 (50.00)	0 (0.00)	0 (0.00)	1 (50.00)	0 (0.00)	0 (0.00)	2 (100.00)
	Other	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	2 (20.00)	2 (20.00)	2 (20.00)	1 (10.00)	0 (0.00)	3 (30.00)	0 (0.00)	0 (0.00)	10 (100.00)
Birbhum	Marginal	2 (22.22)	1 (11.11)	3 (33.33)	1 (11.11)	0 (0.00)	2 (22.22)	0 (0.00)	0 (0.00)	9 (100.00)
	Small	-	-	-	-	-	-	-	-	-
	Other	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	2 (20.00)	1 (10.00)	3 (30.00)	1 (10.00)	1 (10.00)	2 (20.00)	0 (0.00)	0 (0.00)	10 (100.00)
Cooch Behar	Marginal	0 (0.00)	4 (40.00)	6 (60.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	10 (100.00)
	Small	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-
	All	0 (0.00)	4 (40.00)	6 (60.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	10 (100)
Purba Medinipur	Marginal	0 (0.00)	8 (88.89)	1 (11.11)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	9 (100.00)
	Small	-	-	-	-	-	-	-	-	-
	Other	0 (0.00)	1 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	0 (0.00)	9 (90.00)	1 (10.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	10 (100.00)
State Total	Marginal	4 (11.76)	15 (44.12)	11 (32.35)	2 (5.88)	0 (0.00)	2 (5.88)	0 (0.00)	0 (0.00)	34 (100)
	Small	0 (0.00)	0 (0.00)	1 (50.00)	0 (0.00)	0 (0.00)	1 (50.00)	0 (0.00)	0 (0.00)	2 (100.00)
	Other	0 (0.00)	1 (25.00)	0 (0.00)	0 (0.00)	1 (25.00)	2 (50.00)	0 (0.00)	0 (0.00)	4 (100.00)
	All	4 (10.00)	16 (40.00)	12 (30.00)	2 (5.00)	1 (2.50)	5 (12.50)	0 (0.00)	0 (0.00)	40 (100.00)

Source: Field Survey

Table 2.10 describes the educational level of the heads of non-beneficiary farmers. The educational level of the heads of non-beneficiary farmers is also found to be similar to that of beneficiary farmers, with 40 percent of total heads having primary education, followed by secondary education at 30 percent. The educational status of non-beneficiary farmers across sizes and districts is also quite similar to that of beneficiary farmers in the sample study.

Table 2.11 Highest Education Level of Beneficiary Farmers across the Districts

State/District	Farm Class	Illiterate (%)	Primary (%)	Secondary (%)	Intermediate (%)	Technical (%)	Graduate (%)	PG (%)	Professional (%)	Total (%)
Bankura	Marginal	0 (0.00)	0 (0.00)	4 (16.67)	10 (41.67)	1 (4.17)	7 (29.17)	2 (8.33)	0 (0.00)	24 (100.00)
	Small	0 (0.00)	1 (7.69)	1 (7.69)	0 (0.00)	2 (15.38)	4 (30.77)	3 (23.08)	2 (15.38)	13 (100.00)
	Other	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (66.67)	1 (33.33)	0 (0.00)	3 (100.00)
	All	0 (0.00)	1 (2.50)	5 (12.50)	10 (25.00)	3 (7.50)	13 (32.50)	6 (15.00)	2 (5.00)	40 (100.00)
Birbhum	Marginal	2 (7.41)	8 (29.63)	7 (25.93)	2 (7.41)	1 (3.70)	6 (22.22)	0 (0.00)	1 (3.70)	27 (100.00)
	Small	0 (0.00)	1 (9.09)	3 (27.27)	1 (9.09)	1 (9.09)	2 (18.18)	3 (27.27)	0 (0.00)	11 (100.00)
	Other	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	2 (5.00)	9 (22.50)	10 (25.00)	3 (7.50)	2 (5.00)	10 (25.00)	3 (7.50)	1 (2.50)	40 (100.00)
Cooch Behar	Marginal	0 (0.00)	4 (12.90)	7 (22.58)	3 (9.68)	1 (3.23)	11 (35.48)	5 (16.13)	0 (0.00)	31 (100.00)
	Small	0 (0.00)	0 (0.00)	1 (14.29)	3 (42.86)	0 (0.00)	2 (28.57)	1 (14.29)	0 (0.00)	7 (100.00)
	Other	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	0 (0.00)	4 (10.00)	8 (20.00)	8 (20.00)	1 (2.50)	13 (32.50)	6 (15.00)	0 (0.00)	40 (100.00)
Purba Medinipur	Marginal	0 (0.00)	10 (25.64)	11 (28.21)	12 (30.77)	0 (0.00)	6 (15.38)	0 (0.00)	0 (0.00)	39 (100.00)
	Small	-	-	-	-	-	-	-	-	-
	Other	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	0 (0.00)	10 (25.00)	11 (27.50)	12 (30.00)	0 (0.00)	7 (17.50)	0 (0.00)	0 (0.00)	40 (100.00)
State Total	Marginal	2 (1.65)	22 (18.18)	29 (23.97)	27 (22.31)	3 (2.48)	30 (24.79)	7 (5.79)	1 (0.83)	121 (100.00)
	Small	0 (0.00)	2 (6.45)	5 (16.13)	4 (12.90)	3 (9.68)	8 (25.81)	7 (22.58)	2 (6.45)	31 (100.00)
	Other	0 (0.00)	0 (0.00)	0 (0.00)	2 (25.00)	0 (0.00)	5 (62.50)	1 (12.50)	0 (0.00)	8 (100.00)
	All	2 (1.25)	24 (15.00)	34 (21.25)	33 (20.63)	6 (3.75)	43 (26.88)	15 (9.38)	3 (1.88)	160 (100.00)

Source: Field Survey

The educational attainment of household members plays a pivotal role in shaping farmers' decision-making, especially regarding scheme participation, financial planning, and the adoption of agricultural innovations. As shown in Table 2.11, the highest educational level among PM-Kisan beneficiary household members is at the graduate level (26.88%), marking a significant shift from the education profile of household heads, whose highest concentration was at the primary level. The postgraduate level is the highest level of education among members of beneficiary farmers' households, at 9.38 percent. Apart from this, the study also found that 21.25 percent and 20.63 percent of total beneficiary farmers’ households still have only a secondary and intermediate level of education, respectively. Across landholding sizes, groups in the districts show findings similar to those described above.

Table 2.12 Highest Education Level of Non-Beneficiary Farmers across the Districts

State/District	Farm Class	Illiterate (%)	Primary (%)	Secondary (%)	Intermediate (%)	Technical (%)	Graduate (%)	PG (%)	Professional (%)	Total (%)
Bankura	Marginal	0 (0.00)	0 (0.00)	2 (33.33)	1 (16.67)	0 (0.00)	3 (50.00)	0 (0.00)	0 (0.00)	6 (100.00)
	Small	0 (0.00)	0 (0.00)	1 (50.00)	0 (0.00)	0 (0.00)	1 (50.00)	0 (0.00)	0 (0.00)	2 (100.00)
	Other	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	0 (0.00)	0 (0.00)	3 (30.00)	1 (10.00)	0 (0.00)	6 (60.00)	0 (0.00)	0 (0.00)	10 (100.00)
Birbhum	Marginal	1 (11.11)	2 (22.22)	1 (11.11)	0 (0.00)	1 (11.11)	4 (44.44)	0 (0.00)	0 (0.00)	9 (100.00)
	Small	-	-	-	-	-	-	-	-	-
	Other	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	1 (10.00)	2 (20.00)	1 (10.00)	0 (0.00)	1 (10.00)	5 (50.00)	0 (0.00)	0 (0.00)	10 (100.00)
Cooch Behar	Marginal	0 (0.00)	1 (10.00)	6 (60.00)	0 (0.00)	0 (0.00)	3 (30.00)	0 (0.00)	0 (0.00)	10 (100.00)
	Small	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-
	All	0 (0.00)	1 (10.00)	6 (60.00)	0 (0.00)	0 (0.00)	3 (30.00)	0 (0.00)	0 (0.00)	10 (100.00)
Purba Medinipur	Marginal	0 (0.00)	4 (44.44)	2 (22.22)	3 (33.33)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	9 (100.00)
	Small	-	-	-	-	-	-	-	-	-
	Other	0 (0.00)	0 (0.00)	1 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	0 (0.00)	4 (40.00)	3 (30.00)	3 (30.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	10 (100.00)
State Total	Marginal	1 (2.94)	7 (20.59)	11 (32.35)	4 (11.76)	1 (2.94)	10 (29.41)	0 (0.00)	0 (0.00)	34 (100.00)
	Small	0 (0.00)	0 (0.00)	1 (50.00)	0 (0.00)	0 (0.00)	1 (50.00)	0 (0.00)	0 (0.00)	2 (100.00)
	Other	0 (0.00)	0 (0.00)	1 (25.00)	0 (0.00)	0 (0.00)	3 (75.00)	0 (0.00)	0 (0.00)	4 (100.00)
	All	1 (2.50)	7 (17.50)	13 (32.50)	4 (10.00)	1 (2.50)	14 (35.00)	0 (0.00)	0 (0.00)	40 (100.00)

Source: Field Survey

Similarly, the highest educational level of the sample farmers' households not currently enrolled in the PM-Kisan scheme is shown in Table 2.12. Here, it is also found that the highest level of education among household members is graduate level (35%), which is higher than the head’s level of education, followed by secondary level (32.50%). Illiteracy and primary education are also present among non-beneficiary farmers. Across landholding sizes, it is found that the larger the holding group, the more educated the farmers are. Considering the different districts, the result reflected quite similar findings to the sample state findings.

2.6 Occupation

The livelihood pattern is very important to discuss, particularly for the farming community. It defines the power of access to economic opportunities and sustainability in society. In this segment, the study aims to summarize the occupational patterns of PM-Kisan Beneficiary farmers across landholding sizes and districts. This study accounts for thirteen different occupational activities to describe the farmers' occupational pattern, as shown in Table 2.13. From the table, it is found that overall, in the state, almost 88.75 percent of total beneficiary farmers have cultivation as their main occupation. The result is obvious because the selected PM-Kisan beneficiary households for the sample study were randomly selected and received the PM-Kisan scheme, which is targeted only to the farmers' group. So, their main occupation is farming. Among landholders, all farmers from groups other than marginal and small farmers have farming as their main occupation. For small farmers, about 90.32 percent engage in farming activities, and 87.60 percent for marginal farmers. Across the different districts, the occupation of cultivators is found to be the primary occupation of the sample farmers' households.

Table 2.14 describes the secondary occupation of the PM-Kisan beneficiary farmers. From Table 2.14, it is found that the farmers have the highest secondary occupation as traders or shopkeepers (35%), followed by casual labour (22.50%), agricultural labour (18.13%), and dairying and fishing (9.38%). Apart from these secondary sources of occupation, it is also found that 11.88 percent of total beneficiary farmer households are engaged in agricultural activities, indicating that these farmers are receiving PM-Kisan benefits for secondary sources of occupation, such as cultivation, and have other occupations besides farming. Across different sizes of landholdings, it is found that, for the smallest landholdings, farmers, both agricultural labour and casual labour, are most likely to have a secondary occupation as a trader or shopkeeper. Participation in the occupation as labour (agriculture and casual) decreases with increasing landholding size, whereas participation as a secondary occupation among traders or shopkeepers increases with increasing landholding size. The secondary occupation in dairying/fishing was also found at a high rate of 25 percent among farmers other than marginal and small. Across the different districts, both agricultural and casual labour are found as secondary occupations among beneficiary farmers in Purba Medinipur district. The secondary occupation as a trader/shop is very high at 52.50 percent of the total secondary occupation in the Cooch Behar district, with a very low percentage in agricultural labour. In the district of Bankura, dairying/fishing is found to be quite high at 25 percent compared to the other selected districts. Casual labour, along with cultivation, is the most common secondary occupation among PM-Kisan beneficiary farmers in Birbhum district.

The occupational pattern of PM-Kisan non-beneficiary farmers is quite similar to that of beneficiary farmers, with cultivation being the main occupation in the occupational pattern described in Table 2.15. Here, it is worth noting that although almost 82.50 percent of non-beneficiary farmers are also cultivators, they still do not receive PM-Kisan scheme benefits due to various land-ownership issues. Across the different sizes of landholding of the non-beneficiary farmers, who are primarily occupied in cultivation. The results are quite similar across the four selected districts of the state.

Similarly, the pattern of secondary occupation among non-beneficiary farmers is described in Table 2.16. Apart from the majority of farmers engaged in cultivation as a primary occupation, 17.50 percent of total non-beneficiary farmers are also engaged in cultivation as a secondary occupation. Among non-beneficiary farmers, trade/shops (20.00%), casual labour (17.50%), marginal work (17.50%), and agricultural labour (12.50%) are also major secondary occupations, alongside others. Across the size of landholdings, as shown in Table 2.16, casual and marginal work are the most common secondary occupations among marginal low-land-holding farmers, compared with small and other farmer groups. In contrast, high-holding non-beneficiary farmers, other than marginal and small farmers, have private jobs or trade and shops as secondary occupations. District-level variation is similar to the overall percentage of secondary occupations.

Table 2.13 Primary Occupation of Beneficiary Farmers across the Districts

State/District	Farm Class	Cultivator	Agri Labour	Dairying/Fishing	Govt Job	Pvt Job	Pensioners	Caste Profession	Trade/Shop	Entrepreneur	Casual Labour	Marginal Work	Household Work	Others	Total (%)
Bankura	Marginal	24 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	24 (100.00)
	Small	13 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	13 (100.00)
	Other	3 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	3 (100.00)
	All	40 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	40 (100.00)
Birbhum	Marginal	21 (77.78)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	4 (14.81)	0 (0.00)	0 (0.00)	1 (3.70)	0 (0.00)	1 (3.70)	27 (100.00)
	Small	8 (72.73)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (18.18)	0 (0.00)	1 (9.09)	0 (0.00)	0 (0.00)	0 (0.00)	11 (100.00)
	Other	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	31 (77.50)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	6 (15.00)	0 (0.00)	1 (2.50)	1 (2.50)	0 (0.00)	1 (2.50)	40 (100.00)
Cooch Behar	Marginal	31 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	31 (100.00)
	Small	7 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	7 (100.00)
	Other	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	40 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	40 (100.00)
Purba Medinipur	Marginal	30 (76.92)	1 (2.56)	1 (2.56)	0 (0.00)	1 (2.56)	0 (0.00)	0 (0.00)	2 (5.13)	0 (0.00)	3 (7.69)	0 (0.00)	0 (0.00)	1 (2.56)	39 (100.00)
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	1 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	31 (77.50)	1 (2.50)	1 (2.50)	0 (0.00)	1 (2.50)	0 (0.00)	0 (0.00)	2 (5.00)	0 (0.00)	3 (7.50)	0 (0.00)	0 (0.00)	1 (2.50)	40 (100.00)
State Total	Marginal	106 (87.60)	1 (0.83)	1 (0.83)	0 (0.00)	1 (0.83)	0 (0.00)	0 (0.00)	6 (4.96)	0 (0.00)	3 (2.48)	1 (0.83)	0 (0.00)	2 (1.65)	121 (100.00)
	Small	28 (90.32)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (6.45)	0 (0.00)	1 (3.23)	0 (0.00)	0 (0.00)	0 (0.00)	31 (100.00)
	Other	8 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	8 (100.00)
	All	142 (88.75)	1 (0.63)	1 (0.63)	0 (0.00)	1 (0.63)	0 (0.00)	0 (0.00)	8 (5.00)	0 (0.00)	4 (2.50)	1 (0.63)	0 (0.00)	2 (1.25)	160 (100.00)

Source: Field Survey

Table 2.14 Secondary Occupation of Beneficiary Farmers across the Districts

State/District	Farm Class	Cultivator (%)	Agri Labour (%)	Dairying/Fishing (%)	Salaried Govt (%)	Salaried Pvt (%)	Pensioners (%)	Caste Profession (%)	Trade/Shop (%)	Entrepreneur (%)	Casual Labour (%)	Marginal Work (%)	Household Work (%)	Others (%)	Total (%)
Bankura	Marginal	0 (0.00)	5 (20.83)	7 (29.17)	0 (0.00)	2 (8.33)	0 (0.00)	0 (0.00)	5 (20.83)	0 (0.00)	7 (29.17)	2 (8.33)	0 (0.00)	0 (0.00)	24 (100.00)
	Small	0 (0.00)	1 (7.69)	1 (7.69)	0 (0.00)	1 (7.69)	1 (7.69)	0 (0.00)	6 (46.15)	0 (0.00)	1 (7.69)	0 (0.00)	0 (0.00)	2 (15.38)	13 (100.00)
	Other	0 (0.00)	0 (0.00)	2 (66.67)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (33.33)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (33.33)	3 (100.00)
	All	0 (0.00)	6 (15.00)	10 (25.00)	0 (0.00)	3 (7.50)	1 (2.50)	0 (0.00)	12 (30.00)	0 (0.00)	8 (20.00)	2 (5.00)	0 (0.00)	3 (7.50)	40 (100.00)
Birbhum	Marginal	7 (25.93)	2 (7.41)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	9 (33.33)	0 (0.00)	4 (14.81)	1 (3.70)	0 (0.00)	2 (7.41)	27 (100.00)
	Small	3 (27.27)	3 (27.27)	1 (9.09)	0 (0.00)	1 (9.09)	0 (0.00)	0 (0.00)	2 (18.18)	0 (0.00)	3 (27.27)	2 (18.18)	0 (0.00)	0 (0.00)	11 (100.00)
	Other	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	10 (25.00)	5 (12.50)	1 (2.50)	0 (0.00)	1 (2.50)	0 (0.00)	0 (0.00)	13 (32.50)	0 (0.00)	7 (17.50)	3 (7.50)	0 (0.00)	2 (5.00)	40 (100.00)
Cooch Behar	Marginal	0 (0.00)	4 (12.90)	0 (0.00)	0 (0.00)	2 (6.45)	0 (0.00)	1 (3.23)	14 (45.16)	0 (0.00)	9 (29.03)	0 (0.00)	0 (0.00)	2 (6.45)	31 (100.00)
	Small	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	5 (71.43)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	7 (100.00)
	Other	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	0 (0.00)	4 (10.00)	0 (0.00)	0 (0.00)	2 (5.00)	0 (0.00)	1 (2.50)	21 (52.50)	0 (0.00)	9 (22.50)	0 (0.00)	0 (0.00)	2 (5.00)	40 (100.00)
Purba Medinipur	Marginal	9 (23.08)	14 (35.90)	4 (10.26)	1 (2.56)	0 (0.00)	0 (0.00)	0 (0.00)	9 (23.08)	0 (0.00)	12 (30.77)	2 (5.13)	0 (0.00)	4 (10.26)	39 (100.00)
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	9 (22.50)	14 (35.00)	4 (10.00)	1 (2.50)	0 (0.00)	0 (0.00)	0 (0.00)	10 (25.00)	0 (0.00)	12 (30.00)	2 (5.00)	0 (0.00)	4 (10.00)	40 (100.00)
State Total	Marginal	16 (13.22)	25 (20.66)	11 (9.09)	1 (0.83)	4 (3.31)	0 (0.00)	1 (0.83)	37 (30.58)	0 (0.00)	32 (26.45)	5 (4.13)	0 (0.00)	8 (6.61)	121 (100.00)
	Small	3 (9.68)	4 (12.90)	2 (6.45)	0 (0.00)	2 (6.45)	1 (3.23)	0 (0.00)	13 (41.94)	0 (0.00)	4 (12.90)	2 (6.45)	0 (0.00)	2 (6.45)	31 (100.00)
	Other	0 (0.00)	0 (0.00)	2 (25.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	6 (75.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (12.50)	8 (100.00)
	All	19 (11.88)	29 (18.13)	15 (9.38)	1 (0.63)	6 (3.75)	1 (0.63)	1 (0.63)	56 (35.00)	0 (0.00)	36 (22.50)	7 (4.38)	0 (0.00)	11 (6.88)	160 (100.00)

Source: Field Survey

Table 2.15 Primary Occupation of Non-Beneficiary Farmers across the Districts

State/District	Farm Class	Cultivator (%)	Agri Labour (%)	Dairying/ Fishing (%)	Salaried Govt (%)	Salaried Pvt (%)	Pensioners (%)	Caste Profession (%)	Trade/Shop (%)	Entrepreneur (%)	Casual Labour (%)	Marginal Work (%)	Household Work (%)	Others (%)	Total (%)
Bankura	Marginal	6 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	6 (100.00)
	Small	1 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (50.00)	2 (100.00)
	Other	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	9 (90.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (10.00)	10 (100.00)
Birbhum	Marginal	5 (55.56)	0 (0.00)	0 (0.00)	1 (11.11)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	3 (33.33)	0 (0.00)	0 (0.00)	0 (0.00)	9 (100.00)
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	1 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	6 (60.00)	0 (0.00)	0 (0.00)	1 (10.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	3 (30.00)	0 (0.00)	0 (0.00)	0 (0.00)	10 (100.00)
Cooch Behar	Marginal	8 (80.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (20.00)	0 (0.00)	0 (0.00)	0 (0.00)	10 (100.00)
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	All	8 (80.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (20.00)	0 (0.00)	0 (0.00)	0 (0.00)	10 (100.00)
Purba Medinipur	Marginal	9 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	9 (100.00)
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	1 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	10 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	10 (100.00)
State Total	Marginal	28 (82.35)	0 (0.00)	0 (0.00)	1 (2.94)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	5 (14.71)	0 (0.00)	0 (0.00)	0 (0.00)	34 (100.00)
	Small	1 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (50.00)	2 (100.00)
	Other	4 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	4 (100.00)
	All	33 (82.50)	0 (0.00)	0 (0.00)	1 (2.50)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	5 (12.50)	0 (0.00)	0 (0.00)	1 (2.50)	40 (100.00)

Source: Field Survey

Table 2.16 Secondary Occupation of Non-Beneficiary Farmers across the Districts

State/District	Farm Class	Cultivator (%)	Agri Labour (%)	Dairying/ Fishing (%)	Govt Job (%)	Pvt Job (%)	Pensioners (%)	Caste Prof. (%)	Trade/Shop (%)	Entrepreneur (%)	Casual Labour (%)	Marginal Work (%)	Household Work (%)	Others (%)	Total (%)
Bankura	Marginal	0 (0.00)	0 (0.00)	1 (16.67)	0 (0.00)	2 (33.33)	0 (0.00)	0 (0.00)	1 (16.67)	0 (0.00)	1 (16.67)	0 (0.00)	0 (0.00)	0 (0.00)	6 (100.00)
	Small	1 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)	2 (100.00)
	Other	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)
	All	1 (10.00)	0 (0.00)	1 (10.00)	0 (0.00)	2 (20.00)	0 (0.00)	0 (0.00)	3 (30.00)	0 (0.00)	1 (10.00)	0 (0.00)	0 (0.00)	0 (0.00)	10 (100.00)
Birbhum	Marginal	4 (44.44)	2 (22.22)	1 (11.11)	0 (0.00)	2 (22.22)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (11.11)	1 (11.11)	0 (0.00)	0 (0.00)	9 (100.00)
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)	0 (0.00)	0 (0.00)	1 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	4 (40.00)	2 (20.00)	1 (10.00)	0 (0.00)	3 (30.00)	0 (0.00)	0 (0.00)	1 (10.00)	0 (0.00)	1 (10.00)	1 (10.00)	0 (0.00)	0 (0.00)	10 (100.00)
Cooch Behar	Marginal	2 (20.00)	2 (20.00)	0 (0.00)	0 (0.00)	1 (10.00)	0 (0.00)	0 (0.00)	3 (30.00)	1 (10.00)	3 (30.00)	1 (10.00)	0 (0.00)	0 (0.00)	10 (100.00)
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	All	2 (20.00)	2 (20.00)	0 (0.00)	0 (0.00)	1 (10.00)	0 (0.00)	0 (0.00)	3 (30.00)	1 (10.00)	3 (30.00)	1 (10.00)	0 (0.00)	0 (0.00)	10 (100.00)
Purba Medinipur	Marginal	0 (0.00)	1 (11.11)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	3 (33.33)	0 (0.00)	2 (22.22)	5 (55.56)	0 (0.00)	0 (0.00)	9 (100.00)
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (100.00)
	All	0 (0.00)	1 (10.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	3 (30.00)	0 (0.00)	2 (20.00)	5 (50.00)	0 (0.00)	0 (0.00)	10 (100.00)
State Total	Marginal	6 (17.65)	5 (14.71)	2 (5.88)	0 (0.00)	5 (14.71)	0 (0.00)	0 (0.00)	7 (20.59)	1 (2.94)	7 (20.59)	7 (20.59)	0 (0.00)	0 (0.00)	34 (100.00)
	Small	1 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (50.00)	2 (100.00)	2 (100.00)
	Other	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (25.00)	0 (0.00)	2 (50.00)	1 (25.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (50.00)	4 (100.00)
	All	7 (17.50)	5 (12.50)	2 (5.00)	0 (0.00)	6 (15.00)	0 (0.00)	2 (5.00)	8 (20.00)	1 (2.50)	7 (17.50)	7 (17.50)	0 (0.00)	3 (7.50)	40 (100.00)

Source: Field Survey

2.7 Land Details

Landholding details are the most important to describe when inquiring about farmers' working capital. In the context of PM-Kisan beneficiary farmers, landholding is more important because it directly affects the eligibility of farmers' households for the scheme. This segment of the study will describe the landholding details of beneficiary and non-beneficiary farmers under the PM-Kisan scheme. Table 2.17 shows that almost 96.25 percent of total beneficiary farmers' land has irrigation facilities, and almost 98.27 percent of total land has irrigation facilities. Across the different sizes of landholdings, the picture is similar, that most of the land has irrigation facilities.

Table 2.17 Landholding Details of Beneficiary Farmers across the Districts

State/ District	Farm class	Percentage of Households			Percentage of Area		
		Net cultivated irrigated land	Net cultivated unirrigated land	Total Households	Net cultivated irrigated land	Net cultivated unirrigated land	Total net cultivated land
Bankura	Marginal	100.00	0.00	100.00	100.00	0.00	100.00
	Small	100.00	7.69	100.00	98.10	1.90	100.00
	Other	100.00	0.00	100.00	100.00	0.00	100.00
	All	100.00	2.50	100.00	99.22	0.78	100.00
Birbhum	Marginal	92.59	0.00	100.00	100.00	0.00	100.00
	Small	100.00	0.00	100.00	100.00	0.00	100.00
	Other	100.00	0.00	100.00	100.00	0.00	100.00
	All	95.00	0.00	100.00	100.00	0.00	100.00
Cooch Behar	Marginal	100.00	6.45	100.00	96.45	3.56	100.00
	Small	100.00	42.86	100.00	88.15	11.85	100.00
	Other	100.00	50.00	100.00	99.65	0.36	100.00
	All	100.00	15.00	100.00	94.60	5.40	100.00
Purba Medinipur	Marginal	89.74	0.00	100.00	100.00	0.00	100.00
	Small	-	-	-	-	-	-
	Other	100.00	0.00	100.00	100.00	0.00	100.00
	All	90.00	0.00	100.00	100.00	0.00	100.00
State total	Marginal	95.04	1.65	100.00	98.90	1.10	100.00
	Small	100.00	12.90	100.00	96.65	3.35	100.00
	Other	100.00	12.50	100.00	99.90	0.10	100.00
	All	96.25	4.38	100.00	98.27	1.73	100.00

Source: Field Survey

Table 2.18 describes the average landholding pattern of beneficiary farmers across different sizes and sample districts in the state of West Bengal. From Table 2.18, it is found that the overall average landholding per PM-Kisan beneficiary farmer is only 1.76 acres, of which 1.73 acres have irrigation facilities, and 0.03 acres do not, as of the survey date.

Across the different sizes of landholding groups, from Table 2.18, it is evident that the average size of landholding of the marginal group of farmers is only 1.06 acres compared to the 3.31 acres of small and 6.44 acres of other than small and marginal, i.e., the highest landholding groups of the study. Across all groups, the percentage of irrigated areas is quite high, indicating a well-developed irrigation infrastructure in the state of West Bengal.

Considering the district-wide variations in the average landholding of beneficiary farmers, Table 2.18 shows that the average landholding is severely low at 0.65 acres in the Purba Medinipur district, yet 100 percent of the land is irrigated. The average landholding is found to be similar at 1.93 and 1.90 acres, respectively, in Birbhum and Cooch Behar districts, but the irrigation facilities are found 100 percent in Birbhum compared to Cooch Behar with 94.60 percent. The average landholding is highest in Bankura district, at 2.58 acres per farmer household, along with a very high irrigated area percentage (99.22%).

Table 2.18 Average Size of Landholding of Beneficiary Farmers across the Districts

(Acre)

State/ District	Farm class	Net cultivated irrigated land	Net cultivated unirrigated land	Total net cultivated land
Bankura	Marginal	1.73	0.00	1.73
	Small	3.17	0.06	3.23
	Other	6.53	0.00	6.53
	All	2.56	0.02	2.58
Birbhum	Marginal	1.01	0.00	1.01
	Small	3.49	0.00	3.49
	Other	5.80	0.00	5.80
	All	1.93	0.00	1.93
Cooch Behar	Marginal	1.23	0.05	1.27
	Small	2.81	0.38	3.18
	Other	7.01	0.03	7.04
	All	1.79	0.10	1.90
Purba Medinipur	Marginal	0.51	0.00	0.51
	Small	-	-	-
	Other	6.24	0.00	6.24
	All	0.65	0.00	0.65
State total	Marginal	1.05	0.01	1.06
	Small	3.20	0.11	3.31
	Other	6.43	0.01	6.44
	All	1.73	0.03	1.76

Source: Field Survey

Table 2.19 Landholding Details of Non-Beneficiary Farmers across the Districts

State/ District	Farm class	Percentage of Households			Percentage of Area		
		Net cultivated irrigated land	Net cultivated unirrigated land	Total net cultivated land	Net cultivated irrigated land	Net cultivated unirrigated land	Total net cultivated land
Bankura	Marginal	100.00	0.00	100	100.00	0.00	100.00
	Small	100.00	0.00	100	100.00	0.00	100.00
	Other	100.00	0.00	100	100.00	0.00	100.00
	All	100.00	0.00	100	100.00	0.00	100.00
Birbhum	Marginal	88.89	0.00	100	100.00	0.00	100.00
	Small	-	-	-	-	-	-
	Other	100.00	0.00	100	100.00	0.00	100.00
	All	90.00	0.00	100	100.00	0.00	100.00
Cooch Behar	Marginal	100.00	0.00	100	100.00	0.00	100.00
	Small	-	-	-	-	-	-
	Other	-	-	-	-	-	-
	All	100.00	0.00	100	100.00	0.00	100.00
Purba Medinipur	Marginal	100.00	0.00	100	100.00	0.00	100.00
	Small	-	-	-	-	-	-
	Other	100.00	0.00	100	100.00	0.00	100.00
	All	100.00	0.00	100	100.00	0.00	100.00
State total	Marginal	97.06	0.00	100	100.00	0.00	100.00
	Small	100.00	0.00	100	100.00	0.00	100.00
	Other	100.00	0.00	100	100.00	0.00	100.00
	All	97.50	0.00	100	100.00	0.00	100.00

Source: Field Survey

Table 2.20 Average Size of Landholding of Non-Beneficiary Farmers across the Districts

(Acre)

State/ District	Farm class	Net cultivated irrigated land	Net cultivated unirrigated land	Total net cultivated land
Bankura	Marginal	1.38	0.00	1.38
	Small	3.00	0.00	3.00
	Other	5.60	0.00	5.60
	All	2.55	0.00	2.55
Birbhum	Marginal	0.31	0.00	0.31
	Small	-	-	-
	Other	9.20	0.00	9.20
	All	1.20	0.00	1.20
Cooch Behar	Marginal	0.75	0.00	0.75
	Small	-	-	-
	Other	-	-	-
	All	0.75	0.00	0.75
Purba Medinipur	Marginal	0.48	0.00	0.48
	Small	-	-	-
	Other	15.70	0.00	15.70
	All	2.00	0.00	2.00
State total	Marginal	0.67	0.00	0.67
	Small	3.00	0.00	3.00
	Other	9.03	0.00	9.03
	All	1.63	0.00	1.63

Source: Field Survey

Tables 2.19 and 2.20 present landholding details for non-beneficiary farmers under the PM-Kisan scheme. From Tables 2.19 and 2.20, it is found that the overall average landholding of non-beneficiary farmers is about 1.63 acres, of which 100 percent are under irrigation facilities. Comparing the landholding status across different landholding sizes, it is found that only 0.67 acres for marginal farmers, followed by 3.00 acres for small, and 9.03 acres for other than marginal or small farmers, with 100 percent under irrigation facilities. Across districts, Tables 2.19 and 2.20 show that the average landholding size is very low in Cooch Behar district (0.75 acres), compared to the highest in Bankura district (2.55 acres).

2.8 Conclusion

This chapter has described the detailed socio-economic profiles of both beneficiary and non-beneficiary sample farmers under the PM-Kisan scheme. The socio-economic profile included an in-depth analysis of demographic data by caste, religion, and education. The chapter also provides an in-depth analysis of the occupation patterns and land profiles of both beneficiary and non-beneficiary farmers. Following a detailed analysis of the socio-economic profile of the sample farmers, the study concludes with the following major findings:

i. It is found that overall, the percentage of male members is higher than that of females, along with 14.31% of children aged below 14 years, for the beneficiary farmers. Across the four different sample districts, the percentage share of males, females, and children is quite similar. For non-beneficiary farmers, a similar result is observed. The male population slightly outnumbered the female population, and children accounted for about 16.28% of the total population in the demographic profile of the non-beneficiary farmers of the PM-Kisan scheme.

ii. The beneficiary farmers in the state reveal a middle-aged group with more than 30 years of experience in agriculture. Across different landholding sizes, the average age is slightly higher among small farmers, as is their farming experience. Across the districts, the results are quite homogeneous with the overall state figures. The non-beneficiary sample farmers are younger than the beneficiary farmers in the West Bengal sample district.

iii. The caste distribution of the beneficiary farmers' households is found to be predominantly by the general caste farmers, constituting 67.50 percent of the total beneficiary farmers, followed by the scheduled caste farmers (21.25%) and OBC (11.25%). Among non-beneficiary farmers, the general caste is predominant, constituting 67.50 percent of the total non-beneficiary farmers, followed by scheduled caste farmers (30%) and a very few OBC farmers (2.50%).

iv. The study found only two religious communities, the Hindu and the Muslim communities, across the different districts of West Bengal. Overall, 75.63 percent of beneficiary farmers' households are Hindu, and the rest are Muslim. A similar result is also found among non-beneficiary farmers: the Hindu community is the largest (75%), followed by the Muslim community (25%).

v. It is found that overall, in the state, 45.63 percent of the total sample heads of farmers are educated with primary education, followed by secondary (28.13%) and intermediate level of schooling (11.88%). Graduate heads of farmers account for about 9.38 per cent of the total. The educational level of the heads of non-beneficiary farmers is also found to be similar to that of beneficiary farmers, with 40.00 percent of total heads having primary education, followed by secondary education at 30.00percent.

vi. It is found that overall, in the state, almost 88.75 percent of total beneficiary farmers have cultivation as their main occupation. For small farmers, about 90.32 percent engage in farming, compared with 87.60 percent for marginal farmers. Across the different districts, the occupation of cultivators is found to be the primary occupation of the sample farmers' households. The occupational pattern of PM-Kisan non-beneficiary farmers is quite similar to that of beneficiary farmers, with cultivation being the main occupation.

vii. The study found that although almost 82.50 percent of non-beneficiary farmers are also cultivators, they still do not receive PM-Kisan benefits due to various land-ownership issues. Across the different sizes of landholding of the non-beneficiary farmers, who are primarily occupied in cultivation. The results are quite similar across the four selected districts of the state.

viii. It is found that the overall average size of landholding per PM-Kisan beneficiary farmer is only 1.76 acres, of which 1.73 acres have irrigation facilities, and 0.03 acres have no irrigation facilities as of the survey date. Calculating the percentage share of irrigated land to total land, it is found that almost 98.27 percent of total land is under irrigation facilities. Whereas the overall average landholding of non-beneficiary farmers is about 1.63 acres, of which 100 percent are under irrigation facilities. Comparing landholding sizes, it is found that marginal farmers have only 0.67 acres, followed by 3.00 acres for small farmers, and 9.03 acres for other than marginal or small farmers, all with 100 percent under irrigation facilities.

Chapter - 3: Income, Expenditure, and Debt Patterns

3.1 Introduction

Income serves as the backbone of any livelihood and is the primary determinant of the standard of living and well-being, in terms of expenditure level. This chapter will analyze the income, expenditure, and debt patterns of the sample farmers' households, including both beneficiary and non-beneficiary farmers. At first, this chapter provides an overview of the income, consumption, and debt patterns of both beneficiary and non-beneficiary farmers in the reference and base years. Then, the study in-depth analyzes the sources of income and the various expenditure patterns of the beneficiary and non-beneficiary sample farmers. In the expenditure details, the study analyzes investment and current expenditures for both agricultural and non-agricultural sectors. Finally, the chapters focused on the debt profiles of beneficiary and non-beneficiary farmers across farm classes in different districts.

