



ISSN: 2230-9926

Available online at <http://www.journalijdr.com>

# IJDR

International Journal of Development Research  
Vol. 16, Issue, 05, pp. 70481-70486, May, 2026  
<https://doi.org/10.37118/ijdr.30883.05.2026>



RESEARCH ARTICLE

OPEN ACCESS

## IMPACT OF PM SHETKARI SANMAN YOJANA ON RURAL AREA FARMERS IN SHAHUWADI TAHSIL OF KOLHAPUR DISTRICT

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### ARTICLE INFO

#### Article History:

Received 11<sup>th</sup> February, 2026  
Received in revised form  
19<sup>th</sup> March, 2026  
Accepted 26<sup>th</sup> April, 2026  
Published online 30<sup>th</sup> May, 2026

#### Key Words:

PM Shetkari Samman Yojana, Rural development, Direct income support, farm income, Shahuwadi Tahsil, Kolhapur District, Agricultural sustainability.

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### ABSTRACT

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme, supplemented by Maharashtra's Namu Shetkari Maha Samman Nidhi Yojana, represents a landmark direct income support initiative aimed at strengthening rural agricultural economies. This research paper examines the multifaceted impact of these schemes on farming communities in ShahuwadiTahsil, Kolhapur District, Maharashtra. With an annual combined benefit of Rs.12,000 per eligible farmer family and a state disbursement exceeding Rs.1,892 crore to 91.65 lakh beneficiaries, the scheme's reach and potential are substantial. The study analyzes scheme objectives, implementation mechanisms, beneficiary profiles, direct impacts on farmer income and agricultural productivity, and challenges in local contexts. Findings from national impact evaluations showing 92% satisfaction rates and utilization for agricultural inputs provide benchmarks for assessing Shahuwadi's outcomes. This paper argues that while the schemes address critical income support gaps and reduce dependence on exploitative credit sources, localized implementation challenges and the need for integrated agricultural extension services remain pertinent. Recommendations include strengthened coordination with KrishiVigyanKendras (KVKs), fraud prevention mechanisms, and digital literacy initiatives to maximize scheme benefits in the tahsil.

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Citation: Dattatray Vishwas Nalage, 2026. "Impact of pm Shetkari Sanman Yojana on rural area Farmers in Shahuwadi Tahsil of Kolhapur District". International Journal of Development Research, 16, (05), 70481-70486.

## INTRODUCTION

Agriculture remains the backbone of India's rural economy and livelihood security. Approximately 58% of India's rural population depends on agriculture for their primary income. However, Indian farmers face persistent challenges: fluctuating crop prices, rising input costs, weather-related uncertainties, and limited credit access. These structural vulnerabilities have created a farmer income crisis, contributing to agrarian distress and farm abandonment. The Government of India launched the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme in December 2018 as a transformative response to agricultural income insecurity. Recognizing the scheme's significance, the Government of Maharashtra supplemented PM-KISAN with the Namu Shetkari Maha Samman Nidhi Yojana (state scheme) in 2023, providing an additional Rs.6,000 annually to eligible farmers. This combined Rs.12,000 yearly support per farmer family exemplifies India's commitment to doubling farmer income, serving as a vital policy objective. By September 2025, Maharashtra alone had disbursed Rs.1,892.61crore to 91.65 lakh farmers under the state scheme, indicating massive-scale implementation. Shahuwadi Tahsil, located in Kolhapur District's agrarian western region, represents a critical implementation site. Kolhapur hosts over 5 lakh marginal farmers—the second-highest concentration in Maharashtra farming 4.57 lakh hectares primarily under rice cultivation.

Western talukas including Shahuwadi contribute over 70% of the district's rice production, making them economically vital and highly vulnerable to policy changes. Understanding the PM Shetkari schemes' impact in this region is essential for evaluating policy effectiveness and refining implementation strategies.

## RESEARCH OBJECTIVES

This study aims to:

- Analyze the demographic and socioeconomic profile of beneficiary farmers in ShahuwadiTahsil.
- Assess the direct impacts on farm household income, agricultural input adoption, and productivity.
- Evaluate utilization patterns and actual versus intended benefits.
- Identify implementation challenges specific to Shahuwadi and Kolhapur contexts.
- Provide evidence-based recommendations for policy refinement and scheme optimization.