3.2 Overview: Income, Consumption, and Debt

Table 3.1 presents the overall averages of total income, expenditure, and debt structure for beneficiary farmers' households in the study's reference and base years. Here, the total income, expenditure, and debt for each household are listed annually in both the reference and base years. From Table 3.1, it is found that the overall income (Rs. 362268.63/- per year) is higher than the consumption (Rs. 341118.27/-), with an annual debt amount of Rs. 74352.50/- in the reference year. Comparing income, consumption, and debt from the base year to the reference year, it is found that both income and consumption rise sharply, but debt increases almost twice, indicating financial stress among beneficiary farmers of the PM-Kisan Scheme. The result is similar to that of different sample districts of West Bengal. Across landholding sizes among beneficiary farmers, significant differences in income, expenditure, and debt are found between marginal farmers and those with small and large landholdings in both the reference and base years. This reveals that the economic situation of beneficiary farmers is directly related to the size of landholding groups: the larger the landholding group, the better the economic conditions. The same result is also found for the income and expenditure across different districts, i.e., the larger the landholding group of beneficiary farmers, the higher the income and consumption. However, debt is not related to the size of landholding groups in both the reference and base years.

Table 3.1 Average Income, Expenditure, and Debt Details of the Beneficiary Farmers across the Districts

State/ District	Farm class	Reference Year			Base Year		
		Income from all sources	Expenditure	Debt	Income from all sources	Expenditure	Debt
Bankura	Marginal	447811.17	415090.13	75916.667	353233.33	347236.79	26833.333
	Small	611986.54	532776.92	80230.769	481141.54	458289.23	43153.846
	Other	1210133.3	873971.67	101000	1042658.3	666726.67	0
	All	558342.33	487754.45	79200	446510.38	407290.58	30125
Birbhum	Marginal	245598.7	225990.22	33533.333	226896.04	189278.11	4370.3704
	Small	478543.18	439390.45	56181.818	437883	384971.36	21000
	Other	556200	470115	0	497600	424980	0
	All	325188.5	296881.53	38085	298452.65	254878.85	8725
Cooch Behar	Marginal	278004.39	267179.03	65096.774	242680.42	228163.87	42419.355
	Small	433449.29	469237.14	141571.43	445547.43	475640.71	118000
	Other	1251850	1362115	726500	818084	902175	227500
	All	353899.53	357286	111550	306952.33	305172.88	64900
Purba Medinipur	Marginal	197118.92	195090.87	52384.615	183493.92	163530.23	31256.41
	Small	-	-	-	-	-	-
	Other	778128	1293500	700000	652827	743300	200000
	All	211644.15	222551.1	68575	195227.25	178024.48	35475
State total	Marginal	278383.53	264090.85	56102.479	242009.5	222272.32	27239.669
	Small	524320.81	485292.1	85548.387	457754.35	436191.29	52193.548
	Other	1003078.5	947484.38	307000	801521.25	674723.75	81875
	All	362268.63	341118.27	74352.5	311785.65	286341.69	34806.25

Source: Field Survey

Similarly, Table 3.2 shows the income, expenditure, and debt patterns of non-beneficiary farmers across various districts. From Table 3.2, it is found that overall the average income, expenditure, and debt are quite higher for non-beneficiary farmers than for beneficiary farmers in both the reference and base years, indicating a better financial situation for non-beneficiary farmers. Comparing the reference and base years, Table 3.2 shows that income, consumption, and savings increase in the reference years. Across the study's districts, results also showed increases in income, expenditure and debt in the reference years relative to the base year. Across different landholding sizes, non-beneficiary households' income and consumption are higher for higher-holding groups than for lower-holding groups, and they are also quite similar across the study's sample districts. This again clearly indicates a positive correlation between income or consumption and the size of landholdings.

Table 3.2 Average Income, Expenditure, and Debt Details of the Non-Beneficiary Farmers across the Districts

State/ District	Farm class	Reference Year			Base Year		
		Income from all sources	Expenditure	Debt	Income from all sources	Expenditure	Debt
Bankura	Marginal	374871.67	285221.33	41000	303635.17	261628	39666.667
	Small	742000	1465562.5	757500	703500	1425675	757500
	Other	1493440	773040	110000	1332600	714960	0
	All	672011	618853.3	198100	589401.1	585103.8	175300
Birbhum	Marginal	203105.33	195405.56	41111.111	183868	156131	17222.222
	Small	-	-	-	-	-	-
	Other	931000	905200	198000	842400	614400	0
	All	275894.8	266385	56800	249721.2	201957.9	15500
Cooch Behar	Marginal	266104.7	213875.1	52200	234070.4	152502.3	1500
	Small	-	-	-	-	-	-
	Other	-	-	-	-	-	-
	All	266104.7	213875.1	52200	234070.4	152502.3	1500
Purba Medinipur	Marginal	181424.33	162368.67	32777.778	163209	151129.11	29444.444
	Small	-	-	-	-	-	-
	Other	2783200	3536200	900000	2591000	3556300	1100000
	All	441601.9	499751.8	119500	405988.1	491646.2	136500
State total	Marginal	246207.18	207942.56	42147.059	214300.24	172356.82	19794.118
	Small	742000	1465562.5	757500	703500	1425675	757500
	Other	1675270	1496870	329500	1524650	1400155	275000
	All	413903.1	399716.3	106650	369795.2	357802.55	82200

Source: Field Survey

The percentage difference between beneficiary and non-beneficiary farmers has been calculated in the extended Table 3-A, based on the above Tables 3.1 and 3.2. Here, the percentage difference is calculated as [(Beneficiary − Non-beneficiary) / Beneficiary] × 1000. From the extended Table 3-A, it is found that, at the state level, the overall sample of beneficiary farmers reported 14.25% lower income, 17.18% lower expenditure, and 43.44% lower debt in the reference year compared with non-beneficiaries. The corresponding differences in the base year were 18.61%, 24.96%, and 136.16% lower, respectively. Across land-holding sizes, beneficiary marginal farmers recorded 11.56% higher income, 21.26% higher expenditure, and 24.87% higher debt than non-beneficiary farmers in the reference year. Similar trends were observed in the base year, with income and expenditure remaining 11.45% and 22.46% higher, respectively, while debt was 27.33% higher.

Regional variations are also evident across the sample districts. While Birbhum and Cooch Behar generally recorded positive percentage differences in income and expenditure, Bankura and Purba Medinipur exhibited predominantly negative differences for the overall farm category, indicating that the economic outcomes of beneficiary households varied considerably across regions.

Extended Table 3-A Percentage Difference between Beneficiaries and Non-Beneficiaries of PM-Kisan Farmers

State/ District	Farm class	Reference Year			Base Year		
		% Difference of Income	% Difference of Expenditure	% Difference of Debt	% Difference of Income	% Difference of Expenditure	% Difference of Debt
Bankura	Marginal	16.29	31.29	45.99	14.04	24.65	-47.83
	Small	-21.24	-175.08	-844.15	-46.21	-211.09	-1655.35
	Other	-23.41	11.55	-8.91	-27.81	-7.23	
	All	-20.36	-26.88	-150.13	-32.00	-43.66	-481.91
Birbhum	Marginal	17.30	13.53	-22.60	18.96	17.51	-294.07
	Small	-	-	-	-	-	-
	Other	-67.39	-92.55		-69.29	-44.57	
	All	15.16	10.27	-49.14	16.33	20.76	-77.65
Cooch Behar	Marginal	4.28	19.95	19.81	3.55	33.16	96.46
	Small	-	-	-	-	-	-
	Other	-	-	-	-	-	-
	All	24.81	40.14	53.20	23.74	50.03	97.69
Purba Medinipur	Marginal	7.96	16.77	37.43	11.05	7.58	5.80
	Small	-	-	-	-	-	-
	Other	-257.68	-173.38	-28.57	-296.89	-378.45	-450.00
	All	-108.65	-124.56	-74.26	-107.96	-176.17	-284.78
State total	Marginal	11.56	21.26	24.87	11.45	22.46	27.33
	Small	-41.52	-202.00	-785.46	-53.69	-226.85	-1351.33
	Other	-67.01	-57.98	-7.33	-90.22	-107.52	-235.88
	All	-14.25	-17.18	-43.44	-18.61	-24.96	-136.16

Source: Field Survey

3.3 Income and Its Source

Income is the financial inflow from various activities that sustain the standard of living. The receipts from the different livelihood activities, aggregated as income, are computed in this study. The total income from the seven sources of the farming community is shown in Figure 3.1. The farmers' total income comes mainly from seven sources: agriculture, livestock, wages, remittances, land rents, pensions, and other income-generating activities. All seven activities collectively contributed to the total income of the farmers in this study, both PM-Kisan beneficiaries and non-beneficiary households, across different landholding sizes.

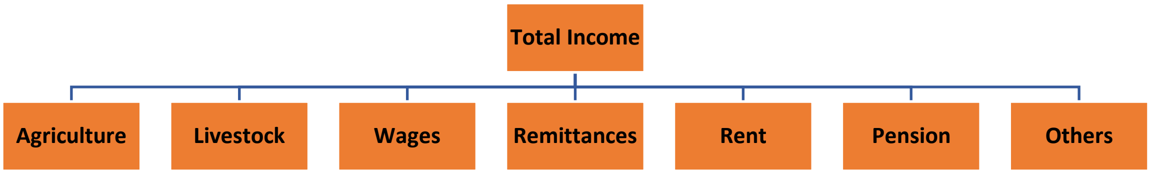

Figure 3.1 Sources of Income

Tables 3.3 and 3.4 describe the details of the income sources and their share of total income of the PM-Kisan beneficiary farmers of the reference year and the base year, respectively. From Table 3.3, it is seen that, overall, in the state, agriculture is the major source of income and contributes more than half (54.12%) of the total income for beneficiary farmers in the survey reference period. Apart from income from farming activities, wages are the second major source of income for beneficiary farmers, accounting for about 23.02 percent of total income in the reference years. From Table 3.3, it is also found that remittances and income from other transfers contributed less to the total amount but accounted for accessibility for a very high percentage of total households among farmers, indicating the impact of the PM-Kisan beneficiaries on farmers. Considering the sources of income in different farm classes in the state, it is found that the marginal farmers earn (44.35% of total income) less from agriculture than the small and other higher holding farmers, and they are compensated with wage income, the highest among the farm sizes, indicating a vulnerability in the income situation for the marginal farm class. The income from agriculture is highest at 68.34 percent of total income for the small farm class, and for other higher landholding classes, it is about 66.27 percent, indicating a balanced income from agriculture in West Bengal in the reference year.

Examining regional variation, this study reveals clear differences in income computation across districts. The district of Bankura recorded the highest agricultural income (69.44% of total income), particularly for the small farm class, at about 78.39% of total income in the reference year of the study. Among the sample districts, this study found the lowest agricultural income (28.37% of total income), particularly for the marginal farm class (25.98%) in Purba Medinipur district, indicating a vulnerable agricultural situation. Across the districts, wage earnings are significantly higher at 52.21% in Purba Medinipur, where agricultural income is lowest.

Now, focusing on the base year in Table 3.4, a result similar to that of the reference year is observed. From Table 3.4, it is seen that, overall, in the state, agriculture is again the major source of income, contributing more than half (51.14%) of the total income for beneficiary farmers in the base year. Again, wages are the second major source of income for beneficiary farmers, accounting for about 24.88 percent of total income in the base year. From Table 3.4, it is also found in the base year that remittance income and income from other transfers contributed less to the total amount but accounted for accessibility for a very high percentage of total households among farmers, indicating the impact of the PM-Kisan beneficiaries on farmers. Considering the sources of income in different farm classes in the state in the base year, it is found that the marginal farmers earn (41.66% of total income) less from agriculture than the small and other higher holding farmers, and they are compensated with wage income. The share of agriculture in total income is highest at 66.24 percent for the small-farm class and about 61 percent for other higher landholding classes, indicating a balanced share of agriculture in West Bengal's total income, even in the base year. Across the sample districts, the income-sharing pattern in the base year is similar to that in the reference year.

Tables 3.5 and 3.6 describe the details of the income sources and their share of total income of the non-beneficiary farmers of the reference year and the base year, respectively. In Table 3.5, it is seen that, overall, in the state, agriculture is the major source of income, accounting for more than half (54.93%) of total income for non-beneficiary farmers in the survey reference period, which is almost identical to the share for beneficiary farmers. Apart from income from farming activities, wages are the second-largest source of income for beneficiary farmers, accounting for about 24.80 percent of total income in the reference years, similar to that of PM-Kisan beneficiary farmers. From Table 3.5, it is found that the remittance earnings share is only 1.29% of total income, which is lower than the PM-Kisan beneficiary farmers' share (3.87% of total income), clearly indicating that the impact of PM-Kisan remittances is lower among non-beneficiary farmers. Considering the sources of income in different farm classes in the state, it is found that the marginal farmers earn (33.43% of total income) less from agriculture than the small and other higher holding farmers, and they are compensated with wage income (42.59% of total income), the highest among the farm sizes, indicating a vulnerability in the income situation for the marginal farm class. This situation is even worse than that of the PM-Kisan beneficiary farmers. The share of agricultural income is highest at 83.21 percent of total income for the other higher farm class, indicating agriculture's dominant role in West Bengal among non-beneficiaries in the reference year.

Examining the regional variation of income sources of non-beneficiary farmers, this study reveals clear differences in income computation across districts. The districts of Bankura and Purba Medinipur recorded the highest share of agricultural income. Among the sample districts, this study found the lowest agricultural income (25.95% of total income), particularly for the marginal farm class (18.21%) in Birbhum district. Across the districts, wage earnings are significantly higher at 54.79% in Birbhum district, where agricultural income is lowest.

Now, focusing on the base year of non-beneficiary farmers' income share in Table 3.6, a result similar to that of the reference year is observed. In Table 3.6, it is seen that, overall, in the state, agriculture is the major source of income, accounting for more than half (53.43%) of total income for non-beneficiary farmers in the base year, which is almost identical to the share in the reference year of the non-beneficiary farmers. Apart from income from farming activities, wages are the second-largest source of income for beneficiary farmers, accounting for about 26.23 percent of total income in the base year, similar to the reference year. From Table 3.6, the remittance earnings share is also very low at 1.45% of total income, indicating that the impact of PM-Kisan remittances is lower among non-beneficiary farmers in the base year. Considering the sources of income in different farm classes in the state, it is found that the marginal non-beneficiary farmers earn (30.69% of total income) less from agriculture than the small and other higher holding farmers, and they are compensated with wage income (45.83% of total income). Across the sample district, the income-sharing pattern in the base year is similar to that in the reference year.

In conclusion, it is evident that for both beneficiary and non-beneficiary farmers, the agricultural income is the major share of the total income as a whole, but considering the farm class in terms of the size of landholding, the income share from agriculture of marginal farmers is relatively better than that of the non-beneficiary farmers in the PM-Kisan scheme.

Table 3.3 Income from Various Sources in the Reference Year of Beneficiary Farmers across the Districts

State/ District	Farm class	Agriculture		Livestock		Wages		Remittances		Rent		Pension		Others		All sources	
		% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income
Bankura	Marginal	100.00	63.38	54.17	6.27	62.50	13.34	100.00	3.00	4.17	0.30	95.83	4.00	20.83	9.71	100.00	100.00
	Small	100.00	78.39	69.23	3.59	61.54	10.48	100.00	2.70	0.00	0.00	92.31	3.62	7.69	1.21	100.00	100.00
	Other	100.00	67.77	33.33	0.33	0.00	0.00	100.00	1.32	33.33	0.83	100.00	1.32	100.00	28.43	100.00	100.00
	All	100.00	69.44	57.50	4.35	57.50	10.16	100.00	2.62	5.00	0.28	95.00	3.43	22.50	9.73	100.00	100.00
Birbhum	Marginal	100.00	35.22	29.63	2.52	55.56	24.16	96.30	6.25	0.00	0.00	96.30	5.47	48.15	26.39	100.00	100.00
	Small	100.00	58.91	63.64	3.58	72.73	19.98	100.00	3.63	0.00	0.00	90.91	3.42	18.18	10.49	100.00	100.00
	Other	100.00	73.39	50.00	3.24	50.00	12.94	100.00	2.88	0.00	0.00	100.00	2.16	50.00	5.39	100.00	100.00
	All	100.00	48.07	40.00	3.01	60.00	21.51	97.50	4.90	0.00	0.00	95.00	4.35	40.00	18.16	100.00	100.00
Cooch Behar	Marginal	100.00	44.05	58.06	3.12	77.42	31.37	96.77	4.34	0.00	0.00	96.77	6.54	19.35	10.58	100.00	100.00
	Small	100.00	58.37	85.71	2.90	71.43	22.15	100.00	4.40	0.00	0.00	100.00	4.27	14.29	7.91	100.00	100.00
	Other	100.00	65.39	50.00	0.60	50.00	19.17	100.00	0.97	50.00	4.19	100.00	2.49	50.00	7.19	100.00	100.00
	All	100.00	50.89	62.50	2.63	75.00	27.23	97.50	3.76	2.50	0.74	97.50	5.34	20.00	9.41	100.00	100.00
Purba Medinipur	Marginal	87.18	25.98	23.08	1.52	84.62	53.86	100.00	6.00	0.00	0.00	89.74	8.27	10.26	4.37	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	51.94	100.00	3.86	100.00	35.98	100.00	3.60	0.00	0.00	100.00	4.63	0.00	0.00	100.00	100.00
	All	87.50	28.37	25.00	1.74	85.00	52.21	100.00	5.78	0.00	0.00	90.00	7.94	10.00	3.97	100.00	100.00
State total	Marginal	95.87	44.35	39.67	3.64	71.90	29.33	98.35	4.67	0.83	0.09	94.21	5.91	23.14	12.00	100.00	100.00
	Small	100.00	68.34	70.97	3.46	67.74	15.74	100.00	3.32	0.00	0.00	93.55	3.68	12.90	5.46	100.00	100.00
	Other	100.00	66.27	50.00	1.16	37.50	11.27	100.00	1.65	25.00	1.68	100.00	2.12	62.50	15.85	100.00	100.00
	All	96.88	54.12	46.25	3.25	69.38	23.02	98.75	3.87	1.88	0.29	94.38	4.76	23.13	10.70	100.00	100.00

Source: Field Survey

Table 3.4 Income from Various Sources in the Base Year of Beneficiary Farmers across the Districts

State/ District	Farm class	Agriculture		Livestock		Wages		Remittances		Rent		Pension		Others		All sources	
		% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income
Bankura	Marginal	100.00	59.86	54.17	6.74	62.50	13.87	100.00	3.80	4.17	0.38	95.83	3.04	20.83	12.31	100.00	100.00
	Small	100.00	74.88	61.54	3.96	61.54	12.93	100.00	3.44	0.00	0.00	92.31	3.26	7.69	1.53	100.00	100.00
	Other	100.00	67.20	33.33	0.38	0.00	0.00	100.00	1.53	33.33	0.96	100.00	0.77	100.00	29.16	100.00	100.00
	All	100.00	66.40	55.00	4.65	57.50	11.11	100.00	3.28	5.00	0.35	95.00	2.72	22.50	11.49	100.00	100.00
Birbhum	Marginal	100.00	33.93	25.93	2.52	55.56	25.27	96.30	6.73	0.00	0.00	96.30	4.21	44.44	27.34	100.00	100.00
	Small	100.00	57.85	63.64	3.75	72.73	20.60	100.00	3.97	0.00	0.00	90.91	2.37	18.18	11.46	100.00	100.00
	Other	100.00	72.07	50.00	3.62	50.00	13.26	100.00	3.22	0.00	0.00	100.00	1.81	50.00	6.03	100.00	100.00
	All	100.00	46.76	37.50	3.11	60.00	22.38	97.50	5.32	0.00	0.00	95.00	3.27	37.50	19.16	100.00	100.00
Cooch Behar	Marginal	100.00	42.32	58.06	3.03	77.42	32.29	96.77	4.97	0.00	0.00	96.77	5.90	19.35	11.48	100.00	100.00
	Small	100.00	61.86	85.71	2.50	71.43	20.58	100.00	4.28	0.00	0.00	100.00	3.08	14.29	7.70	100.00	100.00
	Other	100.00	47.67	50.00	0.79	50.00	29.34	100.00	1.48	50.00	6.42	100.00	3.30	50.00	11.00	100.00	100.00
	All	100.00	48.00	62.50	2.60	75.00	28.92	97.50	4.33	2.50	0.86	97.50	4.84	20.00	10.46	100.00	100.00
Purba Medinipur	Marginal	84.62	26.04	23.08	1.54	84.62	54.99	100.00	6.44	0.00	0.00	89.74	5.95	10.26	5.03	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	47.77	100.00	3.83	100.00	41.36	100.00	4.29	0.00	0.00	100.00	2.76	0.00	0.00	100.00	100.00
	All	85.00	27.85	25.00	1.74	85.00	53.85	100.00	6.26	0.00	0.00	90.00	5.69	10.00	4.61	100.00	100.00
State total	Marginal	95.04	41.66	38.84	3.63	71.90	31.04	98.35	5.36	0.83	0.11	94.21	4.73	22.31	13.47	100.00	100.00
	Small	100.00	66.24	67.74	3.57	67.74	17.22	100.00	3.80	0.00	0.00	93.55	2.92	12.90	6.26	100.00	100.00
	Other	100.00	60.99	50.00	1.34	37.50	13.76	100.00	2.06	25.00	2.11	100.00	1.78	62.50	17.97	100.00	100.00
	All	96.25	51.14	45.00	3.32	69.38	24.88	98.75	4.49	1.88	0.33	94.38	3.84	22.50	11.99	100.00	100.00

Source: Field Survey

Table 3.5 Income from Various Sources in the Reference Year of Non-Beneficiary Farmers across the Districts

State/ District	Farm class	Agriculture		Livestock		Wages		Remittances		Rent		Pension		Others		All sources	
		% of sample house holds	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample house holds	% share in total income	% of sample house holds	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income
Bankura	Marginal	100	56.60	83.33	5.60	50.00	16.80	100.00	1.69	0.00	0.00	100.00	7.57	33.33	11.74	100.00	100.00
	Small	100	48.52	50.00	28.30	0.00	0.00	100.00	1.35	0.00	0.00	100.00	1.62	100.00	20.22	100.00	100.00
	Other	100	82.46	0.00	0.00	0.00	0.00	100.00	0.67	0.00	0.00	100.00	0.80	100.00	16.07	100.00	100.00
	All	100	66.31	60.00	8.12	30.00	5.62	100.00	1.16	0.00	0.00	100.00	3.25	60.00	15.54	100.00	100.00
Birbhum	Marginal	100	18.21	44.44	3.56	77.78	53.15	66.67	1.85	0.00	0.00	88.89	6.83	22.22	16.41	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100	41.14	0.00	0.00	100.00	58.00	100.00	0.86	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00
	All	100	25.95	40.00	2.36	80.00	54.79	70.00	1.52	0.00	0.00	80.00	4.52	20.00	10.87	100.00	100.00
Cooch Behar	Marginal	100	37.34	30.00	1.32	80.00	36.29	90.00	1.95	0.00	0.00	90.00	4.87	20.00	18.23	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	All	100	37.34	30.00	1.32	80.00	36.29	90.00	1.95	0.00	0.00	90.00	4.87	20.00	18.23	100.00	100.00
Purba Medinipur	Marginal	100	12.15	22.22	1.10	100.00	76.55	88.89	1.96	0.00	0.00	88.89	8.23	0.00	0.00	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100	98.09	0.00	0.00	0.00	0.00	100.00	0.36	0.00	0.00	100.00	1.55	0.00	0.00	100.00	100.00
	All	100	66.31	20.00	0.41	90.00	28.31	90.00	0.95	0.00	0.00	90.00	4.02	0.00	0.00	100.00	100.00
State total	Marginal	100	33.43	41.18	2.91	79.41	42.59	85.29	1.86	0.00	0.00	91.18	6.68	17.65	12.53	100.00	100.00
	Small	100	48.52	50.00	28.30	0.00	0.00	100.00	1.35	0.00	0.00	100.00	1.62	100.00	20.22	100.00	100.00
	Other	100	83.21	0.00	0.00	25.00	8.06	100.00	0.57	0.00	0.00	75.00	1.00	50.00	7.16	100.00	100.00
	All	100	54.93	37.50	4.01	70.00	24.80	87.50	1.29	0.00	0.00	90.00	3.93	25.00	11.05	100.00	100.00

Source: Field Survey

Table 3.6 Income from Various Sources in the Base Year of Non-Beneficiary Farmers across the Districts

State/ District	Farm class	Agriculture		Livestock		Wages		Remittances		Rent		Pension		Others		All sources	
		% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income	% of sample households	% share in total income
Bankura	Marginal	100.00	51.83	66.67	5.82	50.00	20.45	100.00	2.09	0.00	0.00	100.00	6.64	33.33	13.17	100.00	100.00
	Small	100.00	47.97	50.00	28.43	0.00	0.00	100.00	1.42	0.00	0.00	100.00	0.85	100.00	21.32	100.00	100.00
	Other	100.00	80.79	0.00	0.00	0.00	0.00	100.00	0.75	0.00	0.00	100.00	0.45	100.00	18.01	100.00	100.00
	All	100.00	64.01	50.00	8.58	30.00	6.32	100.00	1.32	0.00	0.00	100.00	2.46	60.00	17.31	100.00	100.00
Birbhum	Marginal	100.00	18.19	44.44	3.78	77.78	53.15	66.67	2.04	0.00	0.00	88.89	4.71	22.22	18.13	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	34.95	0.00	0.00	100.00	64.10	100.00	0.95	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00
	All	100.00	23.84	40.00	2.50	80.00	56.84	70.00	1.67	0.00	0.00	80.00	3.12	20.00	12.01	100.00	100.00
Cooch Behar	Marginal	100.00	34.63	30.00	1.39	80.00	39.76	90.00	2.22	0.00	0.00	90.00	3.84	20.00	18.16	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	All	100.00	34.63	30.00	1.39	80.00	39.76	90.00	2.22	0.00	0.00	90.00	3.84	20.00	18.16	100.00	100.00
Purba Medinipur	Marginal	100.00	12.28	22.22	1.06	100.00	78.77	88.89	2.18	0.00	0.00	88.89	5.72	0.00	0.00	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	98.22	0.00	0.00	0.00	0.00	100.00	0.39	0.00	0.00	100.00	1.39	0.00	0.00	100.00	100.00
	All	100.00	67.13	20.00	0.38	90.00	28.50	90.00	1.03	0.00	0.00	90.00	2.96	0.00	0.00	100.00	100.00
State total	Marginal	100.00	30.69	38.24	2.97	79.41	45.83	85.29	2.14	0.00	0.00	91.18	5.12	17.65	13.24	100.00	100.00
	Small	100.00	47.97	50.00	28.43	0.00	0.00	100.00	1.42	0.00	0.00	100.00	0.85	100.00	21.32	100.00	100.00
	Other	100.00	81.86	0.00	0.00	25.00	8.85	100.00	0.62	0.00	0.00	75.00	0.79	50.00	7.87	100.00	100.00
	All	100.00	53.43	35.00	4.17	70.00	26.23	87.50	1.45	0.00	0.00	90.00	2.93	25.00	11.80	100.00	100.00

Source: Field Survey

3.4 Expenditure

In this segment, the study aims to explore the expenditure patterns of beneficiary and non-beneficiary farmers in both the reference and base years. The study categorizes the four major expenditure segments incurred by farmers. Firstly, the investment in agriculture refers to any expenditure on agriculture and livestock. The main components are improvements in irrigation and land, buying machinery and equipment, asset building, cattle health, cattle buying, building cattle sheds, and other related expenditures. Secondly, current expenditure in agriculture refers to any expenses incurred for agricultural activities. The main components of current expenditure in agriculture are input costs for farming (seeds, fertilizers, pesticides, and related inputs), feed, Fodder, and concentrates; sales and transportation-related costs; water and electricity arrangements; and other costs. The third component of investment expenditure is investment in non-agricultural activities. The major components of investment in non-agriculture are construction, non-agricultural equipment, health expenses, and education expenses. Finally, current expenditure in non-agriculture refers to all day-to-day consumption expenditures, such as food, other household consumption (FMCG, etc.), transportation, clothing, loan repayments, social functions, various monthly bills, recharges, and others.

Tables 3.7 and 3.8 depict the expenditure pattern and the share of total expenditure for these four major components of PM-Kisan beneficiary farmers, respectively, for reference and the base year. From this table, it is found that almost half of the total expenditure is on current non-agricultural purposes. Agricultural current expenditure accounted for the second-highest share of expenses in both the reference and the base years, followed by the investment expenditure in non-agriculture, and the expenditure share in investment in agriculture is found to be very poor (2.18 % in the reference years and only 0.60 percent in the base year) for the PM-Kisan beneficiary farmers. Around 42% of total beneficiary farmers invested in any kind of expenditure for agriculture in both the reference and base years, but the amount of investment as a share of total expenditure is very low. Comparing current and investment expenditure, the study found that more than 80% of total expenditure is current expenditure for beneficiary farmers. Across farm classes by landholding size, the study found that current expenditure is much higher for marginal farmers than for small and other higher-holding farm classes. A very low investment expenditure, particularly investment expenditure in agriculture, is found to be very tiny for the marginal farm classes in both the reference and base years for PM-Kisan beneficiary farmers.

Across the different sample districts, this study found variation in expenditure shares, particularly for current expenditure. Among the four sample districts, Bankura shows a balanced distribution of current expenditure between agricultural and non-agricultural purposes. Though expenditure on agricultural investment is very low, 50% of total household expenses are invested in agriculture. Bankura also reported the highest (42.26%) current expenditure in agriculture, while Purba Medinipur reported the lowest (14.15%); the opposite is true for current expenditure on non-agricultural purposes. The results are similar across farm classes in different districts, as in the state farm class size.

Table 3.7 Spending under Different Heads of the Total Expenditure in the Reference Year of Beneficiary Farmers

State/ District	Farm class	Investment in agriculture		Current expenditure in agriculture		Investment in non-agriculture		Current expenditure in non-agriculture		Total	
		% of Households spending	% Share in total expenditure	% of Households spending	% Share in total expenditure	% of Households spending	% Share in total expenditure	% of Households spending	% Share in total expenditure	% of Households spending	% Share in total expenditure
Bankura	Marginal	41.67	0.88	100.00	35.01	100.00	20.68	100.00	43.43	100.00	100.00
	Small	61.54	0.47	100.00	49.79	92.31	11.08	100.00	38.66	100.00	100.00
	Other	66.67	0.10	100.00	49.93	100.00	18.18	100.00	31.79	100.00	100.00
	All	50.00	0.63	100.00	42.26	97.50	16.94	100.00	40.17	100.00	100.00
Birbhum	Marginal	29.63	1.69	92.59	25.56	92.59	17.74	100.00	55.00	100.00	100.00
	Small	54.55	0.29	100.00	43.88	100.00	11.24	100.00	44.59	100.00	100.00
	Other	50.00	2.23	100.00	62.88	100.00	10.64	100.00	24.25	100.00	100.00
	All	37.50	1.16	95.00	35.97	95.00	14.53	100.00	48.33	100.00	100.00
Cooch Behar	Marginal	54.84	0.51	100.00	25.42	100.00	14.89	100.00	59.18	100.00	100.00
	Small	71.43	0.21	100.00	37.73	100.00	8.38	100.00	53.68	100.00	100.00
	Other	50.00	29.48	100.00	33.89	100.00	5.51	100.00	31.13	100.00	100.00
	All	57.50	5.97	100.00	29.86	100.00	11.61	100.00	52.57	100.00	100.00
Purba Medinipur	Marginal	23.08	0.52	89.74	13.79	97.44	18.47	100.00	67.22	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-
	Other	100.00	2.71	100.00	16.29	100.00	7.42	100.00	73.58	100.00	100.00
	All	25.00	0.84	90.00	14.15	97.50	16.86	100.00	68.14	100.00	100.00
State total	Marginal	36.36	0.85	95.04	25.67	97.52	18.09	100.00	55.39	100.00	100.00
	Small	61.29	0.35	100.00	45.26	96.77	10.54	100.00	43.84	100.00	100.00
	Other	62.50	11.37	100.00	40.03	100.00	10.85	100.00	37.75	100.00	100.00
	All	42.50	2.18	96.25	33.06	97.50	15.01	100.00	49.76	100.00	100.00

Source: Field Survey

Table 3.8 Spending under Different Heads of the Total Expenditure in the Base Year of Beneficiary Farmers

State/ District	Farm class	Investment in agriculture		Current expenditure in agriculture		Investment in non-agriculture		Current expenditure in non-agriculture		Total	
		% of Households spending	% Share in total expenditure	% of Households spending	% Share in total expenditure	% of Households spending	% Share in total expenditure	% of Households spending	% Share in total expenditure	% of Households spending	% Share in total expenditure
Bankura	Marginal	41.67	0.85	100.00	38.74	100.00	16.28	100.00	44.13	100.00	100.00
	Small	61.54	0.59	100.00	52.41	92.31	11.86	100.00	35.14	100.00	100.00
	Other	66.67	1.03	100.00	62.48	100.00	13.03	100.00	23.46	100.00	100.00
	All	50.00	0.77	100.00	46.65	97.50	14.26	100.00	38.31	100.00	100.00
Birbhum	Marginal	25.93	0.64	92.59	27.15	88.89	17.50	100.00	54.71	100.00	100.00
	Small	54.55	0.30	100.00	47.51	90.91	11.78	100.00	40.42	100.00	100.00
	Other	50.00	0.71	100.00	64.82	100.00	8.94	100.00	25.53	100.00	100.00
	All	35.00	0.50	95.00	38.75	90.00	14.41	100.00	46.34	100.00	100.00
Cooch Behar	Marginal	54.84	0.43	100.00	25.88	100.00	15.50	100.00	58.19	100.00	100.00
	Small	71.43	0.18	100.00	44.86	100.00	7.26	100.00	47.70	100.00	100.00
	Other	50.00	0.11	100.00	46.22	100.00	8.04	100.00	45.63	100.00	100.00
	All	57.50	0.31	100.00	34.07	100.00	12.15	100.00	53.47	100.00	100.00
Purba Medinipur	Marginal	20.51	0.55	89.74	15.01	97.44	17.73	100.00	66.71	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-
	Other	100.00	3.23	100.00	26.14	100.00	12.92	100.00	57.72	100.00	100.00
	All	22.50	0.83	90.00	16.17	97.50	17.23	100.00	65.77	100.00	100.00
State total	Marginal	34.71	0.63	95.04	27.53	96.69	16.65	100.00	55.19	100.00	100.00
	Small	61.29	0.40	100.00	49.02	93.55	10.70	100.00	39.89	100.00	100.00
	Other	62.50	0.97	100.00	52.41	100.00	10.70	100.00	35.91	100.00	100.00
	All	41.25	0.60	96.25	36.80	96.25	14.19	100.00	48.40	100.00	100.00

Source: Field Survey

Tables 3.9 and 3.10 depict the expenditure pattern and the share of total expenditure for these four major components of non-beneficiary farmers of the PM-Kisan scheme, for reference and the base year, respectively. From Tables 3.9 and 3.10, it is found that more than 60% of the total current expenditure is used for non-agricultural purposes. Agricultural current expenditure accounted for the second-highest share of expenses in both the reference and the base years, followed by the investment expenditure in non-agriculture, and the expenditure share in investment in agriculture is found to be very poor (1.12 % in the reference years and only 1.32 percent in the base year) for the non-beneficiary farmers. Around 37.5% of total non-beneficiary farmers invested in any kind of expenditure for agriculture in both the reference and base years, but the amount of investment in total expenditure is very low. Comparing current and investment expenditure, the study found that more than 90% of total expenditure is incurred for current expenditure for the non-beneficiary farmers.

Table 3.9 Spending under Different Heads to Total Expenditure in the Reference Year of Non-Beneficiary Farmers

State/ District	Farm class	Investment in agriculture		Current expenditure in agriculture		Investment in non-agriculture		Current expenditure in non-agriculture		Total	
		% of House holds spending	% Share in total expenditure	% of House holds spending	% Share in total expenditure	% of House holds spending	% Share in total expenditure	% of House holds spending	% Share in total expenditure	% of House holds spending	% Share in total expenditure
Bankura	Marginal	66.67	1.11	100.00	33.08	83.33	5.06	100.00	60.74	100.00	100.00
	Small	50.00	0.20	100.00	27.40	100.00	1.19	100.00	71.20	100.00	100.00
	Other	0.00	0.00	100.00	62.23	100.00	4.66	100.00	33.12	100.00	100.00
	All	50.00	0.40	100.00	37.67	90.00	3.13	100.00	58.80	100.00	100.00
Birbhum	Marginal	44.44	0.31	88.89	8.61	88.89	16.38	100.00	74.70	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	100.00	31.20	100.00	17.23	100.00	51.56	100.00	100.00
	All	40.00	0.21	90.00	16.29	90.00	16.67	100.00	66.84	100.00	100.00
Cooch Behar	Marginal	30.00	0.34	90.00	21.20	100.00	8.91	100.00	69.55	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	All	30.00	0.34	90.00	21.20	100.00	8.91	100.00	69.55	100.00	100.00
Purba Medinipur	Marginal	22.22	0.11	100.00	6.23	100.00	23.35	100.00	70.31	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-
	Other	100.00	3.96	100.00	55.14	100.00	3.56	100.00	37.33	100.00	100.00
	All	30.00	2.83	100.00	40.84	100.00	9.35	100.00	46.98	100.00	100.00
State total	Marginal	38.24	0.47	94.12	17.85	94.12	12.82	100.00	68.86	100.00	100.00
	Small	50.00	0.20	100.00	27.40	100.00	1.19	100.00	71.20	100.00	100.00
	Other	25.00	2.34	100.00	53.35	100.00	5.91	100.00	38.40	100.00	100.00
	All	37.50	1.12	95.00	32.90	95.00	8.10	100.00	57.88	100.00	100.00

Source: Field Survey

Across farm classes by landholding size, the study found that current expenditure is nearly the same for all the non-beneficiary farmers. A very low level of investment expenditure in agriculture is observed for the marginal farm classes in both the reference and base years, but the share of investment expenditure is relatively high for the marginal farmers compared to the other farm sizes in both years, as shown in Tables 3.9 and 3.10.

Across the different sample districts, this study also found variation in expenditure shares, particularly in current expenditure in both the agriculture and non-agriculture sectors, among PM-Kisan non-beneficiary farmers. Among the four sample districts, Purba Medinipur shows a balanced distribution of current expenditure between agricultural and non-agricultural purposes for non-beneficiary farmers. Although agricultural investment is very low, about 40%

of total household expenses are spent on agriculture. Purba Medinipur also reported the highest (40.84%) current expenditure on agriculture, while Birbhum reported the lowest (16.29%) in the reference year. The result is quite similar across farm classes within districts, mirroring the state's farm class size.

Table 3.10 Spending under Different Heads to Total Expenditure in the Base Year of Non-Beneficiary Farmers

State/ District	Farm class	Investment in agriculture		Current expenditure in agriculture		Investment in non-agriculture		Current expenditure in non-agriculture		Total	
		% of House holds spending	% Share in total expenditure	% of House holds spending	% Share in total expenditure	% of House holds spending	% Share in total expenditure	% of House holds spending	% Share in total expenditure	% of House holds spending	% Share in total expenditure
Bankura	Marginal	66.67	1.82	100.00	31.46	83.33	6.22	100.00	60.51	100.00	100.00
	Small	50.00	0.21	100.00	27.33	100.00	0.70	100.00	71.75	100.00	100.00
	Other	0.00	0.00	100.00	64.89	100.00	3.36	100.00	31.75	100.00	100.00
	All	50.00	0.59	100.00	37.62	90.00	2.83	100.00	58.96	100.00	100.00
Birbhum	Marginal	44.44	0.35	88.89	10.15	88.89	14.63	100.00	74.87	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	100.00	40.43	100.00	23.44	100.00	36.13	100.00	100.00
	All	40.00	0.24	90.00	19.36	90.00	17.31	100.00	63.09	100.00	100.00
Cooch Behar	Marginal	30.00	0.26	90.00	28.40	100.00	10.83	100.00	60.52	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	All	30.00	0.26	90.00	28.40	100.00	10.83	100.00	60.52	100.00	100.00
Purba Medinipur	Marginal	22.22	0.10	100.00	6.35	100.00	22.92	100.00	70.64	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-
	Other	100.00	4.08	100.00	50.05	100.00	3.04	100.00	42.83	100.00	100.00
	All	30.00	2.98	100.00	37.96	100.00	8.54	100.00	50.53	100.00	100.00
State total	Marginal	38.24	0.66	94.12	19.73	94.12	13.31	100.00	66.31	100.00	100.00
	Small	50.00	0.21	100.00	27.33	100.00	0.70	100.00	71.75	100.00	100.00
	Other	25.00	2.59	100.00	52.79	100.00	5.36	100.00	39.27	100.00	100.00
	All	37.50	1.32	95.00	34.18	95.00	7.69	100.00	56.81	100.00	100.00

Source: Field Survey

3.4.1 Expenditure on Investment in Agriculture

In the previous section, the study described the actual expenses in four major components. In this sub-section, the study aims to explore the expenditure shares of the major components of agricultural investment. From the previous section on the share of total household expenditure, the study observes a very low share of expenses in agricultural investment, but this section is set to explore, out of various components of investment, the spending pattern of the beneficiary and non-beneficiary farmers of the PM-Kisan scheme in both the reference and the base year of the survey.

Tables 3.11 and 3.12 describe the percentage of farmer households and their share of major investment expenses of the beneficiary farmers in the reference and base year, respectively. Only 42.50 percent of total farmers in the reference year and 41.25 percent of total farmers in the base year are making any kind of investment in agriculture. Among the 42.50 percent of farmers, 38.13 percent invested in animal health in the reference year; among the different investment components, animal health accounted for 13.81 percent of total investment expenditure in agriculture. The largest share (68.21%) of total investment expenditure is for agricultural machinery and equipment, but it accounts for only about 3.13% of the total number of farmers who invested in agriculture. In the base year, the results are also nearly the same, but the highest expenditure share is found for animal health rather than machinery and equipment. Across the different farm classes, the study found the same pattern: the main expenditure is on animal health.

Across the sample districts, the results follow a pattern nearly identical to that of the figure as a whole; however, in the Cooch Behar district, expenditure on machinery and equipment is highest only in the reference year. In the base year, investment expenditure was concentrated mainly in the livestock sector.

Tables 3.13 and 3.14 present the share of investment expenditure for PM-Kisan non-beneficiary farmers in the reference and base years, respectively. Tables 3.13 and 3.14 show that, in both the reference and base years, the highest share of farmers' investment expenditure is for animal health. However, a significant difference is found in the share of total investment expenditure. Here, the percentage of investment expenditure is highest for land development in both the reference and base years, but this is observed only among other large-holding farmers. For the marginal and small holdings, the expenditure is found to be highest for livestock-related expenditure in both the reference and base years.

Across the sample regions, the share of farmers' expenses for animal health is uniformly high across districts in both the reference and base years. In addition, a few expenditures on equipment and machinery are found in Bankura district, but only in the reference year. In the base year, investment in irrigation is found in this district. Expenditure on land development is found only in the Purba Medinipur district in both the reference and base years.

Table 3.11 Expenditure on Investment under Various Activities of Agriculture in the Reference Year of Beneficiary Farmers

		Irrigation		Land Development		Machinery & Equipment		Assets		Animal health		Animal purchase		Cattle shed building		Other		Total	
State/ District	Farm class	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest
Bankura	Marginal	0.00	0.00	4.17	15.96	4.17	3.42	0.00	0.00	37.50	31.58	4.17	39.91	4.17	9.12	0.00	0.00	41.67	100.00
	Small	0.00	0.00	0.00	0.00	7.69	9.23	0.00	0.00	53.85	89.23	0.00	0.00	7.69	1.54	0.00	0.00	61.54	100.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00	33.33	23.08	33.33	76.92	0.00	0.00	0.00	0.00	0.00	0.00	66.67	100.00
	All	0.00	0.00	2.50	11.40	5.00	4.89	2.50	0.49	42.50	47.80	2.50	28.50	5.00	6.92	0.00	0.00	50.00	100.00
Birbhum	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25.93	32.30	3.70	29.01	3.70	38.68	0.00	0.00	29.63	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54.55	100.00	0.00	0.00	0.00	0.00	0.00	0.00	54.55	100.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	28.57	0.00	0.00	50.00	71.43	0.00	0.00	50.00	100.00
	All	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.00	38.54	2.50	21.69	5.00	39.77	0.00	0.00	37.50	100.00
Cooch Behar	Marginal	3.23	23.47	0.00	0.00	6.45	10.56	0.00	0.00	54.84	65.96	0.00	0.00	0.00	0.00	0.00	0.00	54.84	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71.43	100.00	0.00	0.00	0.00	0.00	0.00	0.00	71.43	100.00
	Other	0.00	0.00	0.00	0.00	50.00	99.63	0.00	0.00	50.00	0.37	0.00	0.00	0.00	0.00	0.00	0.00	50.00	100.00
	All	2.50	1.17	0.00	0.00	7.50	94.36	0.00	0.00	57.50	4.47	0.00	0.00	0.00	0.00	0.00	0.00	57.50	100.00
Purba Medinipur	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.38	22.78	5.13	26.58	0.00	0.00	2.56	50.63	23.08	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	100.00	85.71	0.00	0.00	0.00	0.00	100.00	14.29	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00
	All	0.00	0.00	2.50	40.27	0.00	0.00	0.00	0.00	17.50	18.79	5.00	14.09	0.00	0.00	2.50	26.85	25.00	100.00
State total	Marginal	0.83	3.66	0.83	5.12	2.48	2.75	0.00	0.00	32.23	35.94	3.31	27.64	1.65	17.57	0.83	7.32	36.36	100.00
	Small	0.00	0.00	0.00	0.00	3.23	5.62	0.00	0.00	58.06	93.45	0.00	0.00	3.23	0.94	0.00	0.00	61.29	100.00
	Other	0.00	0.00	12.50	3.48	12.50	92.85	12.50	0.07	50.00	1.86	0.00	0.00	12.50	1.74	0.00	0.00	62.50	100.00
	All	0.63	0.84	1.25	3.70	3.13	68.21	0.63	0.05	38.13	13.81	2.50	6.35	2.50	5.34	0.63	1.68	42.50	100.00

Source: Field Survey

Table 3.12 Expenditure on Investment under Various Activities of Agriculture in the Base Year of Beneficiary Farmers

State/ District	Farm class	Irrigation		Land Development		Machinery & Equipment		Assets		Animal health		Animal purchase		Cattle shed building		Other		Total	
		% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest
Bankura	Marginal	0.00	0.00	4.17	17.02	0.00	0.00	0.00	0.00	37.50	37.59	4.17	45.39	0.00	0.00	0.00	0.00	41.67	100.00
	Small	0.00	0.00	7.69	10.26	7.69	14.25	0.00	0.00	53.85	72.65	0.00	0.00	7.69	2.85	0.00	0.00	61.54	100.00
	Other	0.00	0.00	33.33	87.38	0.00	0.00	33.33	2.91	33.33	9.71	0.00	0.00	0.00	0.00	0.00	0.00	66.67	100.00
	All	0.00	0.00	7.50	26.62	2.50	3.96	2.50	0.48	42.50	42.79	2.50	25.36	2.50	0.79	0.00	0.00	50.00	100.00
Birbhum	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25.93	100.00	0.00	0.00	0.00	0.00	0.00	0.00	25.93	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54.55	100.00	0.00	0.00	0.00	0.00	0.00	0.00	54.55	100.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	100.00
	All	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	35.00	100.00
Cooch Behar	Marginal	0.00	0.00	0.00	0.00	6.45	14.62	0.00	0.00	54.84	68.77	0.00	0.00	3.23	16.61	0.00	0.00	54.84	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71.43	100.00	0.00	0.00	0.00	0.00	0.00	0.00	71.43	100.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	100.00
	All	0.00	0.00	0.00	0.00	5.00	11.58	0.00	0.00	57.50	75.26	0.00	0.00	2.50	13.16	0.00	0.00	57.50	100.00
Purba Medinipur	Marginal	0.00	0.00	0.00	0.00	2.56	34.19	0.00	0.00	15.38	21.94	2.56	1.14	0.00	0.00	2.56	42.74	20.51	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	100.00	83.33	0.00	0.00	0.00	0.00	100.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00
	All	0.00	0.00	2.50	33.84	2.50	20.30	0.00	0.00	17.50	19.80	2.50	0.68	0.00	0.00	2.50	25.38	22.50	100.00
State total	Marginal	0.00	0.00	0.83	7.13	2.48	9.74	0.00	0.00	32.23	51.99	1.65	19.25	0.83	2.97	0.83	8.91	34.71	100.00
	Small	0.00	0.00	3.23	6.72	3.23	9.34	0.00	0.00	58.06	82.07	0.00	0.00	3.23	1.87	0.00	0.00	61.29	100.00
	Other	0.00	0.00	25.00	72.24	0.00	0.00	12.50	1.14	50.00	26.62	0.00	0.00	0.00	0.00	0.00	0.00	62.50	100.00
	All	0.00	0.00	2.50	19.53	2.50	7.80	0.63	0.22	38.13	53.00	1.25	11.81	1.25	2.19	0.63	5.47	41.25	100.00

Source: Field Survey

Table 3.13 Expenditure on Investment under Various Activities of Agriculture in the Reference Year of Non-Beneficiary Farmers

State/ District	Farm class	Irrigation		Land Development		Machinery & Equipment		Assets		Animal health		Animal purchase		Cattle shed building		Other		Total	
		% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest
Bankura	Marginal	0.00	0.00	0.00	0.00	16.67	78.95	0.00	0.00	50.00	21.05	0.00	0.00	0.00	0.00	0.00	0.00	66.67	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	100.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	All	0.00	0.00	0.00	0.00	10.00	60.00	0.00	0.00	40.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	100.00
Birbhum	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44.44	100.00	0.00	0.00	0.00	0.00	0.00	0.00	44.44	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	All	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	40.00	100.00
Cooch Behar	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30.00	58.90	0.00	0.00	10.00	41.10	0.00	0.00	30.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	All	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30.00	58.90	0.00	0.00	10.00	41.10	0.00	0.00	30.00	100.00
Purba Medinipur	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.22	100.00	0.00	0.00	0.00	0.00	0.00	0.00	22.22	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	100.00	85.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	14.29	100.00	100.00
	All	0.00	0.00	10.00	84.75	0.00	0.00	0.00	0.00	20.00	1.13	0.00	0.00	0.00	0.00	10.00	14.12	30.00	100.00
State total	Marginal	0.00	0.00	0.00	0.00	2.94	44.91	0.00	0.00	35.29	46.11	0.00	0.00	2.94	8.98	0.00	0.00	38.24	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	100.00
	Other	0.00	0.00	25.00	85.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25.00	14.29	25.00	100.00
	All	0.00	0.00	2.50	66.89	2.50	8.36	0.00	0.00	32.50	11.93	0.00	0.00	2.50	1.67	2.50	11.15	37.50	100.00

Source: Field Survey

Table 3.14 Expenditure on Investment under Various Activities of Agriculture in the Base Year of Non-Beneficiary Farmers

State/ District	Farm class	Irrigation		Land Development		Machinery & Equipment		Assets		Animal health		Animal purchase		Cattle shed building		Other		Total	
		% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest	% of Households spending	% Share in total Agri. Invest
Bankura	Marginal	16.67	87.72	0.00	0.00	0.00	0.00	0.00	0.00	50.00	12.28	0.00	0.00	0.00	0.00	0.00	0.00	66.67	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	100.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	All	10.00	72.46	0.00	0.00	0.00	0.00	0.00	0.00	40.00	27.54	0.00	0.00	0.00	0.00	0.00	0.00	50.00	100.00
Birbhum	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44.44	100.00	0.00	0.00	0.00	0.00	0.00	0.00	44.44	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	All	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	40.00	100.00
Cooch Behar	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	30.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	All	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	30.00	100.00
Purba Medinipur	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.22	100.00	0.00	0.00	0.00	0.00	0.00	0.00	22.22	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	100.00	86.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	13.79	100.00	100.00
	All	0.00	0.00	10.00	85.44	0.00	0.00	0.00	0.00	20.00	0.89	0.00	0.00	0.00	0.00	10.00	13.67	30.00	100.00
State total	Marginal	2.94	64.77	0.00	0.00	0.00	0.00	0.00	0.00	35.29	35.23	0.00	0.00	0.00	0.00	0.00	0.00	38.24	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	100.00
	Other	0.00	0.00	25.00	86.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25.00	13.79	25.00	100.00
	All	2.50	13.19	2.50	65.93	0.00	0.00	0.00	0.00	32.50	10.34	0.00	0.00	0.00	0.00	2.50	10.55	37.50	100.00

Source: Field Survey

3.4.2 Current Expenditure in Agriculture

Now, with respect to current expenditure in agriculture, Tables 3.15 and 3.16 depict beneficiary farmers' expenses across all components of current expenditure in the reference and base years. At the aggregate level, the highest share of current expenditure in agriculture is in other expenses, mainly for ploughing and labour costs (36.34%), followed by fertilizer costs (31.60%). Seeds account for 15.87 percent, while feed (5.79%), sales and marketing (2.07%), and water & electricity (8.32%) take smaller shares in both the reference year. The result is again nearly the same in the base year, with farmers spending more on other costs (ploughing and labour), followed by fertilizer costs. Across the different farm classes, the study again found almost identical findings at the aggregate state level in both the reference and base years.

The study also found that fertilizer and other costs for labour and ploughing, and seed costs, are the highest costs for current expenditure borne by the farmers. Apart from that, water and irrigation costs are quite high in Purba Medinipur district, and feed costs are relatively high, particularly for marginal farmers in the district in both the reference and base years.

Tables 3.17 and 3.18 describe the current expenditure pattern of non-beneficiary farmers in the reference and base years, respectively. At the aggregate level of non-beneficiary farmers, the highest share of current expenditure in agriculture is fertilizer costs (33.63%), followed by other expenses, mainly for ploughing and labour costs (30.09%). Seeds account for 15.80 percent, while feed (9.32%), sales and marketing (3.32%), and water & electricity (7.83%) take smaller shares in both the reference year. The result is again nearly the same in the base year, with farmers spending more on other costs (ploughing and labour), followed by fertilizer costs. Across the different farm classes, the study again found almost identical findings at the aggregate state level in both the reference and base years.

The study also found that fertilizer and other costs for labour and ploughing, as well as seed costs are the highest costs for current expenditure borne by the farmers. Apart from that, water and irrigation costs are quite high in Purba Medinipur district, and feed costs are relatively high, particularly for small farmers, in both the reference and base years.

Now, concluding that the study has found an almost identical pattern of current expenditure in agriculture among both PM-Kisan beneficiary and non-beneficiary farmers across the different regions of West Bengal. For both the farmers' fertilizer cost and other cost expenses on labour and ploughing are the major components of the total current expenditure in agriculture.

Table 3.15 Current Expenditure under Various Activities of Agriculture in the Reference Year of Beneficiary Farmers

State/ District	Farm class	Seeds		Fertilizer		Feed		Sales & marketing		Water & electricity		Others		Total	
		% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure
Bankura	Marginal	100.00	21.92	100.00	32.88	50.00	7.46	50.00	1.53	100.00	7.40	100.00	28.81	100.00	100.00
	Small	100.00	20.33	100.00	33.53	61.54	4.14	76.92	2.38	100.00	7.19	100.00	32.43	100.00	100.00
	Other	100.00	15.02	100.00	31.76	33.33	1.37	33.33	0.57	100.00	10.78	100.00	40.50	100.00	100.00
	All	100.00	20.16	100.00	32.98	52.50	5.10	57.50	1.74	100.00	7.85	100.00	32.18	100.00	100.00
Birbhum	Marginal	92.59	10.41	92.59	32.68	25.93	5.83	48.15	2.14	81.48	10.04	92.59	38.90	92.59	100.00
	Small	100.00	4.75	100.00	30.06	63.64	5.02	63.64	2.97	90.91	10.94	100.00	46.25	100.00	100.00
	Other	100.00	4.72	100.00	29.94	50.00	1.62	100.00	6.29	100.00	11.87	100.00	45.55	100.00	100.00
	All	95.00	6.81	95.00	31.00	37.50	4.85	55.00	3.12	85.00	10.74	95.00	43.47	95.00	100.00
Cooch Behar	Marginal	100.00	14.69	100.00	28.46	51.61	4.84	22.58	0.99	77.42	6.20	100.00	44.82	100.00	100.00
	Small	100.00	15.57	100.00	31.16	85.71	3.43	14.29	0.90	85.71	6.30	100.00	42.64	100.00	100.00
	Other	100.00	33.00	100.00	30.06	50.00	1.62	0.00	0.00	50.00	1.56	100.00	33.76	100.00	100.00
	All	100.00	18.90	100.00	29.59	57.50	3.74	20.00	0.75	77.50	5.23	100.00	41.79	100.00	100.00
Purba Medinipur	Marginal	84.62	7.67	82.05	30.40	28.21	23.11	35.90	6.04	51.28	13.97	84.62	18.81	89.74	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	11.32	100.00	36.78	100.00	7.12	100.00	1.19	100.00	11.98	100.00	31.61	100.00	100.00
	All	85.00	8.28	82.50	31.47	30.00	20.44	37.50	5.23	52.50	13.64	85.00	20.95	90.00	100.00
State total	Marginal	93.39	16.05	92.56	31.39	38.02	8.48	38.02	2.08	74.38	8.44	93.39	33.56	95.04	100.00
	Small	100.00	14.61	100.00	32.02	67.74	4.28	58.06	2.30	93.55	8.20	100.00	38.59	100.00	100.00
	Other	100.00	18.23	100.00	31.24	50.00	1.90	50.00	1.56	87.50	8.27	100.00	38.81	100.00	100.00
	All	95.00	15.87	94.38	31.60	44.38	5.79	42.50	2.07	78.75	8.32	95.00	36.34	96.25	100.00

Source: Field Survey

Table 3.16 Current Expenditure under Various Activities of Agriculture in the Base Year of Beneficiary Farmers

State/ District	Farm class	Seeds		Fertilizer		Feed		Sales & marketing		Water & electricity		Others		Total	
		% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure
Bankura	Marginal	100.00	21.11	100.00	32.74	50.00	7.39	50.00	1.48	100.00	7.73	100.00	29.56	100.00	100.00
	Small	100.00	20.02	100.00	32.99	61.54	4.26	76.92	2.25	100.00	7.40	100.00	33.09	100.00	100.00
	Other	100.00	14.28	100.00	30.71	33.33	1.44	33.33	0.60	100.00	10.83	100.00	42.14	100.00	100.00
	All	100.00	19.54	100.00	32.51	52.50	5.13	57.50	1.65	100.00	8.10	100.00	33.07	100.00	100.00
Birbhum	Marginal	92.59	8.31	92.59	32.32	25.93	6.12	48.15	2.20	81.48	10.55	92.59	40.51	92.59	100.00
	Small	100.00	4.70	100.00	29.38	63.64	5.10	63.64	2.91	90.91	10.82	100.00	47.09	100.00	100.00
	Other	100.00	4.82	100.00	29.46	50.00	1.74	100.00	6.28	100.00	12.47	100.00	45.23	100.00	100.00
	All	95.00	5.98	95.00	30.42	37.50	4.99	55.00	3.13	85.00	10.95	95.00	44.52	95.00	100.00
Cooch Behar	Marginal	100.00	13.19	100.00	28.12	51.61	4.87	22.58	0.87	74.19	6.28	100.00	46.68	100.00	100.00
	Small	100.00	19.88	100.00	30.83	85.71	2.53	14.29	0.66	85.71	5.65	100.00	40.45	100.00	100.00
	Other	100.00	30.80	100.00	29.21	50.00	1.44	0.00	0.00	50.00	1.73	100.00	36.83	100.00	100.00
	All	100.00	19.12	100.00	29.31	57.50	3.34	20.00	0.62	75.00	5.14	100.00	42.47	100.00	100.00
Purba Medinipur	Marginal	82.05	7.89	79.49	29.61	28.21	23.54	35.90	6.01	51.28	14.17	82.05	18.78	89.74	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	11.32	100.00	36.49	100.00	7.21	100.00	1.16	100.00	12.43	100.00	31.39	100.00	100.00
	All	82.50	8.47	80.00	30.77	30.00	20.78	37.50	5.19	52.50	13.88	82.50	20.91	90.00	100.00
State total	Marginal	92.56	15.04	91.74	31.11	38.02	8.62	38.02	2.05	73.55	8.73	92.56	34.45	95.04	100.00
	Small	100.00	15.34	100.00	31.41	67.74	4.12	58.06	2.09	93.55	8.04	100.00	39.00	100.00	100.00
	Other	100.00	17.11	100.00	30.42	50.00	1.89	50.00	1.57	87.50	8.58	100.00	40.44	100.00	100.00
	All	94.38	15.51	93.75	31.11	44.38	5.72	42.50	1.98	78.13	8.43	94.38	37.24	96.25	100.00

Source: Field Survey

Table 3.17 Current Expenditure under Various Activities of Agriculture in the Reference Year of Non-Beneficiary Farmers

State/ District	Farm class	Seeds		Fertilizer		Feed		Sales & marketing		Water & electricity		Others		Total	
		% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure
Bankura	Marginal	100.00	23.03	100.00	36.18	66.67	9.47	16.67	0.25	100.00	3.97	100.00	27.11	100.00	100.00
	Small	100.00	11.33	100.00	21.67	100.00	47.07	50.00	1.00	100.00	3.62	100.00	15.32	100.00	100.00
	Other	100.00	24.62	100.00	36.38	0.00	0.00	0.00	0.00	100.00	8.15	100.00	30.85	100.00	100.00
	All	100.00	19.66	100.00	31.26	60.00	18.51	20.00	0.40	100.00	5.57	100.00	24.59	100.00	100.00
Birbhum	Marginal	88.89	10.29	88.89	30.15	44.44	23.11	33.33	2.11	66.67	10.20	66.67	24.14	88.89	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	4.15	100.00	26.10	0.00	0.00	100.00	4.28	100.00	5.31	100.00	60.15	100.00	100.00
	All	90.00	6.29	90.00	27.51	40.00	8.07	40.00	3.53	70.00	7.02	70.00	47.58	90.00	100.00
Cooch Behar	Marginal	90.00	15.12	90.00	36.89	30.00	3.86	0.00	0.00	60.00	8.18	90.00	35.95	90.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	All	90.00	15.12	90.00	36.89	30.00	3.86	0.00	0.00	60.00	8.18	90.00	35.95	90.00	100.00
Purba Medinipur	Marginal	100.00	7.38	100.00	36.69	22.22	6.81	0.00	0.00	22.22	5.03	100.00	44.09	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	13.85	100.00	36.92	0.00	0.00	100.00	7.69	100.00	10.77	100.00	30.77	100.00	100.00
	All	100.00	13.56	100.00	36.91	20.00	0.30	10.00	7.35	30.00	10.51	100.00	31.36	100.00	100.00
State total	Marginal	94.12	17.53	94.12	35.75	38.24	8.90	11.76	0.36	58.82	6.31	88.24	31.15	94.12	100.00
	Small	100.00	11.33	100.00	21.67	100.00	47.07	50.00	1.00	100.00	3.62	100.00	15.32	100.00	100.00
	Other	100.00	16.23	100.00	35.80	0.00	0.00	50.00	5.07	100.00	9.50	100.00	33.39	100.00	100.00
	All	95.00	15.80	95.00	33.63	37.50	9.32	17.50	3.32	65.00	7.83	90.00	30.09	95.00	100.00

Source: Field Survey

Table 3.18 Current Expenditure under Various Activities of Agriculture in the Base Year of Non-Beneficiary Farmers

State/ District	Farm class	Seeds		Fertilizer		Feed		Sales & marketing		Water & electricity		Others		Total	
		% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure	% of Households spending	% Share in total current Agri. Expenditure
Bankura	Marginal	100.00	22.33	100.00	34.59	66.67	10.12	16.67	0.26	100.00	4.09	100.00	28.59	100.00	100.00
	Small	100.00	11.38	100.00	21.56	100.00	48.11	50.00	1.03	100.00	3.43	100.00	14.50	100.00	100.00
	Other	100.00	24.86	100.00	35.61	0.00	0.00	0.00	0.00	100.00	8.45	100.00	31.08	100.00	100.00
	All	100.00	19.52	100.00	30.40	60.00	19.31	20.00	0.42	100.00	5.69	100.00	24.65	100.00	100.00
Birbhum	Marginal	88.89	10.18	88.89	30.07	44.44	23.42	33.33	2.02	66.67	10.18	66.67	24.13	88.89	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	4.63	100.00	27.78	0.00	0.00	100.00	4.17	100.00	5.09	100.00	58.33	100.00	100.00
	All	90.00	6.65	90.00	28.62	40.00	8.54	40.00	3.38	70.00	6.95	70.00	45.86	90.00	100.00
Cooch Behar	Marginal	90.00	15.16	90.00	35.98	30.00	3.69	0.00	0.00	60.00	8.52	90.00	36.64	90.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	All	90.00	15.16	90.00	35.98	30.00	3.69	0.00	0.00	60.00	8.52	90.00	36.64	90.00	100.00
Purba Medinipur	Marginal	100.00	7.32	100.00	36.36	22.22	6.48	0.00	0.00	22.22	5.16	100.00	44.68	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	13.48	100.00	38.76	0.00	0.00	100.00	6.74	100.00	10.11	100.00	30.90	100.00	100.00
	All	100.00	13.20	100.00	38.65	20.00	0.30	10.00	6.43	30.00	9.88	100.00	31.54	100.00	100.00
State total	Marginal	94.12	17.03	94.12	34.69	38.24	9.08	11.76	0.36	58.82	6.58	88.24	32.26	94.12	100.00
	Small	100.00	11.38	100.00	21.56	100.00	48.11	50.00	1.03	100.00	3.43	100.00	14.50	100.00	100.00
	Other	100.00	16.31	100.00	36.85	0.00	0.00	50.00	4.41	100.00	9.17	100.00	33.26	100.00	100.00
	All	95.00	15.69	95.00	33.90	37.50	9.81	17.50	2.91	65.00	7.64	90.00	30.03	95.00	100.00

Source: Field Survey

3.4.3 Expenditure on Investment in Non-Agriculture

Now shifting to the non-agricultural segment, this study has already examined investment expenditure. Now, following this, the study explains Tables 3.19 and 3.20 for the expenditure pattern of investment in non-agriculture in both the reference and base years, and Tables 3.21 and 3.22 for the expenditure pattern of investment in non-agriculture for PM-Kisan non-beneficiary farmers in both the reference and base years.

From Tables 3.19 and 3.20 in this segment, it is found that at the aggregate state level, the major components of non-agriculture investment expenditure are health and education. From Table 3.19, the study found that almost 97.50 percent of the total sample farmers are invested in that sector, and out of that, 94.38 percent of farmers' expenses in health account for about 40.95 percent of the total investment amount in non-agriculture in the reference year. Almost 57.50 percent of farmers are invested in education, which is almost equal to 52.50 percent, the highest share of total investment in non-agriculture in the reference year. Similar results are found for the base year and for sample farmers in West Bengal. Considering the results in different farm sizes, it is found that the marginal and small farm size farmers' share of health expenditure is relatively higher than that of the other large holding farm size farmers, and the result is opposite for expenditure on education, i.e., the other high farm size classes incur relatively more in education than the marginal and small farmers. A similar pattern is also observed for the base year of the PM-Kisan beneficiary farmers listed in Table 3.20.

Across the sample districts, Table 3.19 shows that in Bankura, investment in education is more dominant than in health. The marginal farmers spend more on education (73.49%) than on health (26.51%), and this is almost proportional at 45% in both education and health for small farmers, while other higher farm-size farmers' expenditure on education is highest (68.49%) in the reference year. In Birbhum, investment expenditure on health is highest at 51.82 percent compared to education at 33.12 percent. Particularly, marginal farmers invested heavily in health (58.84%) rather than education (30.08%), whereas small and other farmers balanced both, with education slightly higher. In Cooch Behar, farmers spend more on education than on health and other investment expenditures, while the farmers in Purba Medinipur spend more on health, particularly the marginal farmers, than on education in the reference year. The result is almost the same as the base year shown in Table 3.20.

Considering the investment expenditure pattern of the PM-Kisan non-beneficiary farmers, as shown in Tables 3.21 and 3.22 in this segment, it is found that at the aggregate state level, the major components of non-agriculture investment expenditure are health and education. From Table 3.21, the study found that almost 95 percent of the total sample farmers are invested in that sector, and out of that, 77.50 percent of farmers' expenses in health account for about 47.18 percent of the total investment amount in non-agriculture in the reference year. Almost 55 percent of farmers are invested in education, which is almost equal to 47.80 percent, the highest share of total investment in non-agriculture in the reference year by non-beneficiary farmers. Nearly identical results have been found for the base year and for the sample of non-beneficiary farmers in West Bengal. Considering the results in different farm sizes, it is found that the marginal farm size farmers' share of health expenditure is relatively higher than that of the small and other large holding farm size farmers, and the result is opposite for expenditure on education, i.e., the small and other high farm size classes incur relatively more in education than the marginal and small farmers. A similar pattern is also observed for the base year of PM-Kisan non-beneficiary farmers, except for small-farm-size farmers, who invested a proportional amount in health and education, as listed in Table 3.22.

Across the sample districts, Table 3.21 shows that in Bankura, investment in health is more dominant than in education. Marginal and other large-farm-class farmers spend more on health than on education. In Birbhum, investment expenditure in education is highest at 67.03 percent compared to 32.97 percent in health. In Cooch Behar, farmers spend more on education (62.13%) than on health (37.57%). In Purba Medinipur, farmers spent more on health (60.62%) than on education (30.82%) in the reference year, particularly marginal farmers (70.69%). The result is almost the same as the base year shown in Table 3.22, with a slight difference in Bankura district, where health expenditure is significantly higher, at almost 90 percent of total invested expenditure for PM-Kisan Beneficiary farmers.

Now, concluding that the study has found an almost identical pattern of investment expenditure in non-agriculture for both PM-Kisan beneficiary and non-beneficiary farmers across the different regions of West Bengal. Major investment expenditure is in health and education for both beneficiary and non-beneficiary farmers in West Bengal in both the reference and base years.