**Contextual Background:** Agricultural Profile of ShahuwadiTahsil and Kolhapur District.

**Geographic and Demographic Profile:** ShahuwadiTahsil is located in the western agrarian region of Kolhapur District in Maharashtra's Konkan belt. The tahsil experiences a semi-humid tropical climate with an average annual rainfall of 1,899 mm, predominantly concentrated in monsoon months (June-September). This rainfall pattern shapes cultivation cycles and crop selection, particularly favoring paddy (rice) cultivation. Kolhapur District encompasses 7,685 km<sup>2</sup> with a total population of 38.76 lakh, of which 68.3% (26.46 lakh) resides in rural areas. The district hosts 6.38 lakh farmers managing 4.57 lakh hectares of cultivable agricultural land. Critically, 92.3% of the district's farmers are small or marginal farmers with limited landholdings, making them structurally dependent on government support schemes.

**Agricultural Economy and Cropping Patterns:** Rice dominates Shahuwadi's agricultural landscape. Historical records from 1955-56 show that rice comprised 40% of cereal crop area in western talukas, with Shahuwadi, Karvir, Radhanagari, Panhala, Bhudargad, and Kagal collectively generating over 70% of district rice production. Contemporary data confirms this pattern: Shahuwadi farmers cultivate approximately 4,976 acres under rice cultivation utilizing traditional and semi-modern practices. Specific high-value rice varieties cultivated in the region include Dodki, Indrayani, Basmati, and the recently GI-certified AjaraGhansal rice, which commands premium market prices.

While rice cultivation provides steady returns, farmers increasingly face income volatility due to:

- Rising labor costs (particularly biomass collection and harvesting)
- Increased input expenses (fertilizers, seeds, pesticides)
- Weather-related crop failures and monsoon variability
- Market price fluctuations
- Limited irrigation infrastructure in some areas

Beyond rice, Shahuwadi farmers engage in dairy cooperatives, which face challenges from rising cattle feed and fodder costs. Agricultural diversification remains limited, with field crops contributing the majority (estimated 70%+) of rural household income.

**Farmer Demographics and Vulnerable Groups:** Kolhapur District contains 5.03 lakh marginal farmers—farmers with less than 1 hectare holdings representing the second-highest concentration statewide. These marginal farmers face acute vulnerabilities:

- **Land fragmentation:** Small holdings reduce economies of scale and mechanization viability.
- **Credit constraints:** Limited collateral makes institutional credit access difficult, forcing reliance on moneylenders at exploitative interest rates.
- **Input costs:** Rising prices of seeds, fertilizers, and pesticides consume 40-50% of operational costs.
- **Market access:** Limited storage, transport, and market linkages result in distress sales.
- **Agricultural extension gaps:** KrishiVigyanKendras and extension services insufficiently reach remote villages.

These structural vulnerabilities make direct income support schemes particularly critical for Shahuwadi farmers, positioning the PM ShetkariSammanYojana as a potentially transformative intervention.

## RESEARCH METHODOLOGY

Evaluating the socioeconomic impacts of direct income support policies requires a robust, structured methodology. This research adopts a mixed-methods empirical framework designed to triangulate secondary administrative data with local context indicators to assess scheme performance in ShahuwadiTahsil.

**Research Design:** The study utilizes a descriptive and diagnostic research design. It relies on macro-level quantitative datasets from state and national government releases and combines them with agricultural statistics specific to Kolhapur District and ShahuwadiTahsil to draw localized inferences. This hybrid approach evaluates how macro-disbursements of the PM-KISAN and Namoshetkari schemes translate into micro-level economic welfare for marginal paddy farmers in Shahuwadi.

**Data Collection and Sources:** The research utilizes secondary data drawn from:

- **National Databases:** Direct Benefit Transfer (DBT) progress reports, PM-KISAN beneficiary portals, and NITI Aayog (DMEO) impact evaluations.
- **State-Level Records:** Maharashtra State Agriculture Department releases and Namoshetkari Maha Samman NidhiYojana administrative dashboards.
- **District and Tahsil Records:** Kolhapur District socio-economic reviews, local agricultural census records, and historical cropping data from ShahuwadiTahsil.
- **Empirical Literature:** Published research on credit constraints, farmer indebtedness, and agricultural productivity in Maharashtra.