Table 3.19 Investment Expenditure under Various Activities of Non-agriculture in the Reference Year of Beneficiary Farmers

State/ District	Farm class	Construction		Equipment		Health		Education		Other		Total	
		% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest
Bankura	Marginal	0.00	0.00	0.00	0.00	95.83	26.51	62.50	73.49	0.00	0.00	100.00	100.00
	Small	7.69	9.12	0.00	0.00	92.31	45.40	61.54	45.48	0.00	0.00	92.31	100.00
	Other	0.00	0.00	0.00	0.00	100.00	16.07	66.67	83.93	0.00	0.00	100.00	100.00
	All	2.50	2.12	0.00	0.00	95.00	29.39	62.50	68.49	0.00	0.00	97.50	100.00
Birbhum	Marginal	3.70	11.08	0.00	0.00	88.89	58.84	33.33	30.08	0.00	0.00	92.59	100.00
	Small	27.27	15.64	9.09	2.76	100.00	40.74	45.45	40.85	0.00	0.00	100.00	100.00
	Other	50.00	40.00	0.00	0.00	100.00	36.00	50.00	24.00	0.00	0.00	100.00	100.00
	All	12.50	14.19	2.50	0.87	92.50	51.82	37.50	33.12	0.00	0.00	95.00	100.00
Cooch Behar	Marginal	3.23	2.43	0.00	0.00	93.55	41.18	67.74	56.39	0.00	0.00	100.00	100.00
	Small	0.00	0.00	0.00	0.00	100.00	37.69	85.71	62.31	0.00	0.00	100.00	100.00
	Other	0.00	0.00	0.00	0.00	100.00	28.00	100.00	72.00	0.00	0.00	100.00	100.00
	All	2.50	1.81	0.00	0.00	95.00	39.41	72.50	58.78	0.00	0.00	100.00	100.00
Purba Medinipur	Marginal	5.13	12.45	0.00	0.00	94.87	55.10	56.41	32.45	0.00	0.00	97.44	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	0.00	0.00	100.00	62.50	100.00	37.50	0.00	0.00	100.00	100.00
	All	5.00	11.66	0.00	0.00	95.00	55.57	57.50	32.77	0.00	0.00	97.50	100.00
State total	Marginal	3.31	5.62	0.00	0.00	93.39	42.64	55.37	51.73	0.00	0.00	97.52	100.00
	Small	12.90	9.77	3.23	0.95	96.77	42.47	61.29	46.82	0.00	0.00	96.77	100.00
	Other	12.50	4.86	0.00	0.00	100.00	26.09	75.00	69.05	0.00	0.00	100.00	100.00
	All	5.63	6.35	0.63	0.18	94.38	40.95	57.50	52.52	0.00	0.00	97.50	100.00

Source: Field Survey

Table 3.20 Investment Expenditure under Various Activities of Non-agriculture in the Base Year of Beneficiary Farmers

State/ District	Farm class	Construction		Equipment		Health		Education		Other		Total	
		% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest
Bankura	Marginal	0.00	0.00	0.00	0.00	95.83	30.42	58.33	69.58	0.00	0.00	100.00	100.00
	Small	7.69	7.08	0.00	0.00	92.31	47.27	61.54	45.65	0.00	0.00	92.31	100.00
	Other	0.00	0.00	0.00	0.00	100.00	15.58	66.67	84.42	0.00	0.00	100.00	100.00
	All	2.50	2.15	0.00	0.00	95.00	33.88	60.00	63.97	0.00	0.00	97.50	100.00
Birbhum	Marginal	0.00	0.00	0.00	0.00	85.19	64.57	33.33	35.43	0.00	0.00	88.89	100.00
	Small	9.09	18.05	0.00	0.00	90.91	40.85	36.36	41.11	0.00	0.00	90.91	100.00
	Other	50.00	26.32	0.00	0.00	100.00	46.05	50.00	27.63	0.00	0.00	100.00	100.00
	All	5.00	7.49	0.00	0.00	87.50	55.56	35.00	36.95	0.00	0.00	90.00	100.00
Cooch Behar	Marginal	0.00	0.00	0.00	0.00	93.55	42.00	67.74	58.00	0.00	0.00	100.00	100.00
	Small	0.00	0.00	0.00	0.00	100.00	36.51	85.71	63.49	0.00	0.00	100.00	100.00
	Other	0.00	0.00	0.00	0.00	100.00	28.28	100.00	71.72	0.00	0.00	100.00	100.00
	All	0.00	0.00	0.00	0.00	95.00	39.76	72.50	60.24	0.00	0.00	100.00	100.00
Purba Medinipur	Marginal	0.00	0.00	0.00	0.00	94.87	62.05	56.41	37.95	0.00	0.00	97.44	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	0.00	0.00	100.00	62.50	100.00	37.50	0.00	0.00	100.00	100.00
	All	0.00	0.00	0.00	0.00	95.00	62.08	57.50	37.92	0.00	0.00	97.50	100.00
State total	Marginal	0.00	0.00	0.00	0.00	92.56	48.06	54.55	51.94	0.00	0.00	96.69	100.00
	Small	6.45	9.68	0.00	0.00	93.55	43.26	58.06	47.07	0.00	0.00	93.55	100.00
	Other	12.50	3.46	0.00	0.00	100.00	30.57	75.00	65.96	0.00	0.00	100.00	100.00
	All	1.88	2.46	0.00	0.00	93.13	45.44	56.25	52.10	0.00	0.00	96.25	100.00

Source: Field Survey

Table 3.21 Investment Expenditure under Various Activities of Non-agriculture in the Reference Year of Non-Beneficiary Farmers

State/ District	Farm class	Construction		Equipment		Health		Education		Other		Total	
		% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest
Bankura	Marginal	16.67	28.87	0.00	0.00	33.33	60.05	33.33	11.09	0.00	0.00	83.33	100.00
	Small	0.00	0.00	0.00	0.00	50.00	28.57	50.00	71.43	0.00	0.00	100.00	100.00
	Other	0.00	0.00	0.00	0.00	100.00	66.67	100.00	33.33	0.00	0.00	100.00	100.00
	All	10.00	12.91	0.00	0.00	50.00	56.82	50.00	30.27	0.00	0.00	90.00	100.00
Birbhum	Marginal	0.00	0.00	0.00	0.00	66.67	38.33	44.44	61.67	0.00	0.00	88.89	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	0.00	0.00	100.00	23.08	100.00	76.92	0.00	0.00	100.00	100.00
	All	0.00	0.00	0.00	0.00	70.00	32.97	50.00	67.03	0.00	0.00	90.00	100.00
Cooch Behar	Marginal	0.00	0.00	0.00	0.00	90.00	37.57	60.00	62.43	0.00	0.00	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-	-	-
	All	0.00	0.00	0.00	0.00	90.00	37.57	60.00	62.43	0.00	0.00	100.00	100.00
Purba Medinipur	Marginal	11.11	11.72	0.00	0.00	100.00	70.69	55.56	17.58	0.00	0.00	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	0.00	0.00	100.00	33.33	100.00	66.67	0.00	0.00	100.00	100.00
	All	10.00	8.56	0.00	0.00	100.00	60.62	60.00	30.82	0.00	0.00	100.00	100.00
State total	Marginal	5.88	7.17	0.00	0.00	76.47	52.43	50.00	40.40	0.00	0.00	94.12	100.00
	Small	0.00	0.00	0.00	0.00	50.00	28.57	50.00	71.43	0.00	0.00	100.00	100.00
	Other	0.00	0.00	0.00	0.00	100.00	35.59	100.00	64.41	0.00	0.00	100.00	100.00
	All	5.00	5.02	0.00	0.00	77.50	47.18	55.00	47.80	0.00	0.00	95.00	100.00

Source: Field Survey

Table 3.22 Investment Expenditure under Various Activities of Non-agriculture in the Base Year of Non-Beneficiary Farmers

State/ District	Farm class	Construction		Equipment		Health		Education		Other		Total	
		% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest	% of Households spending	% Share in total Non-Agri. Invest
Bankura	Marginal	0.00	0.00	0.00	0.00	50.00	93.24	33.33	6.76	0.00	0.00	83.33	100.00
	Small	0.00	0.00	0.00	0.00	50.00	50.00	50.00	50.00	0.00	0.00	100.00	100.00
	Other	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	100.00	100.00
	All	0.00	0.00	0.00	0.00	60.00	89.98	30.00	10.02	0.00	0.00	90.00	100.00
Birbhum	Marginal	0.00	0.00	0.00	0.00	66.67	51.36	44.44	48.64	0.00	0.00	88.89	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	0.00	0.00	100.00	23.61	100.00	76.39	0.00	0.00	100.00	100.00
	All	0.00	0.00	0.00	0.00	70.00	39.93	50.00	60.07	0.00	0.00	90.00	100.00
Cooch Behar	Marginal	0.00	0.00	0.00	0.00	90.00	38.22	60.00	61.78	0.00	0.00	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-	-	-
	All	0.00	0.00	0.00	0.00	90.00	38.22	60.00	61.78	0.00	0.00	100.00	100.00
Purba Medinipur	Marginal	11.11	9.62	0.00	0.00	100.00	72.09	55.56	18.29	0.00	0.00	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	0.00	0.00	100.00	33.33	100.00	66.67	0.00	0.00	100.00	100.00
	All	10.00	7.15	0.00	0.00	100.00	62.12	60.00	30.74	0.00	0.00	100.00	100.00
State total	Marginal	2.94	3.85	0.00	0.00	79.41	62.10	50.00	34.05	0.00	0.00	94.12	100.00
	Small	0.00	0.00	0.00	0.00	50.00	50.00	50.00	50.00	0.00	0.00	100.00	100.00
	Other	0.00	0.00	0.00	0.00	100.00	39.33	50.00	60.67	0.00	0.00	100.00	100.00
	All	2.50	2.73	0.00	0.00	80.00	55.67	50.00	41.60	0.00	0.00	95.00	100.00

Source: Field Survey

3.4.4 Current Expenditure on Non-Agriculture

In this segment, the study focuses on current expenditure on non-agriculture. Next, the study presents Tables 3.23 and 3.24 for current expenditure on non-agriculture for PM-Kisan beneficiary farmers in both the reference and base years, and Tables 3.25 and 3.26 for the current expenditure pattern on non-agriculture for PM-Kisan non-beneficiary farmers in both the reference and base years.

From Table 3.23, it is found that at the aggregate state level, the largest share of non-agricultural expenditure is for loan repayment, accounting for about 34.33 percent of total current expenditure on non-agriculture. This result likely reflects an unforeseen situation for farmers' households, even though they are beneficiaries of influential schemes like PM-Kisan. The share of expenditure on Fast Moving Consumer Goods (FMCG) is about 26.65%, ranking 2nd among the components of current expenditure on non-agriculture. The percentage share of other current expenditure on non-agriculture accounted for 17.39 percent for food items, 6.13 percent for clothing items, and 7.15 percent for payments of different consumable bills, while the share of transportation cost (5.42%), costs for social functions (2.42%), and others (0.51%) remained small. Across farm classes, the study found that marginal farmers spend more on food and FMCG items than small and other higher farm classes, while loan repayment expenditure is relatively higher for higher-holding farmers than for marginal farmers in the reference years. The result is also similar for the base year of the beneficiary farmers. Table 3.24 also shows that, in the base year, expenditure on loan repayment and FMCG is the largest share incurred by farmers.

Considering the current expenditure on non-agriculture among the sample districts in the reference year, Table 3.23 shows that, except for Birbhum, loan repayments account for the highest share of total current expenditure in all other districts. In Birbhum, the cost of FMCG and food items accounts for the highest share of current expenditure on non-agriculture. In the other districts, FMCG accounts for the 2nd-highest share of total current expenditure on non-agriculture. In the case of the base year, the study found that in the districts of Bankura and Birbhum, where the expenditure share of FMCG items is found highest, but for the districts of Cooch Behar and Purba Medinipur, the loan repayment expenditure is the largest share of current expenditure on non-agriculture of beneficiary farmers in the base year, as shown in Table 3.24.

Now, moving to PM-Kisan non-beneficiary farmers, Tables 3.25 and 3.26 explain the share of current expenditure. From Table 3.25, it is found that at the aggregate state level, the largest share of non-agricultural expenditure is for loan repayment, accounting for about 48.27 percent of total current expenditure on non-agriculture. This is even higher than for PM-Kisan beneficiary farmers in the reference year. This result, again, no doubt portrays an unforeseen situation for farmers' households, even though it is more difficult for them, as they are non-beneficiaries of PM-Kisan. The percentage share of expenditure for Fast Moving Consumer Goods (FMCG) is about 17.78%, ranked 2nd among the components of current expenditure on non-agriculture. The percentage share of other current expenditure on non-agriculture accounted for 15.38 percent for food items, 4.78 percent for clothing items, and 6.26 percent for payments of different consumable bills, while the share of transportation cost (4.97%), costs for social functions (2.15%), and others (0.43%) remained a small share to the total current expenditure on on-agriculture of non-beneficiary farmers in the reference year. Across farm classes, the study found that marginal farmers spend more on food and FMCG items than small and other higher farm classes, while loan repayment expenditure is relatively higher for higher-holding farmers than for marginal farmers in the reference years of non-beneficiary farmers, which is quite similar to that of beneficiary farmers. The result is also similar for the base year of the non-beneficiary farmers. Table 3.26 also shows that expenditure on loan repayment and FMCG accounts for the largest share of expenditure incurred by farmers in the base year.

Considering the current expenditure on non-agriculture among the sample districts in the reference year, Table 3.25 shows that, across all districts, Bankura, Birbhum, Cooch Behar, and Purba Medinipur have loan repayments accounting for the highest share of total current expenditure. FMCG and food items also account for a larger share of total current expenditure on non-agriculture for non-beneficiary farmers in the reference years. In the case of the base year, the study found that the districts of Bankura and Birbhum, where the expenditure share of FMCG items is found highest, but for the districts of Cooch Behar and Purba Medinipur, the loan repayment expenditure is the largest share of current expenditure on non-agriculture of non-beneficiary farmers in the base year, as shown in Table 3.26. The result is the same as the current non-agriculture expenditure for PM-Kisan beneficiary farmers in the base year.

Now, concluding that the study has found an almost identical pattern of investment expenditure in non-agriculture for both PM-Kisan beneficiary and non-beneficiary farmers across the different regions of West Bengal.

Table 3.23 Current Expenditure under Various Activities of Non-agriculture in the Reference Year of Beneficiary Farmers

State/ District	Farm class	Food		FMCG		Transportation		Clothing		Loan repayment		Social functions		Bill payments		Others		Total	
		% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture
Bankura	Marg inal	100.00	20.21	100.00	28.87	91.67	4.96	100.00	7.65	83.33	27.40	91.67	2.71	100.00	7.79	12.50	0.42	100.00	100.00
	Small	100.00	14.49	100.00	22.15	100.00	4.80	100.00	6.12	84.62	40.57	100.00	2.58	100.00	8.43	46.15	0.87	100.00	100.00
	Other	100.00	19.44	100.00	25.91	100.00	2.88	100.00	7.20	66.67	37.71	100.00	0.50	100.00	6.36	0.00	0.00	100.00	100.00
	All	100.00	18.17	100.00	26.26	95.00	4.68	100.00	7.08	82.50	32.99	95.00	2.43	100.00	7.86	22.50	0.53	100.00	100.00
Birbhum	Marg inal	100.00	24.79	100.00	36.56	92.59	6.46	100.00	6.51	33.33	13.07	92.59	3.92	100.00	8.51	3.70	0.18	100.00	100.00
	Small	100.00	19.02	100.00	30.76	100.00	4.62	100.00	7.39	54.55	26.21	90.91	3.85	100.00	7.70	36.36	0.45	100.00	100.00
	Other	100.00	19.74	100.00	38.16	100.00	8.33	100.00	13.16	0.00	0.00	100.00	4.82	100.00	15.79	0.00	0.00	100.00	100.00
	All	100.00	22.42	100.00	34.45	95.00	5.84	100.00	7.10	37.50	17.48	92.50	3.93	100.00	8.50	12.50	0.27	100.00	100.00
Cooch Behar	Marg inal	100.00	15.93	100.00	25.89	100.00	6.66	100.00	6.06	77.42	35.04	96.77	1.85	100.00	7.59	29.03	0.98	100.00	100.00
	Small	100.00	11.00	100.00	17.81	100.00	6.13	100.00	4.54	71.43	53.12	100.00	1.99	100.00	4.70	42.86	0.73	100.00	100.00
	Other	100.00	9.91	100.00	15.09	100.00	8.96	100.00	3.89	100.00	55.07	100.00	0.71	100.00	5.80	50.00	0.57	100.00	100.00
	All	100.00	14.10	100.00	22.78	100.00	6.79	100.00	5.46	77.50	41.54	97.50	1.75	100.00	6.71	32.50	0.87	100.00	100.00
Purba Medinipur	Marg inal	100.00	17.80	100.00	27.84	94.87	4.62	100.00	5.32	76.92	36.16	87.18	1.93	100.00	6.00	10.26	0.32	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	4.20	100.00	6.93	100.00	2.52	100.00	2.10	100.00	80.16	100.00	1.05	100.00	3.03	0.00	0.00	100.00	100.00
	All	100.00	15.67	100.00	24.56	95.00	4.29	100.00	4.82	77.50	43.07	87.50	1.79	100.00	5.53	10.00	0.27	100.00	100.00
State total	Marg inal	100.00	19.20	100.00	29.21	95.04	5.61	100.00	6.32	68.60	29.33	91.74	2.48	100.00	7.35	14.05	0.50	100.00	100.00
	Small	100.00	15.04	100.00	23.80	100.00	5.09	100.00	6.11	70.97	39.23	96.77	2.84	100.00	7.19	41.94	0.69	100.00	100.00
	Other	100.00	11.57	100.00	17.37	100.00	5.00	100.00	5.00	62.50	53.97	100.00	1.09	100.00	5.84	12.50	0.17	100.00	100.00
	All	100.00	17.39	100.00	26.65	96.25	5.42	100.00	6.13	68.75	34.33	93.13	2.42	100.00	7.15	19.38	0.51	100.00	100.00

Source: Field Survey

Table 3.24 Current Expenditure under Various Activities of Non-agriculture in the Base Year of Beneficiary Farmers

State/ District	Farm class	Food		FMCG		Transportation		Clothing		Loan repayment		Social functions		Bill payments		Others		Total	
		% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture	% of House holds spendi ng	% Share in total current Non-Agri. Expend iture
Bankura	Marginal	100.00	23.57	100.00	33.84	91.67	5.27	100.00	8.38	37.50	18.21	91.67	3.04	100.00	7.50	12.50	0.18	100.00	100.00
	Small	100.00	18.44	100.00	27.23	100.00	5.47	100.00	7.12	61.54	27.94	100.00	3.00	100.00	9.81	46.15	1.00	100.00	100.00
	Other	100.00	30.69	100.00	41.77	100.00	5.12	100.00	12.79	0.00	0.00	100.00	0.90	100.00	8.74	0.00	0.00	100.00	100.00
	All	100.00	22.39	100.00	32.22	95.00	5.33	100.00	8.29	42.50	20.11	95.00	2.86	100.00	8.37	22.50	0.45	100.00	100.00
Birbhum	Marginal	100.00	27.75	100.00	40.20	92.59	7.07	100.00	7.24	14.81	4.43	92.59	4.23	100.00	8.91	3.70	0.18	100.00	100.00
	Small	100.00	22.14	100.00	36.40	100.00	5.17	100.00	8.61	27.27	14.04	90.91	4.31	100.00	8.83	36.36	0.50	100.00	100.00
	Other	100.00	19.82	100.00	38.71	100.00	8.29	100.00	12.90	0.00	0.00	100.00	4.61	100.00	15.67	0.00	0.00	100.00	100.00
	All	100.00	25.35	100.00	38.75	95.00	6.44	100.00	7.99	17.50	7.70	92.50	4.28	100.00	9.19	12.50	0.29	100.00	100.00
Cooch Behar	Marginal	100.00	16.33	100.00	26.34	100.00	6.63	100.00	6.37	58.06	34.03	96.77	1.86	100.00	7.43	29.03	1.00	100.00	100.00
	Small	100.00	10.58	100.00	17.06	100.00	5.35	100.00	4.28	71.43	56.16	100.00	1.73	100.00	4.17	42.86	0.66	100.00	100.00
	Other	100.00	8.26	100.00	15.06	100.00	9.11	100.00	3.89	50.00	57.52	100.00	0.67	100.00	5.00	50.00	0.49	100.00	100.00
	All	100.00	13.91	100.00	22.66	100.00	6.63	100.00	5.55	60.00	42.38	97.50	1.68	100.00	6.33	32.50	0.85	100.00	100.00
Purba Medinipur	Marginal	100.00	18.60	100.00	30.32	94.87	5.57	100.00	5.84	61.54	30.85	87.18	1.99	100.00	6.50	10.26	0.34	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	8.39	100.00	14.45	100.00	4.90	100.00	4.20	100.00	48.48	100.00	13.99	100.00	5.59	0.00	0.00	100.00	100.00
	All	100.00	17.66	100.00	28.87	95.00	5.51	100.00	5.69	62.50	32.46	87.50	3.09	100.00	6.41	10.00	0.31	100.00	100.00
State total	Marginal	100.00	20.93	100.00	31.95	95.04	6.07	100.00	6.88	45.45	23.62	91.74	2.64	100.00	7.46	14.05	0.45	100.00	100.00
	Small	100.00	17.30	100.00	27.14	100.00	5.34	100.00	6.75	51.61	31.84	96.77	3.04	100.00	7.84	41.94	0.74	100.00	100.00
	Other	100.00	15.01	100.00	24.04	100.00	7.12	100.00	7.12	25.00	35.16	100.00	4.11	100.00	7.23	12.50	0.21	100.00	100.00
	All	100.00	19.53	100.00	30.09	96.25	5.99	100.00	6.87	45.63	26.63	93.13	2.86	100.00	7.53	19.38	0.50	100.00	100.00

Source: Field Survey

Table 3.25 Current Expenditure under Various Activities of Non-agriculture in the Reference Year of Non-Beneficiary Farmers

State/ District	Farm class	Food		FMCG		Transportation		Clothing		Loan repayment		Social functions		Bill payments		Others		Total	
		% of House holds spendi ng	% Share in total current Non-Agri. Expen diture	% of House holds spendi ng	% Share in total current Non-Agri. Expen diture	% of House holds spendi ng	% Share in total current Non-Agri. Expen diture	% of House holds spendi ng	% Share in total current Non-Agri. Expen diture	% of House holds spendi ng	% Share in total current Non-Agri. Expen diture	% of House holds spendi ng	% Share in total current Non-Agri. Expen diture	% of House holds spendi ng	% Share in total current Non-Agri. Expen diture	% of House holds spendi ng	% Share in total current Non-Agri. Expen diture	% of House holds spendi ng	% Share in total current Non-Agri. Expen diture
Bankura	Margi nal	100.00	30.69	100.00	17.51	100.00	9.23	100.00	5.68	83.33	24.61	83.33	2.40	100.00	9.78	16.67	0.10	100.00	100.00
	Small	100.00	9.20	100.00	2.59	100.00	1.72	100.00	0.81	100.00	81.19	100.00	1.20	100.00	3.28	0.00	0.00	100.00	100.00
	Other	100.00	27.34	100.00	42.97	100.00	2.34	100.00	13.67	0.00	0.00	100.00	3.91	100.00	9.77	0.00	0.00	100.00	100.00
	All	100.00	17.89	100.00	12.53	100.00	3.96	100.00	4.01	70.00	53.60	90.00	1.92	100.00	6.05	10.00	0.03	100.00	100.00
Birbhum	Margi nal	100.00	19.49	100.00	25.35	100.00	7.54	100.00	5.72	55.56	31.12	77.78	3.20	100.00	6.93	22.22	0.65	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	8.14	100.00	12.85	100.00	5.57	100.00	4.71	100.00	47.51	100.00	3.21	100.00	15.43	100.00	2.57	100.00	100.00
	All	100.00	16.51	100.00	22.07	100.00	7.02	100.00	5.46	60.00	35.42	80.00	3.20	100.00	9.16	30.00	1.16	100.00	100.00
Cooch Behar	Margi nal	100.00	17.61	100.00	27.97	100.00	6.05	100.00	7.09	50.00	32.42	70.00	1.43	100.00	6.66	20.00	0.77	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	All	100.00	17.61	100.00	27.97	100.00	6.05	100.00	7.09	50.00	32.42	70.00	1.43	100.00	6.66	20.00	0.77	100.00	100.00
Purba Medinipu r	Margi nal	100.00	16.35	100.00	28.81	100.00	7.45	100.00	7.74	66.67	27.21	100.00	4.27	100.00	7.54	22.22	0.63	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	3.64	100.00	6.36	100.00	1.82	100.00	1.06	100.00	85.14	100.00	0.53	100.00	1.45	0.00	0.00	100.00	100.00
	All	100.00	9.20	100.00	16.19	100.00	4.28	100.00	3.98	70.00	59.79	100.00	2.17	100.00	4.12	20.00	0.28	100.00	100.00
State total	Margi nal	100.00	20.64	100.00	25.20	100.00	7.43	100.00	6.56	61.76	29.30	82.35	2.71	100.00	7.58	20.59	0.57	100.00	100.00
	Small	100.00	9.20	100.00	2.59	100.00	1.72	100.00	0.81	100.00	81.19	100.00	1.20	100.00	3.28	0.00	0.00	100.00	100.00
	Other	100.00	9.83	100.00	15.83	100.00	2.70	100.00	4.61	50.00	58.54	100.00	1.83	100.00	6.14	25.00	0.52	100.00	100.00
	All	100.00	15.38	100.00	17.78	100.00	4.97	100.00	4.78	62.50	48.27	85.00	2.15	100.00	6.26	20.00	0.43	100.00	100.00

Source: Field Survey

Table 3.26 Current Expenditure under Various Activities of Non-agriculture in the Base Year of Non-Beneficiary Farmers

State/ District	Farm class	Food		FMCG		Transportation		Clothing		Loan repayment		Social functions		Bill payments		Others		Total	
		% of Households spending	% Share in total current Non-Agri. Expenditure	% of Households spending	% Share in total current Non-Agri. Expenditure	% of Households spending	% Share in total current Non-Agri. Expenditure	% of Households spending	% Share in total current Non-Agri. Expenditure	% of Households spending	% Share in total current Non-Agri. Expenditure	% of Households spending	% Share in total current Non-Agri. Expenditure	% of Households spending	% Share in total current Non-Agri. Expenditure	% of Households spending	% Share in total current Non-Agri. Expenditure	% of Households spending	% Share in total current Non-Agri. Expenditure
Bankura	Marginal	100.00	29.27	100.00	18.00	100.00	8.84	100.00	5.79	66.67	26.06	83.33	2.42	100.00	9.53	16.67	0.08	100.00	100.00
	Small	100.00	8.21	100.00	2.17	100.00	1.76	100.00	0.71	100.00	82.82	100.00	1.08	100.00	3.25	0.00	0.00	100.00	100.00
	Other	100.00	26.43	100.00	42.29	100.00	2.64	100.00	15.42	0.00	0.00	100.00	4.41	100.00	8.81	0.00	0.00	100.00	100.00
	All	100.00	16.41	100.00	11.81	100.00	3.83	100.00	4.04	60.00	56.30	90.00	1.88	100.00	5.71	10.00	0.02	100.00	100.00
Birbhum	Marginal	100.00	24.95	100.00	31.89	100.00	7.58	100.00	6.70	22.22	16.67	77.78	3.77	100.00	7.73	22.22	0.71	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	14.41	100.00	26.13	100.00	10.81	100.00	9.01	0.00	0.00	100.00	5.41	100.00	29.73	100.00	4.50	100.00	100.00
	All	100.00	23.11	100.00	30.89	100.00	8.14	100.00	7.10	20.00	13.77	80.00	4.06	100.00	11.56	30.00	1.37	100.00	100.00
Cooch Behar	Marginal	100.00	25.90	100.00	40.74	100.00	8.89	100.00	10.46	10.00	1.82	70.00	1.95	100.00	9.22	20.00	1.03	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	All	100.00	25.90	100.00	40.74	100.00	8.89	100.00	10.46	10.00	1.82	70.00	1.95	100.00	9.22	20.00	1.03	100.00	100.00
Purba Medinipur	Marginal	100.00	15.61	100.00	29.04	100.00	7.23	100.00	7.20	66.67	29.10	100.00	4.04	100.00	7.13	22.22	0.65	100.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	2.76	100.00	5.12	100.00	1.31	100.00	0.79	100.00	88.36	100.00	0.43	100.00	1.23	0.00	0.00	100.00	100.00
	All	100.00	7.73	100.00	14.37	100.00	3.60	100.00	3.27	70.00	65.44	100.00	1.82	100.00	3.51	20.00	0.25	100.00	100.00
State total	Marginal	100.00	23.92	100.00	29.89	100.00	8.11	100.00	7.49	38.24	18.51	82.35	3.08	100.00	8.37	20.59	0.62	100.00	100.00
	Small	100.00	8.21	100.00	2.17	100.00	1.76	100.00	0.71	100.00	82.82	100.00	1.08	100.00	3.25	0.00	0.00	100.00	100.00
	Other	100.00	8.82	100.00	14.91	100.00	2.55	100.00	4.64	25.00	61.20	100.00	1.75	100.00	5.67	25.00	0.45	100.00	100.00
	All	100.00	15.88	100.00	18.87	100.00	5.01	100.00	5.01	40.00	46.24	85.00	2.21	100.00	6.35	20.00	0.42	100.00	100.00

Source: Field Survey

3.5 Debt Details

Debt analysis of farmers' households is important, as debt is a major source of capital for cultivation input costs. On the other hand, debt is a burden on farmers that must be repaid to obtain credit for the next cultivation season. This segment of the study analyzes the debt profiles of beneficiary and non-beneficiary farmers under the PM-Kisan scheme in Tables 3.27 and 3.28, respectively. This study shows the proportion of indebted households, along with outstanding debt relative to total income and expenditure.

Table 3.27 shows the debt profile of beneficiary farmers in both the reference and base years at the aggregate state level. From Table 3.27, it is found that the percentage of expenditure to income is about 94.16% in the reference year and about 91.84% in the base year, indicating the proportion of income allocated to consumption. Across different land-holding sizes, the findings are quite similar. Considering the debt profile of beneficiary farmers, 71.88 percent are in debt in the reference year, up from 45.63 percent in the base year. The debt outstanding as a percentage of income is observed at 20.52%, which is also an increase from 11.16% in the base year. Similarly, debt outstanding as a percentage of expenditure increased from 12.16% in the base year to 21.80% in the reference year. This clearly indicates that the debt burden increases over time for beneficiary farmers in West Bengal.

Considering the debt profile across the different farm classes, the study evidences an increase in debt burden in the reference years compared to the base years. The percentage of indebtedness is highest for small farm classes and lowest for other higher farm classes in both the reference and base years. Although the percentage of farmers who are indebted is low, debt outstanding as a percentage of income and consumption is highest and has sharply increased from the base period.

The study has found a sharp variation in the debt profiles of beneficiary farmers across the sample regions. From Table 3.27, it is found that the percentage of indebted farmer households is around 80 percent in all the districts, Bankura, Cooch Behar, and Purba Medinipur, except the district of Birbhum, where the indebted households are found to be low at 45 per cent of total farmer households. The debt outstanding as a percentage of income and consumption, the burden of debt is found to be very high in Cooch Behar (31.52% and 31.22%) and Purba Medinipur (32.40% and 30.81%) districts, but it is found to be low for the districts of Bankura

14.18% and 16.24%) and Birbhum (11.71% and 12.83). Across the district, the study has found a sharp increase in indebtedness in the reference years compared to the base year.

Table 3.27 Debt Profile of Beneficiary Farmers
(Percentage of households and share of total debt w.r.t total expenditure and total income)

State/ District	Farm class	Reference Year				Base Year			
		% of expenditure to income	% of Indebted households	Debt outstanding as % of income	Debt outstanding as % of expenditure	% of expenditure to income	% of Indebted households	Debt outstanding as % of income	Debt outstanding as % of expenditure
Bankura	Marginal	92.69	83.33	16.95	18.29	98.30	37.50	7.60	7.73
	Small	87.06	84.62	13.11	15.06	95.25	61.54	8.97	9.42
	Other	72.22	66.67	8.35	11.56	63.94	0.00	0.00	0.00
	All	87.36	82.50	14.18	16.24	91.22	42.50	6.75	7.40
Birbhum	Marginal	92.02	40.74	13.65	14.84	83.42	14.81	1.93	2.31
	Small	91.82	63.64	11.74	12.79	87.92	27.27	4.80	5.45
	Other	84.52	0.00	0.00	0.00	85.41	0.00	0.00	0.00
	All	91.30	45.00	11.71	12.83	85.40	17.50	2.92	3.42
Cooch Behar	Marginal	96.11	80.65	23.42	24.36	94.02	58.06	17.48	18.59
	Small	108.26	71.43	32.66	30.17	106.75	71.43	26.48	24.81
	Other	108.81	100.00	58.03	53.34	110.28	50.00	27.81	25.22
	All	100.96	80.00	31.52	31.22	99.42	60.00	21.14	21.27
Purba Medinipur	Marginal	98.97	79.49	26.58	26.85	89.12	61.54	17.03	19.11
	Small	-	-	-	-	-	-	-	-
	Other	166.23	100.00	89.96	54.12	113.86	100.00	30.64	26.91
	All	105.15	80.00	32.40	30.81	91.19	62.50	18.17	19.93
State total	Marginal	94.87	71.90	20.15	21.24	91.84	45.45	11.26	12.26
	Small	92.56	74.19	16.32	17.63	95.29	51.61	11.40	11.97
	Other	94.46	62.50	30.61	32.40	84.18	25.00	10.21	12.13
	All	94.16	71.88	20.52	21.80	91.84	45.63	11.16	12.16

Source: Field Survey

Similarly, Table 3.28 shows the debt profile of PM-Kisan non-beneficiary farmers in both the reference and base years at the aggregate state level. From Table 3.28, the percentage of expenditure to income is about 96.57% in the reference year and about 96.76% in the base year, indicating the proportion of income allocated to consumption for non-beneficiary farmers. Again, from Table 2.28, it is found that 67.50 percent of total farmers are in debt in the reference year, and this has increased from 40.00 percent in the base year. Overall debt outstanding as a percentage of income was 25.77%, up from 22.23% in the base year. Similarly, debt outstanding as a percentage of expenditure increased from 22.97% in the base year to

26.68% in the reference year. This result is quite similar to that of beneficiary farmers, in that the debt burden increases over time in West Bengal.

Considering the debt profile across the different farm classes of non-beneficiary farmers, the study found that the debt situation remains almost unchanged for small farm classes but increases for small and other land-holding farm classes. Comparing the results across farm classes, the study found that the percentage of indebtedness is highest for small farm classes in both the reference and base years, and the debt outstanding as a percentage of income and consumption is also highest for this class in both years.

Table 3.28 Debt Profile of Non-Beneficiary Farmers
(Percentage of households and share of total debt w.r.t total expenditure and total income)

State/ District	Farm class	Reference Year				Base Year			
		% of expenditure to income	% of Indebted households	Debt outstanding as % of income	Debt outstanding as % of expenditure	% of expenditure to income	% of Indebted households	Debt outstanding as % of income	Debt outstanding as % of expenditure
Bankura	Marginal	76.09	83.33	10.94	14.37	86.17	66.67	13.06	15.16
	Small	197.52	100.00	102.09	51.69	202.65	100.00	107.68	53.13
	Other	51.76	50.00	7.37	14.23	53.65	0.00	0.00	0.00
	All	92.09	80.00	29.48	32.01	99.27	60.00	29.74	29.96
Birbhum	Marginal	96.21	55.56	20.24	21.04	84.91	22.22	9.37	11.03
	Small	-	-	-	-	-	-	-	-
	Other	97.23	100.00	21.27	21.87	72.93	0.00	0.00	0.00
	All	96.55	60.00	20.59	21.32	80.87	20.00	6.21	7.67
Cooch Behar	Marginal	80.37	60.00	19.62	24.41	65.15	10.00	0.64	0.98
	Small	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-
	All	80.37	60.00	19.62	24.41	65.15	10.00	0.64	0.98
Purba Medinipur	Marginal	89.50	66.67	18.07	20.19	92.60	66.67	18.04	19.48
	Small	-	-	-	-	-	-	-	-
	Other	127.06	100.00	32.34	25.45	137.26	100.00	42.45	30.93
	All	113.17	70.00	27.06	23.91	121.10	70.00	33.62	27.76
State total	Marginal	84.46	64.71	17.12	20.27	80.43	38.24	9.24	11.48
	Small	197.52	100.00	102.09	51.69	202.65	100.00	107.68	53.13
	Other	89.35	75.00	19.67	22.01	91.83	25.00	18.04	19.64
	All	96.57	67.50	25.77	26.68	96.76	40.00	22.23	22.97

Source: Field Survey

Table 3.28 also describes the regional variation in indebted non-beneficiary farmers. The study has found a sharp variation in the debt profiles of non-beneficiary farmers across the sample regions. From Table 3.28, it is found that the percentage of indebted farmer households is highest in Bankura district (80%), followed by Purba Medinipur (70%), Birbhum (60%), and Cooch Behar (60.00). Across all districts, the percentage of indebted farmers increased in the reference year compared with the base years, except in Purba Medinipur, where the number of indebted households remained the same in both years. The debt burden, measured as outstanding debt as a percentage of income and consumption, is relatively similar across districts in the reference year. Across districts, the study found a sharp increase in indebtedness in the reference years compared to the base year in Birbhum and Cooch Behar, while it remained the same in Bankura and declined in Purba Medinipur among non-beneficiary farmers.

In conclusion, the study portrays a high burden of indebtedness among the farmers in both the PM-Kisan beneficiary and non-beneficiary groups. The study found a quite high debt burden of non-beneficiary farmers compared to the beneficiary farmers.

3.6 Conclusion

This chapter analyzes the income, expenditure, and debt patterns of the sample farmers' households, including both beneficiary and non-beneficiary farmers. This study has explored in detail the different income sources of farmers. The study also provided further details on the expenditure pattern across important sub-categories, such as investment and current expenditure, and agricultural and non-agricultural purposes. At the end of this chapter, the study also emphasized the indebtedness of farmers' households and the burden it imposes. Following a detailed explanation, the study has summarized the following important findings:

i. It is seen that, overall, in the state, agriculture is the major source of income and contributes more than half of the total income for beneficiary farmers in the survey reference period. Apart from income from farming activities, wages are the second major source of income for beneficiary farmers.

ii. The study found that the beneficiary marginal farmers earn less from agriculture than the small and other higher holding farmers, and they earn more from wage income, indicating a vulnerability in the income situation for the marginal farm class. Income from agriculture is highest for the small-farm class and other higher landholding classes, indicating a balanced agricultural income in West Bengal in the reference year.

iii. This reveals that the economic situation of the beneficiary farmers is directly related to the size of landholding groups; the higher the landholding status, the better the economic conditions. The same pattern holds for income and expenditure across districts: the higher the landholding group of beneficiary farmers, the higher the income and consumption.

iv. Examining regional variation, this study reveals clear differences in income computation across districts. The Bankura district recorded the highest agricultural income. Among the sample districts, this study found the lowest agricultural income, particularly for the marginal farm class in Purba Medinipur district, indicating a vulnerable agricultural situation. Across the districts, wage earnings are significantly higher in Purba Medinipur, where agricultural income is lowest.

v. Overall, in the state, agriculture is the major source of income and contributed more than half of the total income for non-beneficiary farmers in the survey reference period, almost identical to the share for beneficiary farmers. Apart from income from farming activities, wages are the second major source of income for beneficiary farmers, accounting for a share of total income in the reference years, as with PM-Kisan beneficiary farmers.

vi. For the non-beneficiary farmers group, the marginal farmers also earn less from agriculture than the small and other higher holding farmers, and more from wage income, indicating a vulnerability in the income situation for the marginal farm class of non-beneficiary farmers. This situation is even worse than that of the PM-Kisan beneficiary farmers. Agricultural income is highest in the higher farm class, indicating that agriculture is the dominant source of income among non-beneficiaries in West Bengal in the reference year.

vii. In conclusion on income, it is evident that for both beneficiary and non-beneficiary farmers, the agricultural income is the major share of the total income as a whole, but considering the farm class in terms of the size of landholding, the income share from agriculture of marginal farmers is relatively better than that of the non-beneficiary farmers in the PM-Kisan scheme.

viii. The study has found an almost identical pattern of very low investment expenditure in agriculture for both PM-Kisan beneficiary and non-beneficiary farmers across the different regions of West Bengal. This reflects that investment flow in agriculture in West Bengal is very limited and needs a special investment drive for the state.

ix. It is found that almost half of the total expenditure is for non-agricultural purposes in both the reference and base years, for both beneficiary and non-beneficiary farmers. Investment in non-agriculture is moderate among both beneficiary and non-beneficiary farmers in West Bengal.

x. Agricultural current expenditure accounted for the second-highest share of expenses in both the reference and the base years, but the investment expenditure in agriculture is found to be very poor among the different districts for both beneficiary and non-beneficiary farmers.

xi. The study portrays a high burden of indebtedness among the farmers in both the PM-Kisan Beneficiary and non-beneficiary groups. Comparing PM-Kisan beneficiary and non-beneficiary farmers, the study found a relatively higher debt burden among non-beneficiaries. Considering the reference and base years, the study found a higher debt burden in the reference year than in the base year.

Chapter - 4: Spending Pattern of PM-Kisan Assistance

4.1 Introduction

In the previous chapter, the study examined the overall income and consumption patterns among beneficiary and non-beneficiary farmers and found that expenditure on non-agricultural purposes is the primary source of expenditure for the sample farmers' households. Now, in this chapter of the study, the focus is on the expenditure or utilization pattern of the PM-Kisan benefit amount. Under the PM-Kisan scheme, all beneficiary farmers have received a total of Rs. 6000 per year in three installments of Rs. 2000 each. Hence, this chapter of the study focuses on describing the expenditure pattern of PM-Kisan beneficiary farmers in both the reference and base years. The study follows the same major expenditure heads discussed in the previous chapter, i.e., investment in agriculture, current expenditure in agriculture, investment in non-agriculture, and current expenditure in non-agriculture. Of these four, the study is very focused on comparisons in utilization between agriculture and non-agriculture across different farm classes and regions among PM-Kisan beneficiary farmers.

4.2 Spending Pattern of PM-Kisan Assistance

Table 4.1 shows the Percentage of households spending under different heads of total expenditure by the beneficiary farmers in the reference year. From Table 4.1, it is evident that investment expenditure in agriculture is severely low, and only 0.63 percent of total beneficiary farmers spend any amount for this purpose. The result is found satisfactory in the case of current expenditure in agriculture, with a high of about 82.50 percent of total farmers. Now, considering the non-agriculture part, it is found that 41.88 percent of total farmers invest the PM-Kisan amount in purposes like education and health, and almost 71.25 percent of total farmers use the PM-Kisan fund for current day-to-day consumption. The result is almost the same for the beneficiary farmers in the base year, as shown in Table 4.3.

Across different landholding sizes, the study found a similar result: severe underinvestment in agriculture, with about 0.83 percent of total marginal farmers investing the PM-Kisan amount in agricultural activities in the reference year, compared with about 0.63 percent in the base year. The study found that current expenditure on non-agricultural activities is low among other large-holding farm-class farmers.

Region-wise, the study found that no sample farmers in the districts of Bankura, Cooch Behar, and Purba Medinipur have invested in agriculture; only a few marginal farmers in the district of Birbhum have invested in agriculture. Across the sample districts, the study found that in every district, current expenditure on agriculture is relatively high, as is current expenditure in non-agricultural sectors by farmers in both the reference and base years.

Table 4.1 Percentage of Households Spending PM-Kisan Assistance in the Reference Year

State/ District	Farm class	Investment in agriculture	Current expenditure in agriculture	Investment in non-agriculture	Current expenditure in non-agriculture	Total
Bankura	Marginal	0.00	95.83	29.17	58.33	100.00
	Small	0.00	92.31	38.46	69.23	100.00
	Other	0.00	100.00	0.00	0.00	100.00
	All	0.00	95.00	30.00	57.50	100.00
Birbhum	Marginal	3.70	66.67	37.04	62.96	100.00
	Small	0.00	72.73	36.36	81.82	100.00
	Other	0.00	50.00	50.00	100.00	100.00
	All	2.50	67.50	37.50	70.00	100.00
Cooch Behar	Marginal	0.00	93.55	45.16	61.29	100.00
	Small	0.00	100.00	57.14	71.43	100.00
	Other	0.00	100.00	50.00	50.00	100.00
	All	0.00	95.00	47.50	62.50	100.00
Purba Medinipur	Marginal	0.00	71.79	51.28	94.87	100.00
	Small	-	-	-	-	-
	Other	0.00	100.00	100.00	100.00	100.00
	All	0.00	72.50	52.50	95.00	100.00
State total	Marginal	0.83	80.99	42.15	71.90	100.00
	Small	0.00	87.10	41.94	74.19	100.00
	Other	0.00	87.50	37.50	50.00	100.00
	All	0.63	82.50	41.88	71.25	100.00

Source: Field Survey

Now, the percentage share of the total amount across different heads of expenditure is shown in Tables 4.2 and 4.4 for reference and the base year, respectively. From the table, it is found that the highest share of PM-Kisan funds is used for current expenditure in agriculture (almost 55 percent), followed by current expenditure in non-agriculture (almost 30% of total PM-Kisan funds) and investment in non-agriculture (almost 14% of total PM-Kisan funds) in both the reference and base years. The study found a very low share of investment in the PM-Kisan fund, at about 0.27 percent of total PM-Kisan utilization.

Across different landholding sizes, Tables 4.2 and 4.4 show that the share of non-agricultural expenditure is higher and the share of agricultural expenditure is relatively lower for higher landholding farm classes than for lower landholding farmers in both the reference and base years.

Table 4.2 Share in Total Expenditure under Different Heads in the Reference Year

State/ District	Farm class	Investment in agriculture	Current expenditure in agriculture	Investment in non-agriculture	Current expenditure in non-agriculture	Total
Bankura	Marginal	0.00	66.67	10.21	23.13	100.00
	Small	0.00	59.23	13.08	27.70	100.00
	Other	0.00	100.00	0.00	0.00	100.00
	All	0.00	75.30	7.76	16.94	100.00
Birbhum	Marginal	2.96	41.48	18.15	37.40	100.00
	Small	0.00	42.73	18.18	39.08	100.00
	Other	0.00	20.00	15.00	65.00	100.00
	All	0.99	34.74	17.11	47.16	100.00
Cooch Behar	Marginal	0.00	59.35	16.61	24.03	100.00
	Small	0.00	62.85	10.00	27.15	100.00
	Other	0.00	70.00	15.00	15.00	100.00
	All	0.00	64.07	13.87	22.06	100.00
Purba Medinipur	Marginal	0.00	24.75	19.48	55.77	100.00
	Small	-	-	-	-	-
	Other	0.00	60.00	20.00	20.00	100.00
	All	0.00	42.38	19.74	37.88	100.00
State total	Marginal	0.74	48.06	16.11	35.08	100.00
	Small	0.00	54.94	13.75	31.31	100.00
	Other	0.00	62.50	12.50	25.00	100.00
	All	0.27	55.19	14.16	30.39	100.00

Source: Field Survey

Analyzing utilization patterns across regions, the study found severely low investment in agriculture, but in other areas, it observed differences in utilization patterns in both the reference and base years. In the district of Bankura, the highest share of PM-Kisan funds is utilized for current expenditure on agriculture at 75.30 percent, compared to a very low 16.94 percent for current expenditure in non-agriculture. For the other sample districts, Cooch Behar and Purba Medinipur, the utilization share is also found to be highest for current expenditure in agriculture, but relatively lower than that of the district of Bankura. For the district Birbhum, the study found a different picture, with the percentage share of PM-Kisan funds utilized in current expenditure in non-agriculture (47.16%) higher than in agriculture (34.74%) in the reference years. A similar result is also observed for the base year, as shown in Table 4.4.

In conclusion, the study observed significantly lower investment expenditure in agriculture, indicating that opportunities for capital formation under the PM-Kisan fund are clearly absent in West Bengal. The main purposes of the scheme's fund are utilized on current expenditure in both agriculture and non-agriculture. The study also reveals that the PM-Kisan fund supports non-agricultural investments, especially for education, and helps address farmers' health issues in West Bengal.

Table 4.3 Percentage of Households Spending PM-Kisan Assistance in the Base Year

State/ District	Farm class	Investment in agriculture	Current expenditure in agriculture	Investment in non-agriculture	Current expenditure in non-agriculture	Total
Bankura	Marginal	0.00	95.83	29.17	58.33	100.00
	Small	0.00	92.31	38.46	69.23	100.00
	Other	0.00	100.00	0.00	0.00	100.00
	All	0.00	95.00	30.00	57.50	100.00
Birbhum	Marginal	3.70	66.67	37.04	62.96	100.00
	Small	0.00	72.73	36.36	81.82	100.00
	Other	0.00	50.00	50.00	100.00	100.00
	All	2.50	67.50	37.50	70.00	100.00
Cooch Behar	Marginal	0.00	93.55	45.16	61.29	100.00
	Small	0.00	100.00	57.14	71.43	100.00
	Other	0.00	100.00	50.00	50.00	100.00
	All	0.00	95.00	47.50	62.50	100.00
Purba Medinipur	Marginal	0.00	71.79	51.28	94.87	100.00
	Small	-	-	-	-	-
	Other	0.00	100.00	100.00	100.00	100.00
	All	0.00	72.50	52.50	95.00	100.00
State total	Marginal	0.83	80.99	42.15	71.90	100.00
	Small	0.00	87.10	41.94	74.19	100.00
	Other	0.00	87.50	37.50	50.00	100.00
	All	0.63	82.50	41.88	71.25	100.00

Source: Field Survey

Table 4.4 Share in Total Expenditure under Different Heads in the Base Year

State/ District	Farm class	Investment in agriculture	Current expenditure in agriculture	Investment in non-agriculture	Current expenditure in non-agriculture	Total
Bankura	Marginal	0.00	66.67	10.21	23.13	100.00
	Small	0.00	59.23	13.08	27.70	100.00
	Other	0.00	100.00	0.00	0.00	100.00
	All	0.00	75.30	7.76	16.94	100.00
Birbhum	Marginal	1.85	42.60	18.15	37.40	100.00
	Small	0.00	42.73	18.18	39.08	100.00
	Other	0.00	20.00	15.00	65.00	100.00
	All	0.62	35.11	17.11	47.16	100.00
Cooch Behar	Marginal	0.00	59.35	16.61	24.03	100.00
	Small	0.00	62.85	10.00	27.15	100.00
	Other	0.00	70.00	15.00	15.00	100.00
	All	0.00	64.07	13.87	22.06	100.00
Purba Medinipur	Marginal	0.00	24.75	19.48	55.77	100.00
	Small	-	-	-	-	-
	Other	0.00	60.00	20.00	20.00	100.00
	All	0.00	42.38	19.74	37.88	100.00
State total	Marginal	0.46	48.34	16.11	35.08	100.00
	Small	0.00	54.94	13.75	31.31	100.00
	Other	0.00	62.50	12.50	25.00	100.00
	All	0.17	55.29	14.16	30.39	100.00

Source: Field Survey

4.3 Perceptions about the Importance and Actual Spending of PM-Kisan

In this sub-segment, using Tables 4.5 to 4.8, the study analyzes perceptions of the importance of spending and the actual spending of PM-Kisan funds on investment in agriculture and non-agriculture, and on current expenditure in agriculture and non-agriculture, respectively. Here, the study found that PM-Kisan beneficiary farmers who perceived the importance of spending were those who actually spent any amount under the expenditure heads. Hence, the percentage of households' perceptions about importance and actual spending is identical. Indicating no gap between the preferred and actual pattern of spending of PM-Kisan funds.

Table 4.5 shows that the sample farmers reported that the PM-Kisan funds are not important for agricultural investment, except for farm classes in different regions. As a result, only a few farmers incurred any expenses from PM-Kisan funds for earlier agricultural investments. Across different landholding sizes and districts, the picture is similar: farmers' perceptions of the importance of, and actual spending on, PM-Kisan funds allocated for agricultural investment are very low.

However, for non-agricultural investments, almost 38 percent of total beneficiary farmers reported the importance of and spent PM-Kisan funds on health investments in both the reference and base years, and it is about 20.63 percent of investments in education, as shown in Table 4.6. Across different landholding farm classes, Table 4.6 shows that farmers reported the importance of the PM-Kisan fund and spent it on health and education. Almost 39 percent of total marginal farmers reported the importance of health investment and spent PM-Kisan funds on health in both the reference and base years, and about 20.63 percent on education. The percentage of farmers who reported the importance of PM-Kisan funds for health declines as landholding size increases, indicating that the PM-Kisan fund helps lower-landholding farmers more than large-holding farmers, who reported the highest importance for education (37.50% of total large-holding farmers). Across the different sample districts, farmers reported the PM-Kisan fund as important for investment and spending on health, followed by education. In Purba Medinipur, almost 52.50 percent of total beneficiary farmers ranked health as the most important, the highest among all the sample districts. Across the districts, the low landholding farmers also emphasized health over education.

Now, emphasizing current expenditure, Table 4.7 shows the importance and amount spent on PM-Kisan funds reported for current expenditure in agriculture. At the aggregate state level, most beneficiary farmers reported the importance of the PM-Kisan fund and spent it on current agricultural inputs, particularly fertilizer (about 64%) and seeds (about 47%) in both the reference and base year. Apart from this, almost 26 percent of total farmers also reported the importance of other costs, such as labour and ploughing, another important input for cultivation and spent on it in both the reference and base year. The study also found that about 8.13 percent of total farmers considered PM-Kisan important for farming inputs, water, and electricity (i.e., irrigation costs). The picture clearly indicates that PM-Kisan assistance primarily covers essential input costs, as current agricultural expenditure is for cultivation. Across the different farm classes, a similar result is observed regarding landholding size at the aggregate state level. The different farm classes- marginal, small, and other large-holding farmers- reported the importance and spent the PM-Kisan funds on input costs like fertilizer, seed, and other costs for labour and ploughing. Considering the results across different sample districts and farm sizes, the reported importance and spent again for fertilizer and seed, followed by the others.

In Bankura, marginal and small farmers place greater importance and spend on fertilizer and seeds, while large farmers emphasize seed and other labour and ploughing costs rather than fertilizer. In Birbhum, farmers reported the importance of fertilizer and seed as relatively lower than others' costs. In Cooch Behar, farmers reported the relative importance of fertilizer seed alongside other costs. In Purba Medinipur, the farmers find the scheme's importance primarily in fertilizer costs, followed by seed costs, as current agricultural expenditures.

Table 4.8 presents perceptions of the importance and actual spending of PM-Kisan assistance across various current expenditure activities in non-agriculture. Overall, beneficiary farmers reported that they spent PM-Kisan assistance on food (about 63%), followed by FMCG (53%), as current expenditure on non-agriculture in both the reference and base years. A few farmers also ranked loan repayment (6.25%) and clothing (5.63%) from PM-Kisan funds. A similar picture is also found across different land-holding sizes in different districts. This clearly indicates the importance the farmers place on basic food and other daily consumable goods. The result is quite homogeneous across landholding classes and across the study's different sample districts.

Table 4.5 Perceptions about the Importance and Spending of PM-Kisan Assistance under Various Investment Activities of Agriculture in the Reference Year

(% reported Important and % of actual spending)

State/ District	Farm class	Irrigation			Land Development			Machinery & Equipment			Assets			Animal health			Animal purchase			Cattle shed building			Other			Total households
		% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	
Bankura	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
Birbhum	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.70	3.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.50	2.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
Cooch Behar	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
Purba Medinipur	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
State total	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.83	0.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.63	0.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00

Source: Field Survey, RY- Reference Year, BY- Base Year

Table 4.6 Perceptions about the importance and Spending of PM-Kisan assistance under Various Investment Activities of Non-Agriculture

(% reported Important and % of actual spending)

State/ District	Farm class	Construction			Equipment			Health			Education			Other			Total households
		% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	
Bankura	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	25.00	25.00	25.00	20.83	20.83	20.83	0.00	0.00	0.00	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	38.46	38.46	38.46	23.08	23.08	23.08	0.00	0.00	0.00	100.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	0.00	0.00	0.00	0.00	0.00	0.00	27.50	27.50	27.50	20.00	20.00	20.00	0.00	0.00	0.00	100.00
Birbhum	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	40.74	40.74	37.04	3.70	3.70	3.70	0.00	0.00	0.00	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	36.36	36.36	36.36	9.09	9.09	9.09	0.00	0.00	0.00	100.00
	Other	50.00	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	50.00	50.00	0.00	0.00	0.00	100.00
	All	2.50	2.50	2.50	0.00	0.00	0.00	37.50	37.50	35.00	7.50	7.50	7.50	0.00	0.00	0.00	100.00
Cooch Behar	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	35.48	35.48	35.48	32.26	32.26	32.26	0.00	0.00	0.00	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	42.86	42.86	42.86	14.29	14.29	14.29	0.00	0.00	0.00	100.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00	50.00	50.00	50.00	50.00	50.00	50.00	0.00	0.00	0.00	100.00
	All	0.00	0.00	0.00	0.00	0.00	0.00	37.50	37.50	37.50	30.00	30.00	30.00	0.00	0.00	0.00	100.00
Purba Medinipur	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	51.28	51.28	51.28	23.08	23.08	23.08	0.00	0.00	0.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	100.0 0	100.00	100.00	100.0 0	0.00	0.00	0.00	100.00
	All	0.00	0.00	0.00	0.00	0.00	0.00	52.50	52.50	52.50	25.00	25.00	25.00	0.00	0.00	0.00	100.00
State total	Marginal	0.00	0.00	0.00	0.00	0.00	0.00	39.67	39.67	38.84	20.66	20.66	20.66	0.00	0.00	0.00	100.00
	Small	0.00	0.00	0.00	0.00	0.00	0.00	38.71	38.71	38.71	16.13	16.13	16.13	0.00	0.00	0.00	100.00
	Other	12.50	12.50	12.50	0.00	0.00	0.00	25.00	25.00	25.00	37.50	37.50	37.50	0.00	0.00	0.00	100.00
	All	0.63	0.63	0.63	0.00	0.00	0.00	38.75	38.75	38.13	20.63	20.63	20.63	0.00	0.00	0.00	100.00

Source: Field Survey, RY- Reference Year, BY- Base Year

Table 4.7 Perceptions about the Importance and Spending of PM-Kisan Assistance under Various Current Expenditure Activities in Agriculture

(% reported Important and % of actual spending)

State/ District	Farm class	Seeds			Fertilizer			Feed			Sales & marketing			Water & electricity			Others			Total households
		% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	
Bankura	Marginal	54.17	54.17	54.17	62.50	62.50	62.50	4.17	4.17	4.17	0.00	0.00	0.00	16.67	16.67	16.67	45.83	45.83	45.83	100.00
	Small	53.85	53.85	53.85	61.54	61.54	61.54	0.00	0.00	0.00	0.00	0.00	0.00	15.38	15.38	15.38	38.46	38.46	38.46	100.00
	Other	33.33	33.33	33.33	0.00	0.00	0.00	33.33	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00	33.33	33.33	33.33	100.00
	All	52.50	52.50	52.50	57.50	57.50	57.50	5.00	5.00	5.00	0.00	0.00	0.00	15.00	15.00	15.00	42.50	42.50	42.50	100.00
Birbhum	Marginal	40.74	40.74	44.44	55.56	55.56	55.56	0.00	0.00	0.00	0.00	0.00	0.00	7.41	7.41	7.41	14.81	14.81	14.81	100.00
	Small	63.64	63.64	63.64	72.73	72.73	72.73	0.00	0.00	0.00	0.00	0.00	0.00	18.18	18.18	18.18	9.09	9.09	9.09	100.00
	Other	50.00	50.00	50.00	50.00	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	47.50	47.50	50.00	60.00	60.00	60.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	10.00	10.00	12.50	12.50	12.50	100.00
Cooch Behar	Marginal	45.16	45.16	45.16	67.74	67.74	67.74	0.00	0.00	0.00	0.00	0.00	0.00	9.68	9.68	9.68	45.16	45.16	45.16	100.00
	Small	85.71	85.71	85.71	71.43	71.43	71.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.29	14.29	14.29	100.00
	Other	0.00	0.00	0.00	100.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	50.00	50.00	100.00
	All	50.00	50.00	50.00	70.00	70.00	70.00	0.00	0.00	0.00	0.00	0.00	0.00	7.50	7.50	7.50	40.00	40.00	40.00	100.00
Purba Medinipur	Marginal	35.90	35.90	35.90	69.23	69.23	69.23	2.56	2.56	2.56	0.00	0.00	0.00	0.00	0.00	0.00	7.69	7.69	7.69	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	100.00	100.00	100.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	37.50	37.50	37.50	70.00	70.00	70.00	2.50	2.50	2.50	0.00	0.00	0.00	0.00	0.00	0.00	7.50	7.50	7.50	100.00
State total	Marginal	42.98	42.98	43.80	64.46	64.46	64.46	1.65	1.65	1.65	0.00	0.00	0.00	7.44	7.44	7.44	26.45	26.45	26.45	100.00
	Small	64.52	64.52	64.52	67.74	67.74	67.74	0.00	0.00	0.00	0.00	0.00	0.00	12.90	12.90	12.90	22.58	22.58	22.58	100.00
	Other	37.50	37.50	37.50	50.00	50.00	50.00	12.50	12.50	12.50	0.00	0.00	0.00	0.00	0.00	0.00	25.00	25.00	25.00	100.00
	All	46.88	46.88	47.50	64.38	64.38	64.38	1.88	1.88	1.88	0.00	0.00	0.00	8.13	8.13	8.13	25.63	25.63	25.63	100.00

Source: Field Survey, RY- Reference Year, BY- Base Year

Table 4.8 Perceptions about the Importance and Spending of PM-Kisan Assistance under Various Current Expenditure Activities in Non-Agriculture

(% reported Important and % of actual spending)

State/ District	Farm class	Food			FMCG			Transportation			Clothing			Loan repayment			Social functions			Bill payments			Others			
		% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	% reported Important	% Spent in RY	% Spent in BY	Total households
Bankura	Marginal	58.33	58.33	58.33	33.33	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00	8.33	8.33	8.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Small	61.54	61.54	61.54	69.23	69.23	69.23	0.00	0.00	0.00	0.00	0.00	0.00	23.08	23.08	23.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	55.00	55.00	55.00	42.50	42.50	42.50	0.00	0.00	0.00	0.00	0.00	0.00	12.50	12.50	12.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
Birbhum	Marginal	59.26	59.26	59.26	51.85	51.85	51.85	0.00	0.00	0.00	0.00	0.00	0.00	3.70	3.70	3.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Small	81.82	81.82	81.82	63.64	63.64	63.64	0.00	0.00	0.00	0.00	0.00	0.00	9.09	9.09	9.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Other	100.00	100.00	100.00	50.00	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	67.50	67.50	67.50	55.00	55.00	55.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00	5.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
Cooch Behar	Marginal	45.16	45.16	45.16	45.16	45.16	45.16	0.00	0.00	0.00	12.90	12.90	12.90	3.23	3.23	3.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Small	57.14	57.14	57.14	57.14	57.14	57.14	0.00	0.00	0.00	14.29	14.29	14.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Other	50.00	50.00	50.00	50.00	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	47.50	47.50	47.50	47.50	47.50	47.50	0.00	0.00	0.00	12.50	12.50	12.50	2.50	2.50	2.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
Purba Medinipur	Marginal	82.05	82.05	82.05	66.67	66.67	66.67	0.00	0.00	0.00	10.26	10.26	10.26	5.13	5.13	5.13	0.00	0.00	0.00	7.69	7.69	7.69	0.00	0.00	0.00	100.00
	Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other	100.00	100.00	100.00	100.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	82.50	82.50	82.50	67.50	67.50	67.50	0.00	0.00	0.00	10.00	10.00	10.00	5.00	5.00	5.00	0.00	0.00	0.00	7.50	7.50	7.50	0.00	0.00	0.00	100.00
State total	Marginal	62.81	62.81	62.81	51.24	51.24	51.24	0.00	0.00	0.00	6.61	6.61	6.61	4.96	4.96	4.96	0.00	0.00	0.00	2.48	2.48	2.48	0.00	0.00	0.00	100.00
	Small	67.74	67.74	67.74	64.52	64.52	64.52	0.00	0.00	0.00	3.23	3.23	3.23	12.90	12.90	12.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Other	50.00	50.00	50.00	37.50	37.50	37.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	63.13	63.13	63.13	53.13	53.13	53.13	0.00	0.00	0.00	5.63	5.63	5.63	6.25	6.25	6.25	0.00	0.00	0.00	1.88	1.88	1.88	0.00	0.00	0.00	100.00

Source: Field Survey, RY- Reference Year, BY- Base Year

4.4 Fiscal Implications of PM-Kisan

The PM-Kisan scheme aims to provide a direct income of Rs. 6000 per annum through DBT to farmers' accounts, thereby enhancing their spending power and standard of living. The above discussion clearly presents a supportive picture in favour of implementing the schemes. The discussion outlined spending patterns across expenditure heads, and it is evident that funds under the PM-Kisan scheme are used for both agricultural and non-agricultural purposes. Even for emergency expenditures, such as health care for farmers, the scheme's funds help farmers' households directly. The fund is also used to invest in the educational needs of farmers' households, making the scheme a holistic approach to their development. Again, from the segments of farmers' perceptions of the importance of the PM-Kisan fund, the study has found that, for current agricultural expenditure, the PM-Kisan funds play an important role in various inputs, such as seed, fertilizer, and labour costs. Apart from that, the funds are found to be very important for daily consumption expenditure on non-agricultural goods, food, and FMCG. Thus, no doubt the PM-Kisan study plays a significant role in farmers' income and expenditure, supporting the case for the fiscal implementation of the PM-Kisan scheme.

4.5 Conclusion

This chapter dealt with one of the important aspects of the utilization pattern or expenditure pattern of the funds received by the farmers under the PM-Kisan schemes. Though the scheme has no expenditure restrictions, the amount of funds received by the farmers is still very useful for understanding their utilization patterns, for further policy relevance, and to refine the scheme into a more effective form. Following a detailed analysis of the utilization pattern of PM-Kisan funds, the study concludes with the following major findings:

i. The study observed a significantly lower investment expenditure in agriculture, indicating that the opportunities for capital formation in agriculture under the PM-Kisan fund are clearly missing in West Bengal. The main purposes of the scheme's fund are utilized on current expenditure in both agriculture and non-agriculture.

ii. It is evident that investment expenditure in agriculture is severely low, with 0.63 percent of total beneficiary farmers spending about 0.27 percent of PM-Kisan funds. The Result is found satisfactory for current expenditure in agriculture, with a high of about 82.50 percent of total farmers' expenses, accounting for about 55.19 percent of total funds in current expenditure in agriculture.

iii. The study also reveals that the PM-Kisan fund supports non-agricultural investments, especially for educational purposes, and helps tackle farmers' health issues in West Bengal.

iv. Across different landholding sizes, the share of non-agricultural expenditure is higher, and the share of agricultural expenditure is relatively lower for higher landholding farm classes, compared to lower landholding farmers in both reference and base years.

v. Computing utilization patterns across the different regions, the study found severely low investment in agriculture, but in the other heads, it observed differences in utilization patterns in both the reference and base years.

vi. In the district of Bankura, the highest share of PM-Kisan funds is utilized for current expenditure on agriculture. For the other sample districts, Cooch Behar and Purba Medinipur, the utilization share is also found to be highest for current expenditure in agriculture, but relatively lower than that of Bankura. For the district Birbhum, the study found a different picture, with the percentage share of PM-Kisan funds utilized in current expenditure in non-agriculture higher than in agriculture.

vii. The study analyzes perceptions of the importance of spending PM-Kisan funds on investment in agriculture and non-agriculture, and on current expenditure in agriculture and non-agriculture, respectively. It is seen that the sample farmers reported that the PM-Kisan funds are not important for agricultural investment, except for different farm classes in different regions.

viii. In the case of non-agricultural investments, almost 38.75 percent of total beneficiary farmers reported the importance of PM-Kisan funds for health investment, and about 20.63 percent reported the importance of investment in education.

ix. Across the different landholding farm classes, the study finds that farmers reported the importance of the PM-Kisan fund for health and education investments. The percentage of farmers who reported the importance of PM-Kisan funds for health declines as landholding size increases, indicating that PM-Kisan funds help lower-landholding farmers in health, compared with large-holding farmers, who reported the highest importance for education.

x. Across the different sample districts, farmers reported the PM-Kisan fund as important for investment in health, followed by education. Across the districts, the low landholding farmers also emphasized health over education.

xi. Now, emphasizing the current expenditure of PM-Kisan funds reported for current expenditure in agriculture. At the aggregate state level, most beneficiary farmers reported the importance of the PM-Kisan fund for current agricultural expenditure on inputs, particularly fertilizer (64.38%) and seeds (46.88%). Apart from this, 25.63 percent of total farmers also reported the importance of other costs, such as labour and ploughing, another important input for cultivation. The study also found that about 8.13 percent of total farmers considered PM-Kisan important for farming inputs, water, and electricity (i.e., irrigation costs).

xii. Across the different farm classes, a similar result is observed regarding landholding size at the aggregate state level. The different farm classes, marginal, small, and other large holdings farmers, reported the importance of the PM-Kisan funds for input costs like fertilizer, seed, and other costs for labour and ploughing.

xiii. Considering the results across different sample districts and farm sizes, the reported importance again is found to be fertilizer and seed, followed by others. In Bankura, marginal and small farmers place greater importance on fertilizer and seeds, while large farmers emphasize seed and other labour and ploughing costs rather than fertilizer. In Birbhum, farmers reported the importance of fertilizer and seed as relatively lower than other costs. In Cooch Behar, farmers reported the relative importance of fertilizer seed alongside other costs. In Purba Medinipur, the farmers find the scheme's importance primarily in fertilizer costs, followed by seed costs, as current agricultural expenditures.

xiv. Overall, beneficiary farmers reported the importance of PM-Kisan assistance in food, followed by FMCG as current expenditure in non-agriculture. A few farmers also ranked loan repayment and clothing as important from the scheme. This clearly indicates the importance the farmers place on basic food and other daily consumable goods. The result is quite homogeneous across landholding classes and across the study's different sample districts.

Chapter - 5: Performance of the PM-Kisan Scheme

5.1 Introduction

The PM-Kisan scheme was launched by the Ministry of Agriculture and Farmers Welfare and has been operational since 1st December 2018. The scheme provides annual assistance of Rs 6,000/-in three equal installments of Rs 2,000 each, directly into the farmer's account. The state of West Bengal became part of the PM-Kisan scheme from the 8th installment during April - July 2021. This segment of the study aims to analyze the performance of the PM-Kisan scheme in West Bengal and its financial implications for farmers in the state. This chapter focuses on the performance of PM-Kisan, followed by farmers' ratings of the scheme and its financial implications.

5.2 Performance of PM-Kisan

The PM-Kisan, a solely financially supported scheme by the central government, has been operational from 1st December 2018 in India. But in the state of West Bengal, the scheme started from the 8th installment during the period April to July 2021. The state government of West Bengal's late implementation of the scheme is the reason for the delay in farmers' registration in the state.

Table 5.1 shows that among the sample farmers in this study, 93.75 percent of the total farmers registered in 2021 on the PM-Kisan portal. This is an important finding that the farmers in the state were waiting for the state's implementation of the scheme, and after the state's implementation, the farmers immediately registered themselves on the PM-Kisan portal across different farm sizes and different regions. Table 5.1 also shows that a few farmers were registered in 2022, the year after the state's implementation. This may be due to issues with the documents, specifically the land records. These details of the registration pattern clearly indicate the importance of the PM-Kisan scheme to farmers in West Bengal.

Across the farm classes, the study found that all farmers, except the marginal farm class, had registered on the portal since 2021, at the beginning of the scheme in West Bengal. Only 8.26 percent of marginal farmers in our sample had registered for the scheme in 2022, one year after its launch.

Across the different districts, no regional variation has been found, and it is found that only some marginal farmers had registered on the portal in 2022, i.e., one year after the launch of the scheme.

Table 5.1 Details of Registration in the PM-Kisan Portal by Farmers across the Districts

State/ District	Farm class	2019	2020	2021	2022	2023	2024	Total Households
Bankura	Marginal	0.00	0.00	83.33	16.67	0.00	0.00	100.00
	Small	0.00	0.00	100.00	0.00	0.00	0.00	100.00
	Other	0.00	0.00	100.00	0.00	0.00	0.00	100.00
	All	0.00	0.00	90.00	10.00	0.00	0.00	100.00
Birbhum	Marginal	0.00	0.00	96.30	3.70	0.00	0.00	100.00
	Small	0.00	0.00	100.00	0.00	0.00	0.00	100.00
	Other	0.00	0.00	100.00	0.00	0.00	0.00	100.00
	All	0.00	0.00	97.50	2.50	0.00	0.00	100.00
Cooch Behar	Marginal	0.00	0.00	93.55	6.45	0.00	0.00	100.00
	Small	0.00	0.00	100.00	0.00	0.00	0.00	100.00
	Other	0.00	0.00	100.00	0.00	0.00	0.00	100.00
	All	0.00	0.00	95.00	5.00	0.00	0.00	100.00
Purba Medinipur	Marginal	0.00	0.00	92.31	7.69	0.00	0.00	100.00
	Small	-	-	-	-	-	-	-
	Other	0.00	0.00	100.00	0.00	0.00	0.00	100.00
	All	0.00	0.00	92.50	7.50	0.00	0.00	100.00
State total	Marginal	0.00	0.00	91.74	8.26	0.00	0.00	100.00
	Small	0.00	0.00	100.00	0.00	0.00	0.00	100.00
	Other	0.00	0.00	100.00	0.00	0.00	0.00	100.00
	All	0.00	0.00	93.75	6.25	0.00	0.00	100.00

Source: Field Survey

In West Bengal, the implementation of PM-Kisan began with the 8th installment of fund disbursement from April to July 2021. The primary survey for this study was conducted during March-May 2024. Hence, the farmers in the state received a maximum of 10 installments out of a total of 17 installments disbursed under the PM-Kisan scheme up to the survey period of this study. Table 5.2 describes the performance of the PM-Kisan scheme. From Table 5.2, it is found that almost 51.88 percent of the total farmers received the maximum of 10 installments, and 28.13 percent received 9 installments. This indicates the scheme's overall performance in West Bengal. About 8.13 percent of beneficiary farmers received the benefit of PM-Kisan funds with 8 installments, and it was found to be 7 installments for 8.75 percent of total beneficiary farmers. Only 3.13 percent of the total sample farmers were found to have received 6 installments of the disbursed benefit amount.

Considering the results across the different farm classes in terms of size of landholdings, the study found that percentage of farmers in the other farm classes, i.e., the largest size of landholding groups, received a maximum of 10 instalments (62.50%) compared to marginal

(58.06%) and the percentage of farmers was found to be lowest (49.59%) for the marginal class. From Table 5.2, the study found that higher landholding farmers received more installments than lower landholding groups.

A sharp variation is observed in the installment numbers received across different sample districts of the state. From Table 5.2, it is found that among the sample districts, the percentage of farmers who received the full 10 installments is high in the Cooch Behar district (82.50%), followed by the Birbhum district (62.50%). The picture is quite grey in the districts of Bankura and Purba Medinipur, where only about 35 percent and 27.50 percent of farmers received all 10 installments.

Table 5.2 No. of PM-Kisan Installments Received by Farmers across the Districts

State/ District	Farm class	No. of Installments					
		6	7	8	9	10	Total households
Bankura	Marginal	8.33	12.50	12.50	37.50	29.17	100.00
	Small	0.00	7.69	15.38	38.46	38.46	100.00
	Other	0.00	0.00	0.00	33.33	66.67	100.00
	All	5.00	10.00	12.50	37.50	35.00	100.00
Birbhum	Marginal	0.00	11.11	0.00	25.93	62.96	100.00
	Small	0.00	0.00	9.09	36.36	54.55	100.00
	Other	0.00	0.00	0.00	0.00	100.00	100.00
	All	0.00	7.50	2.50	27.50	62.50	100.00
Cooch Behar	Marginal	0.00	3.23	3.23	12.90	80.65	100.00
	Small	0.00	0.00	0.00	0.00	100.00	100.00
	Other	0.00	0.00	0.00	50.00	50.00	100.00
	All	0.00	2.50	2.50	12.50	82.50	100.00
Purba Medinipur	Marginal	7.69	15.38	12.82	35.90	28.21	100.00
	Small	-	-	-	-	-	
	Other	0.00	0.00	100.00	0.00	0.00	100.00
	All	7.50	15.00	15.00	35.00	27.50	100.00
State total	Marginal	4.13	10.74	7.44	28.10	49.59	100.00
	Small	0.00	3.23	9.68	29.03	58.06	100.00
	Other	0.00	0.00	12.50	25.00	62.50	100.00
	All	3.13	8.75	8.13	28.13	51.88	100.00

Source: Field Survey

From the above discussion, the study found that the maximum number of installments in West Bengal is 10, with 7 installments missing due to delays in implementing the scheme in the state. This study is part of an all-India study, and to assess the scheme's performance, the study set a 14-installment benchmark for all-India to maintain the PM-Kisan scheme's standard performance level and to explain the reasons why farmers do not receive the 14 installments. But in West Bengal, due to late registration, no farmers can receive the benchmark number of installments. Still, this study asks the farmers about the lower number of installments received than the 14 installments, and their responses are shown in Table 5.3. From Table 5.3, it is found that almost 99.38 percent of the farmers reported a delay in registration to receive the lower number of installments. A few reported other issues, such as KYC and bank account-related issues, due to delays in receiving fewer installments than the standard benchmark of 14.

Table 5.3 Reasons for the Number of Installments Received Being Less Than 14 by Farmers across the Districts

(% of the farmers)

State/ District	Farm class	Registered late for the scheme	KYC not updated	Bank account not linked	Delay from officials (Bank/Agri. Department etc.)	Land-related disputes	Any other reason	Don't know the reason	Total listed reasons
Bankura	Marginal	100.00	12.50	0.00	0.00	0.00	0.00	0.00	100.00
	Small	100.00	0.00	7.69	0.00	0.00	0.00	0.00	100.00
	Other	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	100.00	7.50	2.50	0.00	0.00	0.00	0.00	100.00
Birbhum	Marginal	100.00	3.70	0.00	0.00	0.00	0.00	0.00	100.00
	Small	100.00	9.09	0.00	0.00	0.00	0.00	0.00	100.00
	Other	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	100.00	5.00	0.00	0.00	0.00	0.00	0.00	100.00
Cooch Behar	Marginal	96.77	6.45	3.23	0.00	3.23	0.00	0.00	100.00
	Small	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	Other	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	97.50	5.00	2.50	0.00	2.50	0.00	0.00	100.00
Purba Medinipur	Marginal	100.00	25.64	0.00	0.00	0.00	0.00	0.00	100.00
	Small	-	-	-	-	-	-	-	-
	Other	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	100.00	25.00	0.00	0.00	0.00	0.00	0.00	100.00
State total	Marginal	99.17	13.22	0.83	0.00	0.83	0.00	0.00	100.00
	Small	100.00	3.23	3.23	0.00	0.00	0.00	0.00	100.00
	Other	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	All	99.38	10.63	1.25	0.00	0.63	0.00	0.00	100.00

Source: Field Survey

Across the farm class, the study found that 100 percent of small and other higher landholding class farmers reported delays in receiving the lower installments of the PM-Kisan disbursement. While it is only for marginal and small farmers who also face KYC and bank account-related issues, as well as delays in registration, these are reasons for receiving lower installments.

Across the sample districts in different regions, the study found a similar result at the aggregate state level. In all the sample districts, delays in registration are observed due to fewer installments, and only a few reported other KYC and bank-related issues, except in Purba Medinipur. In Purba Medinipur, a significant portion, particularly marginal farmers, faced KYC issues in receiving lower installments.

In this discussion, the study has analyzed the scheme's performance and highlighted consistent financial support for farmers through optimal installment allocation in West Bengal. Though districts like Purba Medinipur and Bankura are not at full potential, the benefits are still sufficient to sustain farmers' financial resilience in addition to their income.

5.3 Rating of the scheme

This segment of the study is intended to analyze farmers' satisfaction levels to conclude on the overall performance of the PM-Kisan scheme in West Bengal. The segment aims to assess farmers' satisfaction with four criteria: financial support received from the scheme, official support for the scheme, the registration process, and the overall scheme process. The rating is measured on a five-point scale: unsatisfactory, little satisfactory, satisfactory, good, and very good.

5.3.1 Financial Assistance

Table 5.4 presents the satisfaction ratings for financial assistance of beneficiary farmers under the PM-Kisan scheme. In aggregate, the highest rating is good (50.63%), followed by very good (9.38%). 31.25 percent of the overall beneficiaries gave a satisfactory rating for the scheme's financial assistance. No unsatisfied farmers were found in this study, and only a few were rated as too low satisfactory.

Across farm classes, the study found no differences, indicating very high satisfaction among farmers with financial assistance under PM-Kisan across different landholding sizes.

Across regions, satisfaction with financial assistance is very high in Birbhum, Cooch-Behar, and Purba Medinipur. In the Bankura district, satisfaction levels are moderate; most farmers rate the financial assistance under the PM-Kisan scheme as satisfactory.

Table 5.4 Rate the Financial Assistance under the Scheme by Farmers across the Districts

(% of the farmers)

State/ District	Farm class	Unsatisfactory	Little satisfactory	Satisfactory	Good	Very good	Total households
Bankura	Marginal	0.00	25.00	45.83	25.00	4.17	100.00
	Small	0.00	30.77	23.08	46.15	0.00	100.00
	Other	0.00	33.33	66.67	0.00	0.00	100.00
	All	0.00	27.50	40.00	30.00	2.50	100.00
Birbhum	Marginal	0.00	3.70	37.04	40.74	18.52	100.00
	Small	0.00	0.00	45.45	54.55	0.00	100.00
	Other	0.00	0.00	0.00	100.00	0.00	100.00
	All	0.00	2.50	37.50	47.50	12.50	100.00
Cooch Behar	Marginal	0.00	0.00	22.58	58.06	19.35	100.00
	Small	0.00	0.00	28.57	71.43	0.00	100.00
	Other	0.00	0.00	100.00	0.00	0.00	100.00
	All	0.00	0.00	27.50	57.50	15.00	100.00
Purba Medinipur	Marginal	0.00	5.13	20.51	66.67	7.69	100.00
	Small	-	-	-	-	-	-
	Other	0.00	0.00	0.00	100.00	0.00	100.00
	All	0.00	5.00	20.00	67.50	7.50	100.00
State total	Marginal	0.00	7.44	29.75	50.41	12.40	100.00
	Small	0.00	12.90	32.26	54.84	0.00	100.00
	Other	0.00	12.50	50.00	37.50	0.00	100.00
	All	0.00	8.75	31.25	50.63	9.38	100.00

Source: Field Survey

5.3.2 Official Support

Table 5.5 Rate the Official Support under the Scheme by Farmers across the Districts

State/ District	Farm class	Unsatisfactory	Little satisfactory	Satisfactory	Good	Very good	Total households
Bankura	Marginal	0.00	4.17	33.33	62.50	0.00	100.00
	Small	0.00	0.00	61.54	38.46	0.00	100.00
	Other	0.00	0.00	33.33	66.67	0.00	100.00
	All	0.00	2.50	42.50	55.00	0.00	100.00
Birbhum	Marginal	0.00	0.00	37.04	48.15	14.81	100.00
	Small	0.00	0.00	27.27	54.55	18.18	100.00
	Other	0.00	0.00	0.00	100.00	0.00	100.00
	All	0.00	0.00	32.50	52.50	15.00	100.00
Cooch Behar	Marginal	0.00	0.00	38.71	45.16	16.13	100.00
	Small	0.00	0.00	14.29	71.43	14.29	100.00
	Other	0.00	0.00	50.00	50.00	0.00	100.00
	All	0.00	0.00	35.00	50.00	15.00	100.00
Purba Medinipur	Marginal	2.56	2.56	41.03	48.72	5.13	100.00
	Small	-	-	-	-	-	-
	Other	0.00	0.00	0.00	100.00	0.00	100.00
	All	2.50	2.50	40.00	50.00	5.00	100.00
State total	Marginal	0.83	1.65	38.02	50.41	9.09	100.00
	Small	0.00	0.00	38.71	51.61	9.68	100.00
	Other	0.00	0.00	25.00	75.00	0.00	100.00
	All	0.63	1.25	37.50	51.88	8.75	100.00

Source: Field Survey

Now, regarding the rating of official support for the PM-Kisan scheme, the study found that 51.88 percent of farmers rated it as good, 37.50 percent as satisfactory, and 8.75 percent as very good, as shown in Table 5.5. A few (1.25%) are slightly satisfied with the official support, and less than 1% of farmers are unsatisfied, which may be due to problems encountered at any stage of the scheme.

Across farm classes, as shown in Table 5.5, the study found no differences, indicating very high satisfaction with official support under PM-Kisan across different landholding sizes.

Across regions, the study found no differences in satisfaction with financial support under the PM-Kisan scheme, indicating very high satisfaction among farmers with official support across districts in West Bengal.

5.3.3 Registration Process

Table 5.6 Rate the Registration Process under the Scheme by Farmers across the Districts

State/ District	Farm class	Unsatisfactory	Little satisfactory	Satisfactory	Good	Very good	Total households
Bankura	Marginal	0.00	8.33	45.83	45.83	0.00	100.00
	Small	0.00	7.69	46.15	38.46	7.69	100.00
	Other	0.00	33.33	33.33	33.33	0.00	100.00
	All	0.00	10.00	45.00	42.50	2.50	100.00
Birbhum	Marginal	0.00	3.70	40.74	40.74	14.81	100.00
	Small	0.00	0.00	36.36	54.55	9.09	100.00
	Other	0.00	0.00	50.00	50.00	0.00	100.00
	All	0.00	2.50	40.00	45.00	12.50	100.00
Cooch Behar	Marginal	0.00	3.23	38.71	45.16	12.90	100.00
	Small	0.00	0.00	14.29	71.43	14.29	100.00
	Other	0.00	0.00	100.00	0.00	0.00	100.00
	All	0.00	2.50	37.50	47.50	12.50	100.00
Purba Medinipur	Marginal	2.56	0.00	35.90	58.97	2.56	100.00
	Small	-	-	-	-	-	-
	Other	0.00	0.00	0.00	100.00	0.00	100.00
	All	2.50	0.00	35.00	60.00	2.50	100.00
State total	Marginal	0.83	3.31	39.67	48.76	7.44	100.00
	Small	0.00	3.23	35.48	51.61	9.68	100.00
	Other	0.00	12.50	50.00	37.50	0.00	100.00
	All	0.63	3.75	39.38	48.75	7.50	100.00

Source: Field Survey

Table 5.6 presents the farmers' ratings of the PM-Kisan scheme registration process. From the table, it is found that 48.75 percent of farmers rate it as good, 39.38 percent as satisfactory, and 7.50 percent as very good. A few (3.75%) are slightly satisfied with the registration process, and less than 1% of farmers are unsatisfied, which may be due to technical glitches or other issues encountered during the scheme's registration.

Across the different farm classes, as shown in Table 5.6, the study has not observed any differences in satisfaction levels. However, the higher-holding farmers' rates are relatively more moderate than those of the lower-holding farmers. Still, it indicates very high satisfaction among farmers with the official support under PM-Kisan across different landholding sizes.

Across regions, the study did not observe any differences in satisfaction with financial support under the PM-Kisan scheme, indicating very high satisfaction with the scheme's registration process across districts in West Bengal.

5.3.4 Overall Process

Table 5.7 Rate the Overall Process under the Scheme by Farmers across the Districts

State/ District	Farm class	Unsatisfactory	Little satisfactory	Satisfactory	Good	Very good	Total households
Bankura	Marginal	0.00	4.17	4.17	66.67	25.00	100.00
	Small	0.00	7.69	15.38	61.54	15.38	100.00
	Other	0.00	0.00	33.33	33.33	33.33	100.00
	All	0.00	5.00	10.00	62.50	22.50	100.00
Birbhum	Marginal	0.00	0.00	0.00	44.44	55.56	100.00
	Small	0.00	0.00	9.09	54.55	36.36	100.00
	Other	0.00	0.00	0.00	50.00	50.00	100.00
	All	0.00	0.00	2.50	47.50	50.00	100.00
Cooch Behar	Marginal	0.00	0.00	3.23	64.52	32.26	100.00
	Small	0.00	0.00	0.00	85.71	14.29	100.00
	Other	0.00	0.00	50.00	50.00	0.00	100.00
	All	0.00	0.00	5.00	67.50	27.50	100.00
Purba Medinipur	Marginal	0.00	0.00	2.56	64.10	33.33	100.00
	Small	-	-	-	-	-	-
	Other	0.00	0.00	0.00	100.00	0.00	100.00
	All	0.00	0.00	2.50	65.00	32.50	100.00
State total	Marginal	0.00	0.83	2.48	60.33	36.36	100.00
	Small	0.00	3.23	9.68	64.52	22.58	100.00
	Other	0.00	0.00	25.00	50.00	25.00	100.00
	All	0.00	1.25	5.00	60.63	33.13	100.00

Source: Field Survey

Table 5.7 describes overall satisfaction with the PM-Kisan scheme. From the table, it is found that 60.63 percent of farmers rate it as good, 33.13 percent as very good, and 5 percent as satisfactory. It indicates a very high level of performance for the PM-Kisan scheme in West Bengal. Only a few (1.25%) are slightly satisfied with the registration process, and no farmers are unsatisfied with the overall process of the PM-Kisan scheme. It indicates a high performance of the PM-Kisan scheme among farmers in West Bengal

As shown in Table 5.7, the study has not observed any differences in satisfaction levels. However, the higher-holding farmers' rates are relatively higher in moderate satisfaction than those of the lower-holding farmers. Still, it indicates very high satisfaction among farmers with the overall PM-Kisan process across different landholding sizes.

Across regions, the study has not observed any differences in satisfaction with financial support under the PM-Kisan scheme, indicating very high satisfaction among farmers with the scheme's overall process in West Bengal.

5.4 Conclusion

In this chapter, the study has analyzed the scheme's performance and highlighted consistent financial support for farmers through optimal instalment allocation in West Bengal. Although in districts like Purba Medinipur and Bankura the benefit is not at full-optimum levels, regular instalments still help farmers achieve stable financial resilience in addition to their income. In the scheme rating, the study observes a high level of satisfaction across regions and farm classes. Satisfaction levels across the four aspects are homogeneous among farmers. This reflects the scheme's strong performance across all aspects, from financial assistance and the registration process to official support and the overall process. Following a detailed analysis of the performance of the PM-Kisan scheme, the study concludes with the following major findings:

i. In West Bengal, the implementation of the PM-Kisan scheme began with the 8th installment of fund disbursement from April to July 2021. Hence, the farmers in the state received a maximum of 10 installments out of a total of 17 installments disbursed under the PM-Kisan scheme up to the survey period of this study.

ii. It is found that, in aggregate, almost 51.88 percent of the total farmers received the maximum of 10 instalments, and 28.13 per cent received 9 instalments. This indicates very strong performance of the scheme in West Bengal.

iii. Across the different farm classes in terms of size of landholdings, the study found that the percentage of farmers in the other higher landholding groups received a relatively higher number of instalments (10) compared to the marginal class, and the percentage of farmers is found to be lowest (49.59%) for the marginal class.

iv. A sharp variation is observed in the installment numbers received across different sample districts of the state. The number of installments is found to be high in Cooch Behar, Birbhum, and Purba Medinipur compared to Bankura.

v. It is found that most of the farmers reported a delay in registration due to lower installments. A few reported other issues, such as KYC and bank account-related issues, due to delays in receiving lower instalments than the standard benchmark of 14.

vi. In the scheme rating, the study observes a high level of satisfaction across regions and farm classes. Satisfaction levels across the four aspects are homogeneous among farmers. It reflects the scheme's high performance across all aspects, from financial assistance and the registration process to official support and the overall process.

Chapter - 6: Farmers' Perceptions

6.1 Introduction

The previous chapter discussed the performance of the PM-Kisan scheme in West Bengal, and the study found a satisfactory picture of performance in the state. In this chapter, the study aims to describe farmers' perceptions and suggestions for improving the scheme in West Bengal. The chapter has three segments: perceptions of the advantages of the PM-Kisan scheme, perceptions of the scheme's major constraints, and suggestions to address those constraints. The chapter is important for strengthening the PM-Kisan scheme and ensuring smoother, more transparent operations in West Bengal.

6.2 Farmers' Perception of Advantages

The PM-Kisan scheme has several advantages, such as no direct transaction costs and very easy registration. One important advantage is that the scheme's funds are directly transferred to farmers' bank accounts through the Direct Benefit Transfer (DBT) system, making it smooth and transparent. In addition, the scheme has no dedicated purpose of utilization; hence, farmers can use the funds wherever they want, which is another important advantage. In this segment, the study aims to discuss farmers' actual perceptions of the scheme and how they are benefiting from it. The farmers' feedback about the advantages is measured in four categories: very important, important, not important, and can't say.

6.2.1 Advantages of No Transaction Costs

Table 6.1 shows that at the aggregate state level, almost 66.88 percent of total farmers reported that no transaction costs are an important advantage, and about 31.88 percent of total beneficiary farmers reported that no transaction costs are a very important advantage. Only a few farmers (1.25%) reported that zero transaction costs are not an important advantage of the scheme. This indicates that a few farmers may have incurred transaction costs to access the scheme.

Across the different farm classes, the study found that most of the marginal (67.77%) and small (74.19%) farmers perceived that the PM-Kisan scheme has no transaction cost as an important advantage, while most of the other large holding farmers (75%) reported that no transaction cost is a very important advantage for the scheme. Only a few marginal farmers reported transaction costs as an important advantage under the PM-Kisan scheme.

Considering regional variation, across all districts, farmers' perception of the importance of no transaction costs is highest, followed by 'very important'. A few farmers in Birbhum and Cooch-Behar districts reported that zero transaction costs under the PM-Kisan scheme are not an important advantage.

Table 6.1 Farmers' Perception of Advantages: No Transaction Costs for PM-Kisan Scheme

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	37.50	62.50	0.00	0.00	100.00
	Small	30.77	69.23	0.00	0.00	100.00
	Other	66.67	33.33	0.00	0.00	100.00
	All	37.50	62.50	0.00	0.00	100.00
Birbhum	Marginal	48.15	48.15	3.70	0.00	100.00
	Small	18.18	81.82	0.00	0.00	100.00
	Other	100.00	0.00	0.00	0.00	100.00
	All	42.50	55.00	2.50	0.00	100.00
Cooch Behar	Marginal	32.26	64.52	3.23	0.00	100.00
	Small	28.57	71.43	0.00	0.00	100.00
	Other	50.00	50.00	0.00	0.00	100.00
	All	32.50	65.00	2.50	0.00	100.00
Purba Medinipur	Marginal	12.82	87.18	0.00	0.00	100.00
	Small	-	-	-	-	-
	Other	100.00	0.00	0.00	0.00	100.00
	All	15.00	85.00	0.00	0.00	100.00
State total	Marginal	30.58	67.77	1.65	0.00	100.00
	Small	25.81	74.19	0.00	0.00	100.00
	Other	75.00	25.00	0.00	0.00	100.00
	All	31.88	66.88	1.25	0.00	100.00

Source: Field Survey

6.2.2 Advantages of Easy Registration

Table 6.2 shows that at the aggregate state level, almost 76.25 percent of total farmers reported that easy registration is an important advantage, and about 13.75 percent of total beneficiary farmers reported that easy registration is a very important advantage. Few farmers (10%) reported that easy registration is not an important advantage of the scheme. This suggests these farmers may have faced difficulties registering to access the scheme.

Across the different farm classes, the study found that most of the marginal (79.34%) and small (70.97%) farmers perceived that the easy registration process of the PM-Kisan scheme is an important advantage, and most of the other large holding farmers (37.50%) also reported that the easy registration process is a very important advantage for the scheme. But the study also found that some farmers faced difficulties during the registration process and reported that an easy registration process is not an important advantage of the PM-Kisan scheme.

Considering regional variation, across all districts, farmers' perception of the importance of the easy registration process is highest, followed by 'very important'. However, some farmers across all districts have reported that the easy registration process for the PM-Kisan scheme is not an important advantage.

Table 6.2 Farmers' Perception of Advantages: Easy to Register in PM-Kisan Scheme

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	8.33	75.00	16.67	0.00	100.00
	Small	30.77	69.23	0.00	0.00	100
	Other	33.33	33.33	33.33	0.00	100
	All	17.50	70.00	12.50	0.00	100
Birbhum	Marginal	18.52	74.07	7.41	0.00	100
	Small	18.18	72.73	9.09	0.00	100
	Other	50.00	50.00	0.00	0.00	100
	All	20.00	72.50	7.50	0.00	100
Cooch Behar	Marginal	9.68	77.42	12.90	0.00	100
	Small	14.29	71.43	14.29	0.00	100
	Other	0.00	100.00	0.00	0.00	100
	All	10.00	77.50	12.50	0.00	100
Purba Medinipur	Marginal	5.13	87.18	7.69	0.00	100
	Small	-	-	-	-	-
	Other	100.00	0.00	0.00	0.00	100
	All	7.50	85.00	7.50	0.00	100
State total	Marginal	9.92	79.34	10.74	0.00	100
	Small	22.58	70.97	6.45	0.00	100
	Other	37.50	50.00	12.50	0.00	100
	All	13.75	76.25	10.00	0.00	100

Source: Field Survey

6.2.3 Advantages of Direct Deposit into Bank Account

Table 6.3 shows that at the aggregate state level, almost 52.50 percent of total farmers reported that DBT is an important advantage of the scheme, and about 47.50 percent of total beneficiary farmers reported that DBT is a very important advantage. No beneficiary farmers reported that DBT in the PM-Kisan scheme is not important.

Across the different farm classes, the study found that most of the marginal (52.07%) and small (61.29%) farmers perceived that the PM-Kisan scheme's DBT is an important advantage, while most of the other large holding farmers (75%) reported that DBT is a very important advantage for the scheme.

Considering regional variation, across all districts, farmers' perception of the most important advantages of DBT is highest, followed by those of very important. No beneficiary farmers reported that DBT in the PM-Kisan scheme is not important.

Table 6.3 Farmers' Perception of Advantages: Direct Deposit into Bank Account

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	45.83	54.17	0.00	0.00	100.00
	Small	46.15	53.85	0.00	0.00	100.00
	Other	66.67	33.33	0.00	0.00	100.00
	All	47.50	52.50	0.00	0.00	100.00
Birbhum	Marginal	48.15	51.85	0.00	0.00	100.00
	Small	27.27	72.73	0.00	0.00	100.00
	Other	50.00	50.00	0.00	0.00	100.00
	All	42.50	57.50	0.00	0.00	100.00
Cooch Behar	Marginal	51.61	48.39	0.00	0.00	100.00
	Small	42.86	57.14	0.00	0.00	100.00
	Other	100.00	0.00	0.00	0.00	100.00
	All	52.50	47.50	0.00	0.00	100.00
Purba Medinipur	Marginal	46.15	53.85	0.00	0.00	100.00
	Small	-	-	-	-	-
	Other	100.00	0.00	0.00	0.00	100.00
	All	47.50	52.50	0.00	0.00	100.00
State total	Marginal	47.93	52.07	0.00	0.00	100.00
	Small	38.71	61.29	0.00	0.00	100.00
	Other	75.00	25.00	0.00	0.00	100.00
	All	47.50	52.50	0.00	0.00	100.00

Source: Field Survey

6.2.4 Advantages: Not Tied to a Specific Purpose

Table 6.4 shows that at the aggregate state level, almost 65.63 percent of total farmers reported that ‘not tied to a specific purpose’ is an important advantage, and about 21.88 percent of total beneficiary farmers reported that ‘not tied to a specific purpose’ is a very important advantage. Few farmers (7.50%) reported that ‘not tied to a specific purpose’ is not an important advantage of the scheme, and the rest of the farmers (5%) did not say anything.

Across the different farm classes, the study found that most of the marginal (66.94%) and small (70.97%) farmers perceived that the ‘not tied to a specific purpose’ of the PM-Kisan scheme is an important advantage, and most of the other large holding farmers (62.50%) reported that the ‘not tied to a specific purpose’ is a very important advantage for the scheme. But the study also found that some farmers in all classes reported that ‘not tied to a specific purpose’ is not an important advantage of the PM-Kisan scheme.

Considering regional variation, across all districts, farmers' perception of the importance of the advantage of ‘not tied to a specific purpose’ is highest, followed by ‘very important’. A few beneficiary farmers across the district have reported that the ‘not tied to a specific purpose’ criterion in the PM-Kisan scheme is not important.

Table 6.4 Farmers' Perception of Advantages: Not tied to A Specific Purpose /Can be Used for Any Activity

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	25.00	58.33	8.33	8.33	100.00
	Small	23.08	69.23	0.00	7.69	100.00
	Other	66.67	0.00	33.33	0.00	100.00
	All	27.50	57.50	7.50	7.50	100.00
Birbhum	Marginal	25.93	48.15	14.81	11.11	100.00
	Small	9.09	72.73	9.09	9.09	100.00
	Other	50.00	50.00	0.00	0.00	100.00
	All	22.50	55.00	12.50	10.00	100.00
Cooch Behar	Marginal	12.90	77.42	9.68	0.00	100.00
	Small	14.29	71.43	14.29	0.00	100.00
	Other	50.00	50.00	0.00	0.00	100.00
	All	15.00	75.00	10.00	0.00	100.00
Purba Medinipur	Marginal	20.51	76.92	0.00	2.56	100.00
	Small	-	-	-	-	-
	Other	100.00	0.00	0.00	0.00	100.00
	All	22.50	75.00	0.00	2.50	100.00
State total	Marginal	20.66	66.94	7.44	4.96	100.00
	Small	16.13	70.97	6.45	6.45	100.00
	Other	62.50	25.00	12.50	0.00	100.00
	All	21.88	65.63	7.50	5.00	100.00

Source: Field Survey

6.2.5 Advantages of Relaxing Credit Constraint

Table 6.5 shows that at the aggregate state level, almost 65.63 percent of total farmers reported that ‘relax credit constraint’ is not an important advantage, but about 13.13 percent of total beneficiary farmers reported that ‘relax credit constraint’ is an important advantage, and 8.75 percent for very important. 12.50 percent of farmers chose the ' can’t say option as their perception about the advantage of ‘relax credit constraint’ in the PM-Kisan scheme.

Across farm classes, the study found that most marginal (65.29%), small (70.97%), and other large-holding farmers (50%) perceived the ‘relax credit constraint’ feature of the PM-Kisan scheme as not an important advantage. But the study also found that 37.50 percent of other large-holding farmers reported it as a very important advantage of the PM-Kisan scheme.

Across all districts, most farmers reported that the ‘relaxed credit constraint’ is not an important advantage of the PM-Kisan scheme. In Bankura, 32.50 percent of farmers reported it as an important advantage, with 10 percent rating it as very important.

Table 6.5 Farmers' Perception of Advantages: Relax Credit Constraint

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	8.33	33.33	37.50	20.83	100.00
	Small	0.00	38.46	53.85	7.69	100.00
	Other	66.67	0.00	33.33	0.00	100.00
	All	10.00	32.50	42.50	15.00	100.00
Birbhum	Marginal	14.81	3.70	62.96	18.52	100.00
	Small	9.09	9.09	72.73	9.09	100.00
	Other	50.00	0.00	50.00	0.00	100.00
	All	15.00	5.00	65.00	15.00	100.00
Cooch Behar	Marginal	6.45	12.90	70.97	9.68	100.00
	Small	0.00	0.00	100.00	0.00	100.00
	Other	0.00	0.00	50.00	50.00	100.00
	All	5.00	10.00	75.00	10.00	100.00
Purba Medinipur	Marginal	5.13	5.13	79.49	10.26	100.00
	Small	-	-	-	-	-
	Other	0.00	0.00	100.00	0.00	100.00
	All	5.00	5.00	80.00	10.00	100.00
State total	Marginal	8.26	12.40	65.29	14.05	100.00
	Small	3.23	19.35	70.97	6.45	100.00
	Other	37.50	0.00	50.00	12.50	100.00
	All	8.75	13.13	65.63	12.50	100.00

Source: Field Survey

6.2.6 Advantages of the Usefulness of Agriculture

Table 6.6 shows that at the aggregate state level, almost 47.50 percent of total farmers reported that ‘useful for agriculture’ is an important advantage, and about 35.63 percent of total beneficiary farmers reported that ‘useful for agriculture’ is a very important advantage. About 16.88 percent of total farmers reported that ‘useful for agriculture’ is not an important advantage of the scheme.

Across farm classes, the study found that most marginal farmers (50.41%) perceived ‘useful for agriculture’ as an important advantage of the PM-Kisan scheme. While most of the small (48.39%) and other large-holding farmers (62.50%) reported that ‘useful for agriculture’ is a very important advantage of the scheme. But the study also found that some farmers across all farm classes reported that ‘useful for agriculture’ is not an important advantage of the PM-Kisan scheme.

Across all districts, most farmers in Bankura reported that ‘useful for agriculture’ is a very important aspect of the PM-Kisan scheme. While most farmers in other districts reported it as an important advantage of the scheme. The study also observed that a quite large proportion of the farmers in Birbhum (27.50%) and Purba Medinipur (32.50%) reported that 'useful for agriculture' is not an important advantage of the scheme. This may be due to the disbursement of funds outside the sown time of cultivation.

Table 6.6 Farmers' Perception of Advantages: Useful for Agriculture

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	50.00	45.83	4.17	0.00	100.00
	Small	69.23	30.77	0.00	0.00	100.00
	Other	100.00	0.00	0.00	0.00	100.00
	All	60.00	37.50	2.50	0.00	100.00
Birbhum	Marginal	22.22	51.85	25.93	0.00	100.00
	Small	36.36	36.36	27.27	0.00	100.00
	Other	0.00	50.00	50.00	0.00	100.00
	All	25.00	47.50	27.50	0.00	100.00
Cooch Behar	Marginal	32.26	61.29	6.45	0.00	100.00
	Small	28.57	71.43	0.00	0.00	100.00
	Other	50.00	50.00	0.00	0.00	100.00
	All	32.50	62.50	5.00	0.00	100.00
Purba Medinipur	Marginal	23.08	43.59	33.33	0.00	100.00
	Small	-	-	-	-	-
	Other	100.00	0.00	0.00	0.00	100.00
	All	25.00	42.50	32.50	0.00	100.00
State total	Marginal	30.58	50.41	19.01	0.00	100.00
	Small	48.39	41.94	9.68	0.00	100.00
	Other	62.50	25.00	12.50	0.00	100.00
	All	35.63	47.50	16.88	0.00	100.00

Source: Field Survey

6.2.7 Advantages of Using for Children's Education

Table 6.7 shows that at the aggregate state level, almost 79.38 percent of total farmers reported that 'useful for children's education' is not an important advantage, but about 12.50 percent of total beneficiary farmers reported that 'useful for children's education' is an important advantage, and 8.13 percent reported that it is very important of the scheme.

Across the different farm classes, the results are similar. From Table 6.7, the study found that most of the marginal (76.86%), small (93.55%), and other large-holding farmers (62.50%) perceived that the 'useful for children's education' of the PM-Kisan scheme is not an important advantage. But the study also found that 25 percent of other large holding farmers reported it as an important advantage of the PM-Kisan scheme, indicating that the scheme's funds help them incur expenses for education.

Across districts, most farmers in Bankura (87.50%) and Birbhum (90%) reported that 'useful for children's education' is not an important advantage of the PM-Kisan scheme. But in Cooch Behar and Purba Medinipur districts, although farmers reported that the advantage of 'useful for children's education' is not an important one, about 30 percent still reported it as important or very important under the PM-Kisan scheme.

Table 6.7 Farmers' Perception of Advantages: Useful for Children's Education

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	4.17	12.50	83.33	0.00	100.00
	Small	0.00	7.69	92.31	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	2.50	10.00	87.50	0.00	100.00
Birbhum	Marginal	3.70	3.70	92.59	0.00	100.00
	Small	9.09	0.00	90.91	0.00	100.00
	Other	0.00	50.00	50.00	0.00	100.00
	All	5.00	5.00	90.00	0.00	100.00
Cooch Behar	Marginal	9.68	25.81	64.52	0.00	100.00
	Small	0.00	0.00	100.00	0.00	100.00
	Other	0.00	50.00	50.00	0.00	100.00
	All	7.50	22.50	70.00	0.00	100.00
Purba Medinipur	Marginal	15.38	12.82	71.79	0.00	100.00
	Small	-	-	-	-	-
	Other	100.00	0.00	0.00	0.00	100.00
	All	17.50	12.50	70.00	0.00	100.00
State total	Marginal	9.09	14.05	76.86	0.00	100.00
	Small	3.23	3.23	93.55	0.00	100.00
	Other	12.50	25.00	62.50	0.00	100.00
	All	8.13	12.50	79.38	0.00	100.00

Source: Field Survey

6.2.8 Advantages of Useful for Health Expenses

Table 6.8 shows that at the aggregate state level, almost 56.25 percent of total farmers reported that 'useful for health expenses' is not an important advantage, but about 23.13 percent of total beneficiary farmers reported it is an important advantage, and about 20.63 percent of farmers reported that 'useful for health expenses' is a very important advantage of the scheme.

Across the different farm classes, the results are similar. From Table 6.8, the study found that most marginal (57.02%), small (48.39%), and other large-holding farmers (75%) perceived that the 'useful for health expenses' aspect of the PM-Kisan scheme is not an important advantage. But the study also found that almost 42.97 percent of marginal farmers and 51.62 percent of small farmers reported it as an important to very important advantage of the PM-

Kisan scheme, indicating that the scheme's funds help small-holding farmers incur health-related expenses.

Across the districts, most of the farmers in Bankura (70%) reported that 'useful for health expenses' is not an important advantage of the PM-Kisan scheme. But in Birbhum, Cooch Behar, and Purba Medinipur districts, almost half of the farmers reported that the advantage of 'useful for health expenses' is not an important one, while the rest reported it as important to very important under the PM-Kisan scheme.

Table 6.8 Farmers' Perception of Advantages: Useful for Health Expenses

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	8.33	16.67	75.00	0.00	100.00
	Small	30.77	15.38	53.85	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	15.00	15.00	70.00	0.00	100.00
Birbhum	Marginal	25.93	18.52	55.56	0.00	100.00
	Small	27.27	27.27	45.45	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	25.00	20.00	55.00	0.00	100.00
Cooch Behar	Marginal	9.68	32.26	58.06	0.00	100.00
	Small	14.29	42.86	42.86	0.00	100.00
	Other	0.00	50.00	50.00	0.00	100.00
	All	10.00	35.00	55.00	0.00	100.00
Purba Medinipur	Marginal	30.77	23.08	46.15	0.00	100.00
	Small	-	-	-	-	-
	Other	100.00	0.00	0.00	0.00	100.00
	All	32.50	22.50	45.00	0.00	100.00
State total	Marginal	19.83	23.14	57.02	0.00	100.00
	Small	25.81	25.81	48.39	0.00	100.00
	Other	12.50	12.50	75.00	0.00	100.00
	All	20.63	23.13	56.25	0.00	100.00

Source: Field Survey

From the above discussion of perceptions about the advantages of the PM-Kisan scheme, the study found that no transaction cost, easy registration, easy transaction costs, and not being tied to a specific purpose of transaction are real advantages of the PM-Kisan scheme across different farm classes in different districts. It helps farmers cover agricultural expenses. The study found a moderate advantage for non-agricultural expenditures, such as education and health, under the PM-Kisan scheme. But the relaxation of credit under the PM-Kisan fund is not an important advantage for farmers.

6.3 Farmers' Perception about Constraints

The above segments of the study presented the farmers' perceptions of various aspects of the PM-Kisan scheme. This segment aims to describe the major constraints reported by beneficiary farmers in the existing PM-Kisan scheme. Discussing the constraints of the PM-Kisan scheme is essential to increase transparency and improve its usefulness to farmers. The study grouped the major constraints into three categories: those related to the registration process, those related to bank transactions, and, in general, the scheme's limitations. Again, the farmers' feedback on the constraints is measured in four categories: very important, important, not important, and can't say.

6.3.1 Constraints related to Registration Process

Tables 6.9 to 6.12 describe the constraints related to the registration process in four parts: no problems with the registration process; indicating document requirements; problems with registration, indicating problems during application on the PM-Kisan portal; name in the beneficiary list after registration; and problems regarding KYC adaptation.

Table 6.9 Farmers' Perception about Constraints: Registration Process is Difficult

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	0.00	37.50	62.50	0.00	100.00
	Small	0.00	15.38	84.62	0.00	100.00
	Other	0.00	33.33	66.67	0.00	100.00
	All	0.00	30.00	70.00	0.00	100.00
Birbhum	Marginal	0.00	25.93	74.07	0.00	100.00
	Small	0.00	9.09	90.91	0.00	100.00
	Other	0.00	50.00	50.00	0.00	100.00
	All	0.00	22.50	77.50	0.00	100.00
Cooch Behar	Marginal	0.00	19.35	80.65	0.00	100.00
	Small	0.00	14.29	85.71	0.00	100.00
	Other	0.00	50.00	50.00	0.00	100.00
	All	0.00	20.00	80.00	0.00	100.00
Purba Medinipur	Marginal	0.00	10.26	89.74	0.00	100.00
	Small	-	-	-	-	-
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.00	10.00	90.00	0.00	100.00
State total	Marginal	0.00	21.49	78.51	0.00	100.00
	Small	0.00	12.90	87.10	0.00	100.00
	Other	0.00	37.50	62.50	0.00	100.00
	All	0.00	20.63	79.38	0.00	100.00

Source: Field Survey

Table 6.9 depicts farmers' perceptions of the overall registration process and shows that most farmers reported these constraints as not important, indicating that they do not encounter such difficulties with documents or related issues during the registration process for the PM-Kisan scheme. While the study observed a lower proportion of farmers who rated the option as important, this suggests that constraints in the registration process are limited but still exist. Across the different farm sizes, the findings are similar, but the registration problem is relatively lower among large-holding farmers than among marginal and small farmers. Across regions, the study again shows fewer constraints on the registration process, but it still needs improvement, as a few farmers have faced difficulties.

Similarly, Table 6.10 shows that most farmers reported that the problem of registering, i.e., the application on the portal, is not important, indicating that no such difficulties exist during application for the PM-Kisan scheme. While the study observed a small proportion of farmers who reported the option as important during the rating of constraints, this suggests that the extent of these constraints in the registration process is limited but exists. Across the different farm sizes, the findings are similar. Across the different regions, the study again shows lower constraints in the registration process, but it needs to focus on improving it, as a few farmers have faced difficulties.

Table 6.10 Farmers' Perception about Constraints: Registration-Related - Problem in Registering

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	0.00	33.33	66.67	0.00	100.00
	Small	7.69	7.69	84.62	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	2.50	22.50	75.00	0.00	100.00
Birbhum	Marginal	0.00	11.11	88.89	0.00	100.00
	Small	9.09	9.09	81.82	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	2.50	10.00	87.50	0.00	100.00
Cooch Behar	Marginal	0.00	6.45	93.55	0.00	100.00
	Small	0.00	0.00	100.00	0.00	100.00
	Other	0.00	50.00	50.00	0.00	100.00
	All	0.00	7.50	92.50	0.00	100.00
Purba Medinipur	Marginal	0.00	7.69	92.31	0.00	100.00
	Small	-	-	-	-	-
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.00	7.50	92.50	0.00	100.00
State total	Marginal	0.00	13.22	86.78	0.00	100.00
	Small	6.45	6.45	87.10	0.00	100.00
	Other	0.00	12.50	87.50	0.00	100.00
	All	1.25	11.88	86.88	0.00	100.00

Source: Field Survey

Table 6.11 provides evidence that almost all farmers reported that the problem of no name on the beneficiary list after registration is not important, indicating that such difficulties do not occur during application for the PM-Kisan scheme. Across farm sizes and districts, the findings are similar. This indicates smooth, transparent registration on the PM-Kisan portal.

Table 6.11 Farmers' Perception about Constraints: Registration-Related - No Name in the List

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	4.17	4.17	87.50	4.17	100.00
	Small	0.00	0.00	100.00	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	2.50	2.50	92.50	2.50	100.00
Birbhum	Marginal	0.00	0.00	100.00	0.00	100.00
	Small	0.00	0.00	100.00	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.00	0.00	100.00	0.00	100.00
Cooch Behar	Marginal	0.00	3.23	96.77	0.00	100.00
	Small	0.00	0.00	100.00	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.00	2.50	97.50	0.00	100.00
Purba Medinipur	Marginal	0.00	0.00	100.00	0.00	100.00
	Small	-	-	-	-	-
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.00	0.00	100.00	0.00	100.00
State total	Marginal	0.83	1.65	96.69	0.83	100.00
	Small	0.00	0.00	100.00	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.63	1.25	97.50	0.63	100.00

Source: Field Survey

Now, given the other registration-related constraints and KYC update issues, the study has found some evidence of constraints in the PM-Kisan scheme. As per the PM-Kisan scheme procedure, farmers need to update their KYC from time to time. However, farmers are unaware of when they need to update their KYC for the scheme and find it difficult to access the process smoothly to receive PM-Kisan benefits. A similar finding is shown in Table 6.12. The table shows that almost 12.50 percent of total farmers reported that the KYC problem is very important, and about 8.75 percent reported it as important. Hence, there is no doubt that about 21.25 percent of total beneficiary farmers face KYC-related issues under the PM-Kisan scheme. Across farm classes, the problem is more serious among lower-holding farmers than among higher-holding farmers. Across districts, the study found similar results: the KYC problem exists in the scheme's procedure, but in Purba Medinipur it is relatively very high compared to the other districts.

Table 6.12 Farmers' Perception about Constraints: Registration-Related - KYC Not Updated

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	4.17	12.50	79.17	4.17	100.00
	Small	15.38	7.69	76.92	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	7.50	10.00	80.00	2.50	100.00
Birbhum	Marginal	7.41	11.11	81.48	0.00	100.00
	Small	0.00	18.18	81.82	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	5.00	12.50	82.50	0.00	100.00
Cooch Behar	Marginal	12.90	0.00	87.10	0.00	100.00
	Small	0.00	14.29	85.71	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	10.00	2.50	87.50	0.00	100.00
Purba Medinipur	Marginal	28.21	10.26	61.54	0.00	100.00
	Small	-	-	-	-	-
	Other	0.00	0.00	100.00	0.00	100.00
	All	27.50	10.00	62.50	0.00	100.00
State total	Marginal	14.88	8.26	76.03	0.83	100.00
	Small	6.45	12.90	80.65	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	12.50	8.75	78.13	0.63	100.00

Source: Field Survey

6.3.2 Constraints related to Bank Transaction

Under the PM-Kisan scheme, funds are directly transferred to beneficiaries' bank accounts through DBT. Hence, it is essential to discuss problems related to bank transactions. The study also examines bank transaction-related constraints from the farmers' perspective regarding the PM-Kisan scheme. In Tables 6.13 to 6.16, the study asked farmers to rate problems in bank transactions, such as money not being deposited into the bank account, very late deposits in the account, credential mismatches in the account, and other problems in banking transactions. From Tables 6.13 to 6.16, the study found no such large-scale evidence of bank transaction-related problems. More than 90 percent of total farmers are rated as not an important constraint for bank-related transactions under the PM-Kisan scheme. Although a few farmers reported bank transaction-related problems, they were negligible overall. Across different landholding sizes, the study again found no significant issues with beneficiary farmers' bank transactions. Only a small number of marginal and small farmers reported a few problems, while the larger farmers reported none related to bank transactions. A similar result was observed across the different sample districts, with no evidence of major problems related to bank account transactions.

Table 6.13 Farmers' Perception about Constraints: Bank Transaction-Related - Money not Deposited

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	0.00	4.17	91.67	4.17	100.00
	Small	7.69	0.00	92.31	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	2.50	2.50	92.50	2.50	100.00
Birbhum	Marginal	0.00	3.70	96.30	0.00	100.00
	Small	0.00	0.00	100.00	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.00	2.50	97.50	0.00	100.00
Cooch Behar	Marginal	3.23	3.23	93.55	0.00	100.00
	Small	0.00	0.00	100.00	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	2.50	2.50	95.00	0.00	100.00
Purba Medinipur	Marginal	0.00	0.00	100.00	0.00	100.00
	Small	-	-	-	-	-
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.00	0.00	100.00	0.00	100.00
State total	Marginal	0.83	2.48	95.87	0.83	100.00
	Small	3.23	0.00	96.77	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	1.25	1.88	96.25	0.63	100.00

Source: Field Survey

Table 6.14 Farmers' Perception about Constraints: Bank Transaction-Related - Late Deposit

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	4.17	8.33	87.50	0.00	100.00
	Small	7.69	0.00	92.31	0.00	100.00
	Other	33.33	0.00	66.67	0.00	100.00
	All	7.50	5.00	87.50	0.00	100.00
Birbhum	Marginal	0.00	3.70	96.30	0.00	100.00
	Small	0.00	9.09	90.91	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.00	5.00	95.00	0.00	100.00
Cooch Behar	Marginal	0.00	3.23	96.77	0.00	100.00
	Small	0.00	14.29	85.71	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.00	5.00	95.00	0.00	100.00
Purba Medinipur	Marginal	0.00	0.00	100.00	0.00	100.00
	Small	-	-	-	-	-
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.00	0.00	100.00	0.00	100.00
State total	Marginal	0.83	3.31	95.87	0.00	100.00
	Small	3.23	6.45	90.32	0.00	100.00
	Other	12.50	0.00	87.50	0.00	100.00
	All	1.88	3.75	94.38	0.00	100.00

Source: Field Survey

Table 6.15 Farmers' Perception about Constraints: Bank Transaction Related - Mismatch in Name, Account, and Mobile

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	0.00	0.00	100.00	0.00	100.00
	Small	23.08	0.00	76.92	0.00	100.00
	Other	33.33	0.00	66.67	0.00	100.00
	All	10.00	0.00	90.00	0.00	100.00
Birbhum	Marginal	0.00	0.00	100.00	0.00	100.00
	Small	9.09	9.09	81.82	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	2.50	2.50	95.00	0.00	100.00
Cooch Behar	Marginal	0.00	0.00	100.00	0.00	100.00
	Small	0.00	0.00	100.00	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.00	0.00	100.00	0.00	100.00
Purba Medinipur	Marginal	0.00	0.00	100.00	0.00	100.00
	Small	-	-	-	-	-
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.00	0.00	100.00	0.00	100.00
State total	Marginal	0.00	0.00	100.00	0.00	100.00
	Small	12.90	3.23	83.87	0.00	100.00
	Other	12.50	0.00	87.50	0.00	100.00
	All	3.13	0.63	96.25	0.00	100.00

Source: Field Survey

Table 6.16 Farmers' Perception about Constraints: Bank Transaction-Related - Other Problems at the Bank

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	0.00	16.67	79.17	4.17	100.00
	Small	0.00	7.69	92.31	0.00	100.00
	Other	0.00	66.67	33.33	0.00	100.00
	All	0.00	17.50	80.00	2.50	100.00
Birbhum	Marginal	0.00	3.70	96.30	0.00	100.00
	Small	9.09	0.00	90.91	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	2.50	2.50	95.00	0.00	100.00
Cooch Behar	Marginal	3.23	6.45	90.32	0.00	100.00
	Small	0.00	0.00	100.00	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	2.50	5.00	92.50	0.00	100.00
Purba Medinipur	Marginal	0.00	2.56	97.44	0.00	100.00
	Small	-	-	-	-	-
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.00	2.50	97.50	0.00	100.00
State total	Marginal	0.83	6.61	91.74	0.83	100.00
	Small	3.23	3.23	93.55	0.00	100.00
	Other	0.00	25.00	75.00	0.00	100.00
	All	1.25	6.88	91.25	0.63	100.00

Source: Field Survey

6.3.3 Constraints related to In-general

In the last segment of the farmers' perception of constraints, the study sought to estimate and summarize the general problems, such as guidance issues and eligibility conditions, and, lastly, the farmers' perception of the amount of benefit under the PM-Kisan scheme.

Table 6.17 shows that, in general, farmers have no difficulties with guidance and support for the PM-Kisan scheme. From the table, it is found that at the aggregate state level, almost 76.25 percent of total farmers reported that guidance for the scheme was not important, indicating no such difficulties with the scheme's guidance. However, 23.76 per cent of farmers have not received adequate guidance for the scheme.

Table 6.17 Farmers' Perception about Constraints: In-general- No Guidance and Help

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	0.00	41.67	58.33	0.00	100.00
	Small	7.69	15.38	76.92	0.00	100.00
	Other	33.33	0.00	66.67	0.00	100.00
	All	5.00	30.00	65.00	0.00	100.00
Birbhum	Marginal	18.52	11.11	70.37	0.00	100.00
	Small	0.00	18.18	81.82	0.00	100.00
	Other	50.00	0.00	50.00	0.00	100.00
	All	15.00	12.50	72.50	0.00	100.00
Cooch Behar	Marginal	9.68	9.68	80.65	0.00	100.00
	Small	14.29	0.00	85.71	0.00	100.00
	Other	0.00	50.00	50.00	0.00	100.00
	All	10.00	10.00	80.00	0.00	100.00
Purba Medinipur	Marginal	7.69	5.13	87.18	0.00	100.00
	Small	-	-	-	-	-
	Other	0.00	0.00	100.00	0.00	100.00
	All	7.50	5.00	87.50	0.00	100.00
State total	Marginal	9.09	14.88	76.03	0.00	100.00
	Small	6.45	12.90	80.65	0.00	100.00
	Other	25.00	12.50	62.50	0.00	100.00
	All	9.38	14.38	76.25	0.00	100.00

Source: Field Survey

Across different landholding sizes, the results are similar, with the highest proportion of farmers reporting the 'not important' rating, supporting the view that there are no such constraints regarding guidance or help, as shown in Table 6.17. Comparing the land-holding classes, other large-holding farmers reported relatively higher support for no guidance constraints than marginal and small farmers.

Across the districts, farmers in Bankura and Birbhum faced greater constraints in receiving guidance on the scheme than those in Cooch-Behar and Purba Medinipur. But overall, across the districts, most farmers supported adequate guidance and help for the PM-Kisan scheme.

Now, given the strict eligibility constraints, the study has found no such obstacles to the scheme's eligibility, as shown in Table 6.18. From the table, it is found that almost 85 percent of total beneficiary farmers reported that the strict eligibility criteria are not an issue for them to receive the scheme's benefits. Although about 15 percent of the farmers reported strict eligibility as a constraint, this proportion is small compared to the total number of farmers. The result is similar across farm classes and districts in the study.

Table 6.18 Farmers' Perception about Constraints: In General, Strict Eligibility Conditions

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	0.00	29.17	70.83	0.00	100.00
	Small	0.00	23.08	76.92	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.00	25.00	75.00	0.00	100.00
Birbhum	Marginal	7.41	14.81	77.78	0.00	100.00
	Small	0.00	0.00	100.00	0.00	100.00
	Other	0.00	0.00	100.00	0.00	100.00
	All	5.00	10.00	85.00	0.00	100.00
Cooch Behar	Marginal	6.45	9.68	83.87	0.00	100.00
	Small	0.00	14.29	85.71	0.00	100.00
	Other	0.00	50.00	50.00	0.00	100.00
	All	5.00	12.50	82.50	0.00	100.00
Purba Medinipur	Marginal	0.00	5.13	94.87	0.00	100.00
	Small	-	-	-	-	-
	Other	0.00	0.00	100.00	0.00	100.00
	All	0.00	5.00	95.00	0.00	100.00
State total	Marginal	3.31	13.22	83.47	0.00	100.00
	Small	0.00	12.90	87.10	0.00	100.00
	Other	0.00	12.50	87.50	0.00	100.00
	All	2.50	13.13	84.38	0.00	100.00

Source: Field Survey

In the final segments of the constraints analysis, the study seeks to understand farmers' perceptions of the amount of funds received from the PM-Kisan scheme. At present, the beneficiaries of the scheme receive a total of Rs. 6000 per year, divided into three installments of Rs. 2000 each. But most farmers reported it as inadequate and identified it as a major constraint of the scheme. From Table 6.19, it is found that at the aggregate level, almost 48.13 percent of total farmers reported this inadequate amount of the scheme as a very important constraint, followed by 35.63 percent as an important constraint. It indicates that almost 84 per cent of total farmers reported that the funds under the PM-Kisan scheme are inadequate and need to be increased. About 16.25 percent of farmers are satisfied with the fund amount, recognizing the government's budget constraints. Across different farm sizes, the study found similar results at the aggregate level. Across the districts, in Cooch Behar, 50 percent of farmers reported inadequate funds, while the remaining 50 percent are satisfied with the current amount of funds under the PM-Kisan scheme. In all other districts, the result is similar to the state aggregate: the funds under PM-Kisan are not adequate and need to be increased.

Table 6.19 Farmers' Perception about Constraints: In General, Amount Not Adequate

State/ District	Farm class	Very Important	Important	Not Important	Can't say	Total households
Bankura	Marginal	66.67	29.17	4.17	0.00	100.00
	Small	30.77	61.54	7.69	0.00	100.00
	Other	100.00	0.00	0.00	0.00	100.00
	All	57.50	37.50	5.00	0.00	100.00
Birbhum	Marginal	55.56	37.04	7.41	0.00	100.00
	Small	63.64	27.27	9.09	0.00	100.00
	Other	50.00	50.00	0.00	0.00	100.00
	All	57.50	35.00	7.50	0.00	100.00
Cooch Behar	Marginal	29.03	22.58	48.39	0.00	100.00
	Small	42.86	0.00	57.14	0.00	100.00
	Other	50.00	0.00	50.00	0.00	100.00
	All	32.50	17.50	50.00	0.00	100.00
Purba Medinipur	Marginal	46.15	51.28	2.56	0.00	100.00
	Small	-	-	-	-	-
	Other	0.00	100.00	0.00	0.00	100.00
	All	45.00	52.50	2.50	0.00	100.00
State total	Marginal	47.93	36.36	15.70	0.00	100.00
	Small	45.16	35.48	19.35	0.00	100.00
	Other	62.50	25.00	12.50	0.00	100.00
	All	48.13	35.63	16.25	0.00	100.00

Source: Field Survey

6.4 Farmers' Suggestions

So far in this chapter, the study first discussed farmers' perceptions of the advantages of the PM-Kisan scheme and then analyzed their perceptions of the various constraints associated with the scheme. This segment describes farmers' suggestions for improving the scheme to make it more effective.

Table 6.20 presents the key suggestions from beneficiary farmers for improving the scheme. In the context of the time of fund disbursement, the farmers are willing to receive the installment at the start of the crop season, i.e., at sowing time. From Table 6.20, it is found that almost 85.63 percent of total beneficiary farmers are willing to receive the funds during the season when they need capital for cultivation. Regarding the inclusion of tenant farmers under the scheme, beneficiary farmers provided no suggestions. Only 1.25 percent of total farmers support tenant farmers. Now, considering the choice between the existing DBT scheme and farm input in place of DBT installment, all the farmers are very satisfied with the existing scheme, and no one supports the argument in favour of farm input instead of DBT, as shown in Table 6.20. All the results are almost identical across the different farm classes in different districts.

Table 6.20 Suggestions by the Farmers across the Districts to Improve the Scheme

State/ District	Farm class	Timely disbursement of funds during season	Inclusion of the tenant/share croppers to farmers in the scheme.	Provide farm inputs instead of DBT transfer	Increased financial assistance
Bankura	Marginal	91.67	4.17	0.00	100.00
	Small	100.00	0.00	0.00	100.00
	Other	100.00	0.00	0.00	100.00
	All	95.00	2.50	0.00	100.00
Birbhum	Marginal	77.78	0.00	0.00	100.00
	Small	81.82	0.00	0.00	100.00
	Other	50.00	0.00	0.00	100.00
	All	77.50	0.00	0.00	100.00
Cooch Behar	Marginal	93.55	3.23	0.00	100.00
	Small	100.00	0.00	0.00	100.00
	Other	50.00	0.00	0.00	100.00
	All	92.50	2.50	0.00	100.00
Purba Medinipur	Marginal	76.92	0.00	0.00	100.00
	Small	-	-	-	-
	Other	100.00	0.00	0.00	100.00
	All	77.50	0.00	0.00	100.00
State total	Marginal	84.30	1.65	0.00	100.00
	Small	93.55	0.00	0.00	100.00
	Other	75.00	0.00	0.00	100.00
	All	85.63	1.25	0.00	100.00

Source: Field Survey

Table 6.21 presents another important suggestion by the farmers regarding the context of the increase in the number of installments for fund disbursement. At present, there are three installments per year, each amounting to Rs. 2000. Comparing the increase in installments or keeping them the same as the existing number, the study found that at the aggregate state level, almost 56.88 per cent of total beneficiary farmers suggest keeping the same number of installments instead of an increase. This result implies that more than half of the farmers are likely to keep the existing number of installments, while the rest prefer to increase it to more than 3 installments per year. Considering this suggestion, the study found that almost 23.75

percent of total farmers voted in favour of four installments, and 5.63 percent voted in favour of six installments per year. The study found that about 13.75 percent of farmers favoured increasing the installment frequency to monthly (12 installments per year).

Across different landholding sizes, marginal and small farmers are almost evenly split between remaining the same and increasing the number of installments under the PM-Kisan fund. But marginal farmers (16.53%) are more interested in monthly installments than small farmers (6.45%), and no other large holding size shows a preference for monthly installments.

District-wise, Table 6.21 shows that support for increasing the number of installments from the existing three is highest in Bankura district, where almost 47.50 percent of farmers prefer four installments instead of three, compared to the other. The marginal farmers in Purba Medinipur district are found to be the highest supporters in favour of monthly installments.

Table 6.21 Suggestion to Increase the Number of Installments

State/ District	Farm class	No increase	up-to 4 instalments	up-to 6 instalments	up-to 12 installments (monthly)	Total households
Bankura	Marginal	29.17	45.83	4.17	20.83	100.00
	Small	38.46	61.54	0.00	0.00	100.00
	Other	33.33	0.00	66.67	0.00	100.00
	All	32.50	47.50	7.50	12.50	100.00
Birbhum	Marginal	59.26	11.11	11.11	18.52	100.00
	Small	45.45	36.36	0.00	18.18	100.00
	Other	100.00	0.00	0.00	0.00	100.00
	All	57.50	17.50	7.50	17.50	100.00
Cooch Behar	Marginal	77.42	16.13	3.23	3.23	100.00
	Small	71.43	14.29	14.29	0.00	100.00
	Other	100.00	0.00	0.00	0.00	100.00
	All	77.50	15.00	5.00	2.50	100.00
Purba Medinipur	Marginal	58.97	15.38	2.56	23.08	100.00
	Small	-	-	-	-	-
	Other	100.00	0.00	0.00	0.00	100.00
	All	60.00	15.00	2.50	22.50	100.00
State total	Marginal	57.85	20.66	4.96	16.53	100.00
	Small	48.39	41.94	3.23	6.45	100.00
	Other	75.00	0.00	25.00	0.00	100.00
	All	56.88	23.75	5.63	13.75	100.00

Source: Field Survey

Now, in the opposite case, almost 80.63 percent of the total farmers are in favour of keeping the same number of installments instead of reducing them, as shown in Table 6.22. The table shows that 10 percent of the total farmers are willing to reduce the instalments to two, and about 9.38 percent voted in favour of a single instalment for the PM-Kisan funds.

Across the size of landholding in the table, it is found that smallholders are mostly concentrated on no reduction in the number of installments, while although the number of other large-holding farmers supports no reduction of the installments, 25 percent of the total other farm classes voted in support of the reduction of the amount into two per year.

Across the study's districts, most farmers are in favour of no reduction in the installment amount and hence remain on the same three installments per year under the PM-Kisan scheme.

Table 6.22 Suggestion to Decrease the Number of Installments

State/ District	Farm class	No decrease	to 2 instalments	to 1 instalment	Total households
Bankura	Marginal	91.67	4.17	4.17	100.00
	Small	84.62	15.38	0.00	100.00
	Other	66.67	33.33	0.00	100.00
	All	87.50	10.00	2.50	100.00
Birbhum	Marginal	66.67	18.52	14.81	100.00
	Small	90.91	0.00	9.09	100.00
	Other	50.00	50.00	0.00	100.00
	All	72.50	15.00	12.50	100.00
Cooch Behar	Marginal	80.65	3.23	16.13	100.00
	Small	71.43	0.00	28.57	100.00
	Other	100.00	0.00	0.00	100.00
	All	80.00	2.50	17.50	100.00
Purba Medinipur	Marginal	82.05	12.82	5.13	100.00
	Small	-	-	-	-
	Other	100.00	0.00	0.00	100.00
	All	82.50	12.50	5.00	100.00
State total	Marginal	80.17	9.92	9.92	100.00
	Small	83.87	6.45	9.68	100.00
	Other	75.00	25.00	0.00	100.00
	All	80.63	10.00	9.38	100.00

Source: Field Survey

The study is considered the final indication of which months farmers are most willing to receive the PM-Kisan installment. From Table 6.23, it is found that at the aggregate state level, farmers are willing to receive the installment amount in June (27.50%), followed by March (12.5%), October (12.5%), and December (14.38%). The study also found a smaller proportion of farmers favouring May (6.25%), November (10%), and other months.

Across the farm classes, the study found variability in suggestions regarding the preferred months to receive PM-Kisan funds. Table 6.23 shows that marginal farmers are more willing to receive more in June (24.79%) and March (14.05%), while small farmers are more willing to receive more in June (41.94%) and October (32.26%). Other large-holding farmers voted in favour in December (25%) and September (12.5%).

Across districts, farmers' suggestions vary significantly on the month in which they would like to receive the PM-Kisan scheme installment amount. From Table 6.23, it is found that the farmers of Bankura are willing to receive the installment amount in June, October, and December. In Birbhum, it is March, June, and December. In the Cooch Behar district, most farmers chose June and September-October to receive the PM-Kisan Installment. While in Purba Medinipur, it is March, followed by June and December.

Table 6.23 Suggestion of the Installment Needed in Months by the Farmers

State/ District	Bankura				Birbhum				Cooch Behar				Purba Medinipur				State total			
Farm class	Marginal	Small	Other	All	Marginal	Small	Other	All	Marginal	Small	Other	All	Marginal	Small	Other	All	Marginal	Small	Other	All
January	0	7.69	0	2.5	7.41	0	0	5	0	0	0	0	0	-	0	0	1.65	3.23	0	1.88
February	0	0	0	0	0	0	0	0	9.68	0	0	7.5	0	-	0	0	2.48	0	0	1.88
March	4.17	7.69	0	5	18.52	9.09	0	15	0	0	0	0	28.21	-	100	30	14.05	6.45	12.5	12.5
April	0	0	0	0	3.7	0	0	2.5	0	0	0	0	0	-	0	0	0.83	0	0	0.63
May	8.33	15.38	0	10	7.41	18.18	0	10	3.23	0	0	2.5	2.56	-	0	2.5	4.96	12.9	0	6.25
June	33.33	38.46	33.33	35	33.33	45.45	0	35	19.35	42.86	0	22.5	17.95	-	0	17.5	24.79	41.94	12.5	27.5
July	0	0	0	0	11.11	9.09	0	10	0	0	0	0	0	-	0	0	2.48	3.23	0	2.5
August	0	7.69	0	2.5	7.41	9.09	0	7.5	0	0	0	0	2.56	-	0	2.5	2.48	6.45	0	3.13
September	0	0	33.33	2.5	0	0	0	0	3.23	14.29	0	5	2.56	-	0	2.5	1.65	3.23	12.5	2.5
October	16.67	46.15	0	25	0	9.09	0	2.5	12.9	42.86	0	17.5	5.13	-	0	5	8.26	32.26	0	12.5
November	20.83	30.77	33.33	25	7.41	18.18	0	10	3.23	0	0	2.5	2.56	-	0	2.5	7.44	19.35	12.5	10
December	25.00	15.38	66.67	25	18.52	9.09	0	15	3.23	0	0	2.5	15.38	-	0	15	14.88	9.68	25	14.38
Total households	100	100	100	100	100	100	100	100	100	100	100	100	100	-	100	100	100	100	100	100

Source: Field Survey

6.5 Conclusion

In this chapter, the study analyzed farmers' perceptions of the advantages, constraints, and key suggestions for improving the PM-Kisan scheme in West Bengal to make it smoother and more transparent. From the discussion of perceptions of the PM-Kisan scheme's advantages, the study found that no transaction costs, easy registration, and no tie to a specific transaction purpose are real advantages of the PM-Kisan scheme across different farm classes and districts. It helps farmers cover agricultural expenses. The study found a moderate advantage for non-agricultural expenditures, such as education and health, under the PM-Kisan scheme. But the relaxation of credit under the PM-Kisan fund is not an important advantage for farmers. In the constraints, the study found KYC-related issues in the registration process and, in general, insufficient funds. Based on the farmers' suggestions, most prefer the existing scheme mechanism, only suggesting that disbursements be aligned with sowing time, and they also suggested preferred months to receive the installment amount. Following a detailed analysis of the performance of the scheme PM-Kisan, the study concludes with the following major findings:

i. The study found that no transaction cost is the major advantage reported by the farmers under the PM-Kisan scheme. Only a few farmers reported that zero transaction costs are not an important advantage of the scheme. This suggests that some farmers may have incurred transaction costs to access the scheme.

ii. It is found that most farmers reported that easy registration of the scheme and DBT facilities in the farmers' accounts, not tied to a specific purpose of utilization, are other structurally important aspects of the PM-Kisan scheme in the state of West Bengal.

iii. The study found that across farm classes and regions, relaxing credit constraints is not an important advantage in the PM-Kisan scheme.

iv. The study found that the main advantages of the scheme are its usefulness in agricultural expenses. In addition, the scheme's advantages are significant for consumption expenditure, such as children’s education and health expenditure.

v. The study has found some evidence that constraints exist in the registration process of the PM-Kisan scheme. As per the PM-Kisan scheme procedure, farmers need to update their KYC from time to time. But the farmers are unaware of when they need to update their KYC for the scheme and find it difficult to access the smooth PM-Kisan benefits process.

vi. Across the different farm classes, the problem is relatively more serious among lower-holding farmers than among higher-holding farmers. Across districts, the study found similar findings: the KYC problem exists in the scheme's procedure, but in Purba Medinipur it is relatively very high compared to the other districts.

vii. The study found no such large-scale evidence of bank transaction-related problems. More than 90 percent of farmers rated it as not an important constraint for bank-related transactions under the PM-Kisan scheme across farm classes in different regions. Although a few farmers reported bank transaction-related problems, they were negligible overall. A similar result is observed across the different sample districts, with no evidence of major problems with bank account transactions.

viii. The study found no such difficulties with the scheme's guidance. Although some farmers have not received adequate guidance on the scheme, they suggest improving the channel.

ix. It was found that most farmers reported this inadequate amount under the scheme. It indicates that the funds under the PM-Kisan scheme are inadequate and need to be increased.

x. It was found that, in the context of the time of fund disbursement, the farmers are willing to receive the installment at the start of the crop season, i.e., at the sowing time of the Rabi and Kharif seasons.

xi. The study found that most of the beneficiary farmers are satisfied with the existing three installments instead of an increase or decrease.

Chapter - 7: Conclusions and Policy Implications

7.1 Introduction

Agriculture is one of the predominant employment sectors in Indian civilization and in modern developing countries. Historically, the agricultural sector has been a key foundation of Indian economic development, providing livelihood support and sustainable food security. After independence, the agricultural sector was the dominant contributor to the country's employment opportunities, providing a significant share of jobs for the population in the initial stage of independent planning. About 70 percent of rural households in India depend primarily on Agriculture for their livelihoods, and 86 percent of Indian farmers are small and marginal. The state of West Bengal is important among the major agricultural states in India in terms of the share of national production, particularly of crops such as paddy, jute, potato, and other vegetables. Apart from its significance, the agricultural sector faces various challenges, including fragmented landholdings, post-harvest losses, limited access to credit and markets, climate change vulnerabilities, and low productivity relative to the national standard. As a result, these directly affect farmers' income and well-being. The PM-Kisan scheme is a new central sector scheme launched by the Ministry of Agriculture and Farmers Welfare, operational from 1st December 2018. The scheme provides annual assistance of Rs 6,000/-in three equal installments of Rs 2,000 each, directly into the farmer’s account. The state of West Bengal became part of the PM-Kisan scheme from the 8th installment during April - July 2021. The program's benefits are intended to provide direct financial support for farmers' inputs and other requirements, agriculture-related investments, cushioning ‘no-income’ periods, and other family needs.

This primary survey-based study provides a detailed analysis of the performance, problems, and prospects of the PM-Kisan scheme for financial support in West Bengal. The study covers 200 sample households, of which 160 are beneficiary farmers and 40 are non-beneficiaries, across the three farm classes: marginal, small, and other large holdings in four sample districts: Bankura, Birbhum, Cooch-Behar, and Purba Medinipur.

The study primarily found that agriculture is the primary source of income, accounting for more than half of beneficiary farmers' total income during the survey reference period. Apart from income from farming activities, wages are the second major source of income for beneficiary farmers. Marginal farmers earn less from agriculture than higher-holding farmers and rely more on wage income, indicating vulnerability in their income situation. Almost half of total expenditure is for non-agricultural purposes. Current agricultural expenditure accounted for the second-highest share of expenses, but investment in agriculture is very limited and requires a special investment drive in West Bengal.

Another important part of the study is the utilization pattern and the performance of the PM-Kisan scheme to justify its fiscal implications. Though the scheme has no expenditure restrictions, the amount of funds received by farmers remains unclear, making it difficult to understand their utilization patterns and assess the scheme's policy relevance. This is important for further refining the scheme into a more effective framework. The study has also analyzed the scheme's performance and highlighted consistent financial support for farmers through optimal installment allocation in West Bengal. Though there is regional disparity in district-level full-optimum fund utilization, the regular installment sustains farmers' stable financial resilience, in addition to their income, as reflected in the scheme rating. The study observes a high level of satisfaction across regions and farm classes. Satisfaction levels across the four aspects are homogeneous among farmers. This reflects the scheme's strong performance across all aspects, from financial assistance and the registration process to official support and the overall process. Again, the study has analyzed farmers' perceptions of the advantages, constraints, and the most important suggestions for improving the PM-Kisan scheme in West Bengal to make it smoother and more transparent, and the study primarily found that no transaction costs, easy registration, and no tie to a specific transaction purpose are real advantages of the PM-Kisan scheme across different farm classes and districts. It helps farmers cover agricultural expenses. The study found a moderate advantage for non-agricultural expenditures, such as education and health, under the PM-Kisan scheme. But the relaxation of credit under the PM-Kisan fund is not an important advantage for farmers. In the constraints, the study found KYC-related issues in the registration process and, in general, insufficient funds. Based on farmers' suggestions, most prefer the existing scheme mechanism, suggesting only that disbursements be aligned with sowing time during cultivation seasons to support financial capital for cultivation. Following a detailed analysis, the study concludes with the following major findings:

7.2 Major Findings

7.2.1 Profile of the Sample Households

i. It is found that overall, the percentage of male members is higher than that of females, along with 14.31% of children aged below 14 years, for the beneficiary farmers. Across the four sample districts, the percentages of males, females, and children are quite similar. For non-beneficiary farmers, a similar result was observed to that of beneficiary farmers. The male population slightly outnumbered the female population, and children accounted for about 16.28% of the total population in the demographic profile of the non-beneficiary farmers of the PM-Kisan scheme.

ii. The beneficiary farmers in the state reveal a middle-aged group with more than 30 years of experience in agriculture. Across different landholding sizes, the average age is slightly higher among small farmers, as is their farming experience. Across the districts, the results are quite homogeneous with the overall state figures. Non-beneficiary farmers are younger than beneficiary farmers in the West Bengal sample district.

iii. The caste distribution of the beneficiary farmers' households is found to be predominantly by the general caste farmers, constituting 67.50 percent of the total beneficiary farmers, followed by the scheduled caste farmers (21.25%) and OBC (11.25%). Among non-beneficiary farmers, the general caste is predominant, constituting 67.50 percent of the total non-beneficiary farmers, followed by scheduled caste farmers (30%) and a very few OBC farmers (2.50%).

iv. The study found only two religious communities, the Hindu and the Muslim communities, across the different districts of West Bengal. Overall, 75.63 percent of beneficiary farmers' households are Hindu, and the rest are Muslim. A similar result is also found among non-beneficiary farmers: the Hindu community is the largest (75%), followed by the Muslim community (25%).

v. It is found that overall, in the state, 45.63 percent of the total sample heads of farmers are educated with primary education, followed by secondary (28.13%) and intermediate level of schooling (11.88%). Graduate heads of farmers account for about 9.38 percent of the total. The educational level of the heads of non-beneficiary farmers is also found to be similar to that of beneficiary farmers, with 40.00 percent of total heads having primary education, followed by secondary education at 30.00 percent.

vi. It is found that overall, in the state, almost 88.75 percent of total beneficiary farmers have cultivation as their main occupation. For small farmers, about 90.32 percent engage in farming, compared with 87.60 percent for marginal farmers. Across the different districts, the occupation of cultivator is found to be the primary occupation of the sample farmers' households. The occupational pattern of PM-Kisan non-beneficiary farmers is quite similar to that of beneficiary farmers, with cultivation being the main occupation. The study found that although almost 82.50 percent of non-beneficiary farmers are also cultivators, they still do not receive PM-Kisan scheme benefits due to various land-ownership issues. Across the different sizes of landholding of the non-beneficiary farmers, who are primarily occupied in cultivation. The results are quite similar across the four selected districts of the state.

vii. It is found that the overall average size of landholding per PM-Kisan beneficiary farmer is only 1.76 acres, of which 1.73 acres have irrigation facilities and 0.03 acres have no irrigation facilities as of the survey date. Calculating the percentage share of irrigated land to total land, it is found that almost 98.27 percent of total land is under irrigation facilities. Whereas, the overall average landholding of non-beneficiary farmers is about 1.63 acres, of which 100 percent are under irrigation facilities. Comparing landholding sizes, it is found that marginal farmers have only 0.67 acres, followed by 3.00 acres for small farmers, and 9.03 acres for other than marginal or small farmers, all with 100 percent under irrigation facilities.

7.2.2 Income, Expenditure, and Debt Patterns

viii. It is seen that, overall, in the state, agriculture is the major source of income and contributes more than half of the total income for beneficiary farmers in the survey reference period. Apart from income from farming activities, wages are the second major source of income for beneficiary farmers.

ix. The study found that marginal farmers earn less from agriculture than the small and other higher holding farmers, and they are compensated with wage income, the highest among the farm sizes, indicating a vulnerability in the income situation for the marginal farm class. The income from agriculture is highest for the small farm class and for other higher landholding classes, indicating a balanced income from agriculture in West Bengal in the reference year. This reveals that the economic situation of beneficiary farmers is directly related to the size of landholding groups: the larger the landholding group, the better the economic conditions. The same result is also found for the income and expenditure across different districts, i.e., the higher the landholding group of beneficiary farmers, the higher the income and consumption.

x. Examining regional variation, this study reveals clear differences in income computation across districts. The Bankura district recorded the highest agricultural income. Among the sample districts, this study found the lowest agricultural income, particularly for the marginal farm class in Purba Medinipur district, indicating a vulnerable agricultural situation. Across the districts, wage earnings are significantly higher in Purba Medinipur, where agricultural income is lowest.

xi. Overall, in the state, agriculture is the major source of income and contributed more than half of the total income for non-beneficiary farmers in the survey reference period, almost identical to the share for beneficiary farmers. Apart from income from farming activities, wages are the second major source of income for beneficiary farmers, accounting for a share of total income in the reference years, as with PM-Kisan beneficiary farmers.

xii. The study found that the marginal farmers earn less from agriculture than the small and other higher holding farmers, and they are compensated with wage income, the highest among the farm sizes, indicating a vulnerability in the income situation for the marginal farm class of non-beneficiary farmers. This situation is even worse than that of the PM-Kisan beneficiary farmers. Agricultural income is highest among the higher farm class, indicating that agricultural income is the dominant source among non-beneficiaries in West Bengal in the reference year.

xiii. In conclusion on income, it is evident that for both beneficiary and non-beneficiary farmers, the agricultural income is the major share of the total income as a whole, but considering the farm class in terms of the size of landholding, the income share from agriculture of marginal farmers is relatively better than that of the non-beneficiary farmers in the PM-Kisan scheme.

xiv. The study has found an almost identical pattern of very low investment expenditure in agriculture for both PM-Kisan beneficiary and non-beneficiary farmers across the different regions of West Bengal. It shows that investment in agriculture in West Bengal is very limited and needs a special investment drive.

xv. It is found that almost half of the total expenditure is for non-agricultural purposes in both the reference and base years, for both beneficiary and non-beneficiary farmers. The investment in non-agriculture is found to be moderate in both the beneficiary and non-beneficiary farmers in West Bengal. Agricultural current expenditure accounted for the second-highest share of expenses in both the reference and base years, but agricultural investment expenditure was very poor across districts for both beneficiary and non-beneficiary farmers.

xvi. The study portrays a high burden of indebtedness among the farmers in both the PM-Kisan Beneficiary and non-beneficiary groups. Comparing PM-Kisan beneficiary and non-beneficiary farmers, the study found a relatively higher debt burden among non-beneficiaries. Considering the reference and base years, the study found a higher debt burden in the reference year than in the base year.

7.2.3 Spending Pattern of PM-Kisan Assistance

xvii. The study observed a significantly lower investment expenditure in agriculture, indicating that the opportunities for capital formation in agriculture under the PM-Kisan fund are clearly missing in West Bengal. The main purposes of the scheme's fund are utilized on current expenditure in both agriculture and non-agriculture. It is evident that investment expenditure in agriculture is severely low, with 0.63 percent of total beneficiary farmers spending about 0.27 percent of PM-Kisan funds. The Result is found satisfactory for current expenditure in agriculture, with a high of about 82.50 percent of total farmers' expenses, accounting for about 55.19 percent of total funds in current expenditure in agriculture.

xviii. The study also reveals that the PM-Kisan fund supports non-agricultural investments, especially for educational purposes, and helps tackle farmers' health issues in West Bengal. Across different landholding sizes, the study found that non-agriculture expenditure is higher for higher landholding farm classes, and the share of expenditure is relatively lower in agriculture for lower landholding farm classes compared to higher landholding farmers in both reference and base years.

xix. Computing utilization patterns across the different regions, the study found severely low investment in agriculture, but in the other heads, it observed differences in utilization patterns in both the reference and base years. In the Bankura district, the highest share of PM-Kisan funds is used for current agricultural expenditure. For the other sample districts, Cooch Behar and Purba Medinipur, the utilization share is also found to be highest for current expenditure in agriculture, but relatively lower than that of Bankura. For the district Birbhum, the study found a different picture, with the percentage share of PM-Kisan funds utilized in current expenditure in non-agriculture higher than in agriculture.

xx. The study analyzes perceptions of the importance of spending PM-Kisan funds on investment in agriculture and non-agriculture, and on current expenditure in agriculture and non-agriculture, respectively. It is seen that the sample farmers reported that the PM-Kisan funds are not important for agricultural investment, except for different farm classes in different regions. In the case of non-agricultural investments, almost 38.75 percent of total beneficiary farmers reported the importance of PM-Kisan funds for health investment, and about 20.63 percent reported the importance of investment in education.

xxi. Across the different landholding farm classes, the study finds that farmers reported the importance of the PM-Kisan fund for health and education investments. The percentage of farmers who reported the importance of PM-Kisan funds for health declines with increasing landholding size, indicating that PM-Kisan funds help lower-landholding farmers in health, whereas large-holding farmers reported the highest importance for education. Across the different sample districts, farmers reported the PM-Kisan fund as important for investment in health, followed by education. Across the districts, the lowland-holding farmers also emphasised health over education.

xxii. Now, emphasizing the current expenditure of PM-Kisan funds reported for current expenditure in agriculture. At the aggregate state level, most beneficiary farmers reported the importance of the PM-Kisan fund for current agricultural expenditure on inputs, particularly fertilizer (64.38%) and seeds (46.88%). Apart from this, 25.63

percent of total farmers also reported the importance of other costs, such as labour and ploughing, another important input for cultivation.

xxiii. The study also found that about 8.13 percent of total farmers considered PM-Kisan important for farming inputs, water, and electricity (i.e., irrigation costs). The picture clearly indicates that PM-Kisan assistance primarily covers essential input costs, as current agricultural expenditure is for cultivation. Across the different farm classes, a similar result is observed regarding landholding size at the aggregate state level. The different farm classes, marginal, small, and other large holdings farmers, reported the importance of the PM-Kisan funds for input costs like fertilizer, seed, and other costs for labour and ploughing.

xxiv. Considering the results across different sample districts and farm sizes, the reported importance again is found to be fertilizer and seed, followed by others. In Bankura, marginal and small farmers place greater importance on fertilizer and seeds, while large farmers emphasize seed and other labour and ploughing costs rather than fertilizer. In Birbhum, farmers reported the importance of fertilizer and seed as relatively lower than other' costs. In Cooch Behar, farmers reported the relative importance of fertilizer seed alongside other costs. In Purba Medinipur, the farmers found the scheme's importance primarily in fertilizer costs, followed by seed costs, as current agricultural expenditures.

xxv. Overall, beneficiary farmers reported the importance of PM-Kisan assistance in food, followed by FMCG as current expenditure in non-agriculture. A few farmers also ranked loan repayment and clothing as important from the scheme. This clearly indicates the importance the farmers place on basic food and other daily consumable goods. The result is quite homogeneous across landholding classes and across the study's different sample districts.

7.2.4 Performance of the PM-Kisan Scheme

xxvi. In West Bengal, the implementation of PM-Kisan began with the 8th installment of fund disbursement from April to July 2021. Hence, the farmers in the state received a maximum of 10 installments out of a total of 17 installments disbursed under the PM-Kisan scheme up to the survey period of this study. It is found that, in aggregate, almost 51.88 percent of the total farmers received the maximum of 10 installments, and 28.13

percent received 9 installments. This indicates very strong performance of the scheme in West Bengal.

xxvii. Across the different farm classes in terms of size of landholdings, the study found that the percentage of farmers in the other higher landholding groups received a relatively higher maximum of 10 installments compared to marginal, and the percentage of farmers is found lowest (49.59%) for the marginal class.

xxviii. A sharp variation is observed in the installment numbers received across different sample districts of the state. The number of installments is higher in Cooch Behar, Birbhum, and Purba Medinipur than in Bankura.

xxix. It is found that most of the farmers reported a delay in registration due to lower installments. Few reported other issues, such as KYC and bank account-related issues, because of the delays in receiving lower installments than the standard benchmark of 14.

xxx. In the scheme rating, the study observes a high level of satisfaction across regions and farm classes. Satisfaction levels across the four aspects are homogeneous among farmers. It reflects the scheme's high performance across all aspects, from financial assistance and the registration process to official support and the overall process.

7.2.5 Farmers' Perceptions

xxxi. The study found that no transaction cost is the major advantage reported by the farmers under the PM-Kisan scheme. Only a few farmers reported that zero transaction costs are not an important advantage of the scheme. This indicates that a few farmers may have incurred transaction costs to access the scheme.

xxxii. It is found that most farmers reported that easy registration of the scheme and DBT facilities in the farmers' accounts, not tied to a specific purpose of utilization, are other structurally important aspects of the PM-Kisan scheme in the state of West Bengal. On the other hand, the study found that across farm classes and regions, relaxing credit constraints is not an important advantage of the PM-Kisan scheme.

xxxiii. The study found that the main advantages of the scheme are its usefulness in agricultural expenses. In addition, the scheme's advantages are significant for consumption expenditure, such as children's education and health expenditure.

xxxiv. The study has found some evidence that constraints exist in the registration process of the PM-Kisan scheme. As per the PM-Kisan scheme procedure, farmers need to update their KYC from time to time. However, farmers are unaware of when they need to update their KYC for the scheme and find it difficult to access the PM-Kisan benefits process smoothly. Across the different farm classes, the problem is relatively more serious among lower-holding farmers than among higher-holding farmers. Across districts, the study found similar findings: the KYC problem exists in the scheme's procedure, but in Purba Medinipur it is relatively very high compared to the other districts.

xxxv. The study found no such large-scale evidence of bank transaction-related problems. More than 90 percent of farmers rated it as not an important constraint for bank-related transactions under the PM-Kisan scheme across farm classes in different regions. Although a few farmers reported bank transaction-related problems, they were negligible overall. A similar result was observed across the sample districts, with no evidence of major problems related to bank account transactions.

xxxvi. The study found no such difficulties with the scheme's guidance. Although some farmers have not received adequate guidance on the scheme, they suggest improving the channel.

xxxvii. It is found that most farmers reported this inadequate amount under the scheme. It indicates that the funds under the PM-Kisan scheme are inadequate and need to be increased. Given the timing of fund disbursement, the farmers are willing to receive the installment at the start of the crop season, i.e., at sowing time for Rabi and Kharif. The study found that most beneficiary farmers are satisfied with the existing three installments rather than an increase or decrease.

7.3 Policy Suggestions

The policy suggestions outline a comprehensive strategy to strengthen the PM-Kisan scheme in West Bengal. The policy direction derived from the discussion of major findings advocates an integrated approach that ensures smooth, transparent operations, enhances the utilization of funds for agricultural purposes, improves financial inclusion through direct transfers, and strengthens institutional mechanisms for monitoring and accountability.

i. Timely Fund Disbursement: The study found that most of the farmers are advised to receive the PM-Kisan assistance during the sowing time of the crops. It will help farmers use more agricultural inputs in the forthcoming cultivation. Hence, the study also suggested that the policy disburse the PM-Kisan financial assistance at the sowing time of the cultivation seasons, Rabi, Summer, and Kharif.

ii. Call for Complementary Investment Scheme: The study observed the need for complementary schemes promoting investment for improved impact, along with PM-Kisan. The study found very low investment, particularly in agriculture, under the PM-Kisan scheme, and it supports supportive investment in agriculture for long-term development. The study suggests introducing alternative investment schemes in agriculture, linked to the PM-Kisan scheme, for long-term development.

iii. Enhance the Amount of Support: From the perception analysis of the farmers, the study concluded that the PM-Kisan amount is quite inadequate at present. The scheme was launched in 2019 with a financial allocation of Rs. 6000 per year, which has remained unchanged even after a sharp increase in the cost of living over the past five years. Hence, the study suggested that increasing financial support under PM-Kisan would bolster financial resilience among smallholders, enabling broader investment in inputs and sustainable farming practices.

iv. Introduce Voice-call Alert System for e-KYC: One of the important constraints faced by the farmers regarding the PM-Kisan is the timely upload of the e-KYC documents in the PM-Kisan portal. The PM-Kisan scheme requires e-KYC documents from beneficiary farmers on an ongoing basis for authentication and transparency. However, farmers remain unaware of the e-KYC update; as a result, financial disbursements remain paused, and farmers' funds remain stuck. Currently, SMS (text message) alerts are available to inform farmers about pending e-KYC, but most go unnoticed due to limited knowledge and mobile habits. The study suggests introducing voice-call alerts in regional languages to address the e-KYC-related issue.

v. Simplify Registration Process with Proactive Support: Again, there is a need to simplify the registration process of the PM-Kisan scheme with the proactive support of the local government for registration facilities for farmers in villages.

vi. Strengthening digital infrastructure: Another important policy needed is to strengthen the digital infrastructure at the village level and to conduct a digital awareness camp for improving the knowledge and process of registration and e-KYC of PM-Kisan, along with other governmental support schemes. Presently, the PM-Kisan portal is very simple to register and submit e-KYC documents. However, farmers face many issues due to a lack of digital knowledge. Digital awareness camps with hands-on training will help farmers access the schemes' portal more easily and reduce problems with the digital portal, such as e-KYC. The study also suggested introducing a common service centre at the village level, where farmers can easily resolve their problems with minimal inconvenience.

vii. Policy needed to ease the land titling procedure: The land titling procedure should be developed in West Bengal, where, in general, the land is very structurally fragmented. There should be a streamlined land titling procedure with institutional support. There should be a reduction in the document burden of the land titling procedure, lowering fees and other agency costs, and minimizing the time required for the procedure, particularly for marginal non-beneficiary farmers.

viii. Inclusion of some alternative scheme for non-beneficiary farmers: The study also emphasized introducing some other scheme, particularly for the non-beneficiary tenant farmers in the state of West Bengal. Most of the time, the tenant farmers, who cultivate the land, get no benefit from any scheme. All the benefits are utilized by the landowner, who may incur no loss even in unforeseen agricultural situations, due to a fixed contract with the tenant farmers.

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Annexures

Annexure-1

Additional Tables

Zone-Wise PM-Kisan Beneficiaries (in Lakhs) in India for the Last 18 Installments

Zones	North	Central	West	South	East	North-East
1st Installment (Dec 2018 - March 2019)	3135328	11732234	5054931	8498755	1789381	1409247
2nd Installment (April - July 2019)	7958566	19241447	8499775	15155043	6340950	2838670
3rd Installment (Aug - Nov 2019)	10159755	24727725	11856440	18398447	8732968	2724365
4th Installment (Dec 2019- March 2020)	10573212	26726960	13526977	19087393	9290053	2885455
5th Installment (April - July 2020)	11245452	32054008	15015144	20679277	10576922	3122816
6th Installment (Aug - Dec 2020)	12096235	33234814	16106444	21285881	12093198	2409335
7th Installment (Decr 2020 - March 2021)	12419561	34583700	15812499	20635790	12429746	2591962
8th Installment (April - July 2021)	12246360	35671816	14801282	20350375	14490006	2350675
9th Installment (August - November 2021)	12401466	36185726	15874739	20453530	16510701	2015080
10th Installment (December 2021 - March 2022)	12794016	36289615	16307960	18765994	17830985	2178132
11th Installment (April - July 2022)	12717382	36071781	16027632	19554083	18520096	1948007
12th Installment (August - November 2022)	8226905	29093595	14232592	16643377	16039513	1494490
13th Installment (December 2022 - March 2023)	9084779	27285163	12518940	16088257	15188114	1069130
14th Installment (April - July 2023)	9583242	29081039	13095205	16481436	16035953	1399694
15th Installment (August - November 2023)	8253046	27963711	12706730	15615841	14961084	1715838
16th Installment (December 2023 - March 2024)	10121110	31423711	13620064	16395315	16485445	2381834
17th Installment (April - July 2024)	10843639	32754771	14006836	16507065	17055359	2599725
18th Installment (August - November 2024)	11260856	34001858	14072013	16579740	17229566	2753602

Source: PM-Kisan Official Portal

Zone-Wise PM-KISAN Amount Disbursement (in Crores) in India for Last 18 Installments

Zones	North	Central	West	South	East	North-East
1st Installment (Dec 2018 - March 2019)	626	2347	1011	1700	358	280
2nd Installment (April - July 2019)	2099	4027	1833	3368	1327	616
3rd Installment (Aug - Nov 2019)	2322	5501	2994	4227	1890	591
4th Installment (Dec 2019- March 2020)	2245	6066	2971	4112	1958	593
5th Installment (April - July 2020)	2659	7613	3340	4400	2336	642
6th Installment (Aug - Dec 2020)	2638	7000	3433	4373	2547	486
7th Installment (Decr 2020 - March 2021)	2612	7232	3293	4190	2580	565
8th Installment (April - July 2021)	2699	8075	3116	4331	3666	524
9th Installment (August - November 2021)	2595	7606	3486	4293	3844	570
10th Installment (December 2021 - March 2022)	2756	7754	3445	3915	3955	520
11th Installment (April - July 2022)	2682	7650	3271	4395	4167	452
12th Installment (August - November 2022)	1679	6008	2949	3638	3379	385
13th Installment (December 2022 - March 2023)	2128	5771	2621	3544	3267	317
14th Installment (April - July 2023)	2170	6555	2831	3634	3602	413
15th Installment (August - November 2023)	2012	6625	3044	3679	3600	636
16th Installment (December 2023 - March 2024)	2673	7948	3234	3869	4479	885
17th Installment (April - July 2024)	2569	7241	3028	3592	3934	668
18th Installment (August - November 2024)	2521	7398	2930	3464	3710	635

Source: PM-Kisan Official Portal

Administrative zones as per States across India

Zones	State and Union Territories
North Zone	Haryana
	Himachal Pradesh
	Jammu & Kashmir
	Ladakh
	Punjab
	Rajasthan
	Chandigarh
	Delhi
Central Zone	Chhattisgarh
	Madhya Pradesh
	Uttar Pradesh
	Uttarakhand
West Zone	Goa
	Gujarat
	Maharashtra
	Dadra and Nagar Haveli
	Daman and Diu
South Zone	Andhra Pradesh
	Karnataka
	Kerala
	Tamil Nadu
	Telangana
	Andaman & Nicobar Islands
	Lakshadweep
	Puducherry
East Zone	Bihar
	Jharkhand
	Odisha
	West Bengal
North-Eastern Zone	Arunachal Pradesh
	Assam
	Manipur
	Meghalaya
	Mizoram
	Nagaland
	Sikkim
	Tripura

Source: Ministry of Home Affairs (MHA), Government of India

Annexure-2

Study on 'Pradhan Mantri Kisan Samman Nidhi (PM KISAN): Problems, prospects and needed improvements

Institute of Economic Growth, Delhi / Agricultural Economics Research Centre, Delhi

Funding Agency: AER Division, Ministry of Agriculture& Farmers' Welfare, Govt. of India, New Delhi

Coordinating Centre: IEG Delhi and AERC, Delhi

Beneficiary Questionnaire

Q. Are you a PM-KISAN Scheme beneficiary? (Yes/No): ________

If answer to above question is "YES", fill this BENEFICIARY questionnaire

Schedule/Household No.: _______

AERC Name: ______________ *Name of the Investigator:*_____________

Date of Interview: ______________ *State covered:* _____________________

District Name: _____________________ *Village Name:* _____________________

1: General Information about household:

Name of the farmer: ____________________________

Mobile No.: ____________________________

Age: _______*(in Years)*

Gender*:* _______*(Male=1/Female=2)*

Education of the head: _______

Highest education in the household: _______

(Education Codes: Illiterate =0, Primary (1-8) = 1, Secondary (9-10) = 2, Intermediate (11-12) = 3, Technical (ITI, Polytechnic, Diploma) = 4, Graduate=5; PG= 6, Professional (MBBS, MBA, Ph.D) =7)

Occupation*:* Primary: _____________ Secondary: _____________

(Occupation codes: Cultivator=1, Agriculture labour=2, Dairying/Fishing/Poultry keeping=3, Salaried govt. =4, Salaried pvt. =5, Pensioner=6, Caste based profession=7, Trade & business (Shop)=8, Entrepreneur=9; Casual labour =10, Marginal work (construction, rickshaw puller, etc) =11 Household work=12, Others=13)

Farming experience: ______________*(in Years, fill for person majorly engaged in farming.)*

Type of family: ________ *(Joint=1/Unitary=2/Others=3)*

No of family members: Male ________; Female ________; Children *(below 14 Year)* ________

Family members engaged in agriculture: ________

Caste: ________ *(Gen=1/OBC=2/SC=3/ST=4)*

Religion: ________
(Hindu=1/Muslim=2/Sikh=3/Jain=4/Buddhist=5/Christian=6/Other=7)

2: Details of agriculture (Reference year: 2023-24, Area in Acres)

Land Type	Overall land	Owned Land	Leased In	Leased out	Net cultivated Area
Irrigated area					
Unirrigated area					
Irrigation sources in Irrigated area (Codes)					
Total land					

**Irrigation sources: Canal=1, Minor surface works (pond, tank, etc.) =2, Groundwater (tube well, well, etc.) =3, others=4*

3: Overview of household income and expenditure *(in Rs. Per year)*

Major	Reference year: 2023-24	Base year: 2022-23
Total income		
Total expenditure		
Total borrowings		

4: Total income *(in Rs. Per year)*

Income	Reference year: 2023-24	Base year: 2022-23
Total income		
Agriculture (Main and by-product sale, any other)		
Livestock (Milk, meat egg sale, cattle sale, any other)		
Wage earning		
Remittances		
Rents		
Pensions		
Any other Income (_______)		

5: Total household expenditure *(in Rs. Per year)*

Household expenditure	Expenditure on	Reference year: 2023-24	Base year: 2022-23
Agri. and livestock investment	Improvement in irrigation		
	Improvement in land		
	Buying machinery and equipment		
	Asset building		
	Cattle health		
	Cattle buying		
	Cattle sheds building		
	Other: ____________		
	Total		
Agri. and livestock current expenditure	Seeds		
	Fertilizers, pesticides and related inputs		
	Feed, Fodder and concentrates		
	Sales and transportation related		
	Water electricity arrangements		
	Other: ____________		
	Total		
Non-agri. investment	Construction		
	Non-agricultural equipment		
	Health		
	Education		
	Other: ____________		
	Total		
Non-agri. current expenditure	Food		
	Other household consumptions (FMCG etc.)		
	Transportation		
	Clothing		
	Loan repayment		
	social functions		
	Various monthly bills and recharges		
	Other: ____________		
	Total		

6: Debts *(in Rs.)*

Debts	Reference year: 2023-24		Base year: 2022-23	
	Amount outstanding	Interest rate	Amount outstanding	Interest rate
Overall debt				
Banks				
Co-operatives				
Money lenders				
KCC				
Others				

Note: Amount outstanding at the end of June 2022-23 and year end (agri. year – June) before joining PM KISAN

7: Importance of various activities for using PM KISAN and spending PM KISAN assistance

7 (a) For which purposes, have you used the PM KISAN assistance of Rs 6,000/-?

Major	Tick (if yes)		Fraction/Share	
	2023-24	2022-23	2023-24	2022-23
Agri and livestock investment				
Agri and livestock current expenditure				
Non-agricultural investment				
Non-agricultural current expenditure				

7 (b) Spending PM KISAN assistance on various activities

Major	Minor	Important (Tick)	Not important (Tick)	Spent any amount? (Yes=1, No=2)	
				2023-24	2022-23
Agri. and livestock investment	Improvement in irrigation				
	Improvement in land				
	Buying machinery and equipment				
	Asset building				
	Cattle health				
	Cattle buying				
	Cattle sheds building				
	Other: ____________				
	Total				
Agri. and livestock current expenditure	Seeds				
	Fertilizers, pesticides and related inputs				
	Feed, Fodder and concentrates				
	Sales and transportation related				
	Water, electricity arrangements				
	Other: ____________				
	Total				
Non-Agri. investment	Construction				
	Non-agricultural equipment				
	Health				
	Education				
	Other: ____________				
	Total				
Non-Agri. current expenditure	Food				
	Other household consumptions (FMCG etc.)				
	Transportation				
	Clothing				
	Loan repayment				
	social functions				
	Various monthly bills and recharges				
	Other: ____________				
	Total				

8: Eligibility, awareness and assessment of PM-KISAN scheme

View	Responses
Year when registered in the scheme	
Number of installments received so far *(as of 2023-24, March)*	
Reason, if number of installments received are less than 14 *(see codes below)*	
Rate the scheme? *(see codes below)*	Scale 1 to 5
Rate the financial assistance under scheme? *(see codes below)*	Scale 1 to 5
Rate the official support received under scheme? *(see codes below)*	Scale 1 to 5
Rate the registration process of registration of the scheme? *(see codes below)*	Scale 1 to 5

Reason codes: 1 - Registered late for the scheme, 2 - KYC not updated, 3 - Bank account not linked, 4 - Delay from officials (Bank/Agri. Department etc.), 5 - land related disputes, 6 - any other reason (_______), 7 - Don't know the reason

Rate codes: 1 = unsatisfactory, 2 = little satisfactory, 3 = satisfactory, 4 = Good, 5 = Very good

9: Farmers' perception on major advantages and constraints of PM KISAN to farmer

9 (a) Major advantages of PM KISAN to farmers

Advantages	Very important	Important	Not important	Can't say
No transaction costs				
Easy to register				
Direct deposit into bank account				
Not tied to specific purpose /can be used for any activity				
Relax credit constraint				
Useful for agriculture (seeds, fert., irrig., land, any other)				
Useful for children's education				
Useful for health expenses				
Other: ___________				

9 (b) Major constraints in PM KISAN to farmer

Constraints	Very important	Important	Not important	Can't say
Registration related - No name in the list				
Registration related - Problem in registering				
Registration related - KYC not updated				
Registration related - Registration process difficult				
Bank transaction related - Money not deposited				
Bank transaction related - Late deposit				
Bank transaction related - Mismatch in name, account and mobile				
Bank transaction related - Other problems at the bank				
In general - No guidance and help				
In general - Strict eligibility conditions				
In general - Amount not adequate				
Other: ___________				

10: Suggestions for improvement of the scheme

Suggestions	Tick appropriate
Any suggestion to improve the scheme Timely disbursement of funds during season Inclusion of the tenant/share croppers to farmers in the scheme. Provide farm inputs instead of DBT transfer Any other (please *specify*) _______________	Tick appropriate
Want increased financial assistance under scheme? *(Yes/No)*	
Suggestions on installment amount *(Codes: 1- No increase needed, 2- Increase to Rs. 9000; 3 – Increase to Rs. 12,000*	
Increase number of installments *(Codes: 1- up-to 4 instalments; 2 – up-to 6 instalments; 3 – up-to 12 instalments (monthly)*	
Decrease number of installments *(Codes: 1- to 2 instalments; 2 - to 1 instalment)*	
In which month(s) installment most needed (1 -January, 2- February, ……., 12 - December)	
Ease of eligibility conditions *(Codes: 1- Allow land purchased in the previous year; 2 - Allow tenants; 3 – Other (___________))*	
Tie it to specific uses/Conditional transfer *(Codes: 1 - with agriculture; 2- with education; 3 – with health; 4 – with house repair; 5 – other (______))*	
Any other (specify) ______________________	

11. Benefits availed under other schemes

Scheme name	Availed benefits 1) One time 2) frequently	If frequent, how many times a year	Tick benefit type (Cash/Kind/both)	Cash benefit Amount (Rs./year)	Kind Benefit code
PMFBY					
KCC					
SMAM					
KCC					
NFSM					
MIDH					
PDMC					
ENAM					

*Codes for 'kind' benefits: 1. Seed, 2- seed minikits, 3. Fertilizers, 4. Bio fertilizers, 5. Weedicide, 6. Pesticides, 7. Other*_____________

Annexure- 3

Study on 'Pradhan Mantri Kisan Samman Nidhi (PM KISAN): Problems, prospects and needed improvements

Institute of Economic Growth, Delhi / Agricultural Economics Research Centre, Delhi

Funding Agency: AER Division, Ministry of Agriculture& Farmers' Welfare, Govt. of India, New Delhi

Coordinating Centre: IEG Delhi and AERC, Delhi

Non-Beneficiary Questionnaire

Q. Are you a PM-KISAN Scheme beneficiary? (Yes/No): ________

If answer to above question is "NO", fill this NON-BENEFICIARY questionnaire

Schedule/Household No.: ______

AERC Name: ____________ *Name of the Investigator:*__________

Date of Interview: ____________ *State covered:* __________________

*District Name:*__________________ *Village Name:* __________________

1: General Information about household:

Name of the farmer: ________________________

Mobile No.: ________________________

Age: _______*(in Years)*

Gender: _______*(Male=1/Female=2)*

Education of the head: ______

Highest education in the household: ______

(Education Codes: Illiterate =0, Primary (1-8) = 1, Secondary (9-10) = 2, Intermediate (11-12) = 3, Technical (ITI, Polytechnic, Diploma) = 4, Graduate=5; PG= 6, Professional (MBBS, MBA, Ph.D) =7)

Occupation: Primary: ___________ Secondary: ___________

(Occupation codes: Cultivator=1, Agriculture labour=2, Dairying/Fishing/Poultry keeping=3, Salaried govt. =4, Salaried pvt. =5, Pensioner=6, Caste based profession=7, Trade & business (Shop)=8, Entrepreneur=9; Casual labour =10, Marginal work (construction, rickshaw puller, etc) =11 Household work=12, Others=13)

Farming experience: ____________*(in Years, fill for person majorly engaged in farming.)*

Type of family: ________ *(Joint=1/Unitary=2/Others=3)*

No of family members: Male ________; Female ________; Children *(below 14 Year)* ________

Family members engaged in agriculture: ________

Caste: ________ *(Gen=1/OBC=2/SC=3/ST=4)*

Religion: ________ *(Hindu=1/Muslim=2/Sikh=3/Jain=4/Buddhist=5/Christian=6/Other=7)*

2. Eligibility and awareness of PM-KISAN scheme

Are you aware about the scheme? (Y/N): _______

Reason for not registering in the scheme: _______

Codes: 1 – Not interested, 2 – very small amount, 3 – not eligible, 4 – Eligible but KYC not updated, 5 - Eligible but bank account not linked, 6 - Delay from officials (Bank/Agri. Department etc.), 7 - land related issues, 8 - No name in the list, 9 – other ___________, 10 – No reason / can't say the reason,

Are you willing to register in the scheme? (Y/N): _______

If eligible, do you think that the scheme will be useful to you? (Y/N) _______

If yes, where would you like to use the benefits? _______

Codes: 1 = Agri. Investments, 2 = Agri. Current expenditures, 3 Non agri. Investments, 4 = Non agri. Current expenditures, 5 = Any other ____________

According to you, what are the problems related to scheme: ________

Codes: 1- Very small amount; 2-No help/guidance, 3 – Strict eligibility conditions, 4 – difficult registration process, 5 – Other ___________

3: Details of agriculture (Reference year: 2023-24, Area in Acres)

Land Type	Overall land	Owned Land	Leased In	Leased out	Net cultivated Area
Irrigated area					
Unirrigated area					
Irrigation sources in Irrigated area (Codes)					
Total land					

**Irrigation sources: Canal=1, Minor surface works (pond, tank, etc.) =2, Groundwater (tube well, well, etc.) =3, others=4*

4: Overview of household income and expenditure *(in Rs. Per year)*

Major	Reference year: 2023-24	Base year: 2022-23

Total income		
Total expenditure		
Total borrowings		

5: Total income *(in Rs. Per year)*

Income	Reference year: 2023-24	Base year: 2022-23
Total income		
Agriculture (Main and by-product sale, any other)		
Livestock (Milk, meat egg sale, cattle sale, any other)		
Wage earning		
Remittances		
Rents		
Pensions		
Any other Income (_______)		

6: Total household expenditure *(in Rs. Per year)*

Household expenditure	Expenditure on	Reference year: 2023-24	Base year: 2022-23
Agri. and livestock investment	Improvement in irrigation		
	Improvement in land		
	Buying machinery and equipment		
	Asset building		
	Cattle health		
	Cattle buying		
	Cattle sheds building		
	Other: ___________		
	Total		
Agri. and livestock current expenditure	Seeds		
	Fertilizers, pesticides and related inputs		
	Feed, Fodder and concentrates		
	Sales and transportation related		

	Water electricity arrangements		
	Other: ___________		
	Total		
Non-Agri. investment	Construction		
	Non-agricultural equipment		
	Health		
	Education		
	Other: ___________		
	Total		
Non-Agri. current expenditure	Food		
	Other household consumptions (FMCG etc.)		
	Transportation		
	Clothing		
	Loan repayment		
	social functions		
	Various monthly bills and recharges		
	Other: ___________		
	Total		

7: Debts *(in Rs.)*

Debts	Reference year: 2023-24		Base year: 2022-23	
	Amount outstanding	Interest rate	Amount outstanding	Interest rate
Overall debt				
Banks				
Co-operatives				
Money lenders				
KCC				

Others				

8: Benefits availed under other schemes

Scheme name	Availed benefits 1) One time 2) frequently	If frequent, how many times a year	Tick benefit type (Cash/Kind/both)	Cash benefit Amount (Rs.) Rs./year	Kind Benefit code
PMFBY					
KCC					
SMAM					
KCC					
NFSM					
MIDH					
PDMC					
ENAM					

Codes for 'kind' benefits: 1. Seed, 2- seed minikits, 3. Fertilizers, 4. Bio fertilizers, 5. Weedicide, 6. Pesticides, 7. Other_____________

Annexure- 4

Comments on the Draft report

"Pradhan Mantri Kisan Samman Nidhi (PM-KISAN): Performance, Problems and Prospects in West Bengal"

1. Title of the draft report examined: Report on 'Pradhan Mantri Kisan Samman Nidhi (PM-KISAN): Performance, Problems and Prospects in West Bengal'

2. Date of receipt of the Draft report: April 28, 2026

3. Date of dispatch of the comments: 15 July, 2026

Comments on the Title, Objectives and methodology of the study:

- The report is well-written. A clear and logical structure has been followed, broadly in line with the format shared by the coordinating institution. The objectives and methodology are well listed and analysed. However, Objective 4 may be deleted as this aspect hasn't been analyzed in the study.

  - **Action Taken:** Although objective 4 is relevant, since it has not been analyzed, it is removed.

- The following suggestions may help to improve the final version of the report:

General Formatting & Consistency Issues

- Please follow the Consolidated PM KISAN Report by IEG-AERC(Delhi), sent on January 2, 2026, through mail for uniformity. Accordingly, the tables related to farm level data at the state level may only be included in the main text and the tables for the districts may be placed in the Appendix. The necessary modifications may be made accordingly.

  - **Action Taken:** The state-specific study is determined by the district-level analysis. Hence, it is important that the district-level analysis is kept in the main text.

- Page 2 (Section 1.1.1): Figure 1.1 has no axis title, and no source of data is given.

  - **Action Taken:** Axis title and data source added

- Page 3: No source of data is given for Figures 1.2, 1.3, 1.4, and 1.5. Please check and mention the sources in all relevant places after the tables and figures.

  - **Action Taken:** All relevant sources added

- Page 8 (Section 1.2): The citation "Gop H & Rangappa (2021)" is in a smaller font size (11); make it consistent with the body text. Please follow the consistent font size and line spacing throughout the report.

    - **Action Taken:** Formatting standardized

- Page 93: In Tables 5.1 and in Table 6.9, the small category is blank, but total households show 100%. Please remove. This inconsistency is mentioned in many tables. Please check.

    - **Action Taken:** Revised and corrected

- Page 95 (Table 5.3): Two category names are in lower case — "land related dispute" and "any other reasons"; capitalise them for consistency.

    - **Action Taken:** Capitalization standardized

- Page 97 (Table 5.5): The "total households" column shows 100, while other tables show 100.00; Please make the number format consistent to follow a uniform decimal point across all tables.

    - **Action Taken:** Uniform formatting applied

  Page 103: The last paragraph states that other/large-holding farmers (50%) reported the advantage as "very important," but the table shows only 37.50% for the same category. Please correct.

    - **Action Taken:** Narrative corrected

- Page 20: Eight different categories are mentioned, but only seven are written; please reconcile the count.

    - **Action Taken:** Revised and corrected

- Page 76 (Table 3.28): The table is titled "Beneficiary Debt Profile" but should be a Non-Beneficiary Debt Profile.

    - **Action Taken:** Revised and corrected

- Page 120: The explanation of Table 6.20 refers to "Figure 6.20" in the last line; it should read "Table 6.20."

    - **Action Taken:** Revised and corrected

Data related issue

- Page 18: Second para, the sentence states that 67.50% are total beneficiary farmers, but the table shows non-beneficiaries. Please correct. The same sentence appears in point 3 on page 34, and the issue is repeated on page 20.

  - **Action Taken:** Revised and corrected

- Page 22 (Table 2.10): Identical to Table 2.9 and interpreted incorrectly. Please change the Table for non-beneficiaries and change the relevant text accordingly. Please make the necessary changes at all relevant places, i.e. in conclusion, executive summary, findings etc.

  - **Action Taken:** Revised and necessary changes made in conclusion, executive summary, findings, etc.

- Page 28 and 30 (Table 2.14 and Table 2.16, respectively): Totals do not match for the state in Table 2.16. In both the tables, % to be calculated with respect to the total sample 160 and 40, respectively (not w.r.t the increased overall sample due to multiple responses). The total % may go beyond 100%, that is due to multiple responses. Please correct all such tables where there are multiple responses, i.e. especially in Chapter 5 (Table 5.3) and in Chapter 6 (Table 6.20 to 6.23, wherever relevant) in the report with multiple responses.

  - **Action Taken:** Revised and recalculated for the tables 2.14, 2.16, and 5.3. For tables 6.20 to 6.23, no such recalculation is needed because they do not contain multiple responses.

- Details of land and irrigation of the beneficiary and non-beneficiary farmers need to be reported as indicated in the shared consolidated study report by IEG and AERC Delhi (Page number 31 – Table 2.3). The Table 2.17 to Table 2.20 only reports the share of irrigated and unirrigated land, not the other relevant details. Please change or add the details in the text as well.

  - **Action Taken:** Revised and renumbered the tables to add the additional details of irrigated and unirrigated land.

- Page 37 and 38 (Table 3.1 and 3.2): Although, the Table represent the average income, expenditure and debt figures, the % difference between beneficiaries and non-beneficiaries may be calculated along with other ratios. Please refer to Table 3.1 and 3.2 in the consolidated report of IEG and AERC Delhi (Page number 54 and 55).

  - **Action Taken:** Percentage differences between beneficiaries and non-beneficiaries have been calculated and reflected in the relevant table. The required ratios are also calculated, and the explanatory text has been revised accordingly.

- Page 38 (Table 3.2): Under Cooch Behar district, the marginal average income is 85,840, but “all” is 66,526. Why don’t they match when there is no average income for small and others? Please check.

  - **Action Taken:** Revised and recalculated the table

- Page 73 (Table 3.26): Identical to Table 3.24. Please change the Table for non-beneficiaries. Please also change the relevant text at appropriate places.

  - **Action Taken:** Revised and corrected

- Page 75 and 76 (Table 3.27 and Table 3.28): The figures for “Debt outstanding as % of income” and “Debt outstanding as % of expenditure” are not in %. The figures need to be checked and converted to % by multiplying with 100. Please make the necessary changes in the test as well.

  - **Action Taken:** Revised and corrected by multiplying with 100

- In Chapter 4, Tables 4.1 to Table 4.4: “Percentage of households spending PM KISAN Assistance and share of expenditure”. There is little confusion in the headings of the tables. Initial 2 tables represent the “% of Households spending” and later two tables represent “Share in total expenditure”. Is it correct? Please check the headings and data accordingly. Please refer to Table 4.3 (page 78) of the consolidated report of IEG and AERC Delhi. Please change the text at suitable places accordingly.

  - **Action Taken:** Revised and corrected the title of the tables accordingly and renumbered**.**

- In Chapter 4, Tables 4.5 to Table 4.8: “Perceptions about the importance and Spending of PM-Kisan assistance”. Tables are only reported for the “% reported Important”, not for the % spent in reference year and % spent in base year. Please refer to Table 4.4 (page 79) of the consolidated report of IEG and AERC Delhi. Please change the text at suitable places accordingly.

  - **Action Taken:** Revised table 4.5 to 4.8 and added the % spent in reference as well as the base year accordingly

- The references in the report need to be comply with APA style formatting. Kindly follow the format as - authors last names with initials, year in parentheses, article title in sentence case, journal name in italics with major words capitalized, volume number italicized, issue number in parentheses, and page range. Please check and do the necessary changes wherever applicable.

  - **Action Taken:** Revised and changes made as per the suggestion

Overall view on acceptability of report

The report broadly meets the stated objectives with satisfactory data analysis, but regional insights could help in a better understanding of the scheme's functioning in the state. Such an understanding would, in turn, help the policymakers, ensuring that the scheme remains useful and effective.

Agro-Economic Research Centre
(For the States of West Bengal, Sikkim and Andaman & Nicobar Islands)
Visva-Bharati, Santiniketan
West Bengal 731235

E-mail: dir.aerc@visva-bharati.ac.in
www.visvabharati.ac.in/home/agro-economic-research-centre/

ISBN: 978-81-989525-6-1