**Beneficiary Profile and Distribution:** The scale of direct benefit transfers under the PM ShetkariSammanYojana (comprising PM-KISAN and Maharashtra's state supplement) is substantial. The distribution matrix across state, district, and regional levels highlights the reach of the program:

Metric	Value	Reference Date
Total Beneficiaries (Maharashtra)	91.65 Lakh	September 2025
Total Disbursement (7th installment)	Rs.1,892.61 Crore	September 2025
Average Benefit per Family	Rs.12,000 / Year	Annual (Combined)
Kolhapur District Beneficiaries	4.63 Lakh	November 2025 (21st PM-KISAN)
Estimated Shahuwadi Beneficiaries	0.45 - 0.55 Lakh	Estimated based on district proportions

Source: Compiled from Ministry of Agriculture & Farmers Welfare and Maharashtra State Agriculture Department Dashboard (2025)

### Impact Assessment: Effects on Farm Household Income and Agricultural Productivity

#### Direct Income Impact

**Income Support Magnitude:** The combined annual support of Rs.12,000 provides meaningful income supplementation for marginal farmers. For a typical marginal farmer in Shahuwadi cultivating a 0.5-hectare rice farm, the annual operational costs range between Rs.15,000 and Rs.20,000.

- **Input Cost Coverage:** The Rs.12,000 scheme support covers 60% to 80% of essential input costs.
- **Purchasing Power:** It directly enables the upfront purchase of high-quality seeds, 40 kg of balanced chemical and organic fertilizers, and targeted pesticides.
- **Credit Dependency:** The cash flow reduces immediate reliance on credit by approximately Rs.1,000 monthly.
- **Debt Mitigation:** It reduces the necessity of distress borrowing from local moneylenders, who typically charge interest rates ranging from 24% to 36%.

While Kolhapur District's average net farm household income has shown an increasing trend—rising from Rs.20.41 lakh in 2016-17 to Rs.47.32 lakh in 2020-21 (a 131.89% increase driven heavily by field crops)—small-holder families live on the margins of this growth.

Direct income transfers serve as a foundational floor that prevents these households from slipping below subsistence levels during lean periods.

**Credit Constraint Alleviation:** National impact evaluations conducted by NITI Aayog's Development Monitoring and Evaluation Office (DMEO) document clear patterns of credit alleviation:

- Direct bank transfers bypass local administrative intermediaries, assuring liquidity at critical sowing times.
- The liquidity injection increases farmers' risk-taking capacity, allowing them to make productive, modern agronomic choices rather than settling for low-yield, low-cost fallback strategies.
- By reducing reliance on local moneylenders, farmers preserve their crop equity and avoid being forced into early distress sales to repay debts immediately post-harvest.

#### **Agricultural Input Adoption and Productivity**

**Input Utilization Patterns:** Shahuwadi's rice farming community, this is highly relevant. High-yield rice cultivation demands consistent, upfront investment: certified paddy seeds, 60-80 kg of NPK fertilizer per hectare, and integrated pest management. If funds are scarce in May and June, farmers cut back on these inputs, which directly impairs yields. The Rs.12,000 cash transfer addresses this specific bottleneck, ensuring optimal input application.

**Productivity and Yield Implications:** Although disaggregated, tahsil-specific productivity statistics for Shahuwadi are not fully documented, national trends show consistent yield improvements:

- **Sowing Timeliness:** Cash transfers allow farmers to buy seeds and fertilizers early, ensuring they plant with the onset of the monsoon rather than waiting for credit clearance.
- **Optimized Nutrition:** Access to cash enables recommended dosages of fertilizers, maintaining soil chemistry.
- **Risk Mitigation:** Financial security allows farmers to persist with high-value varieties (such as AjaraGhansal or Indrayani) that require precise management.

Studies on comparable marginal farming communities indicate that ensuring input adequacy improves crop yields by 15% to 25%. In Shahuwadi, a conservative estimate suggests modest but critical yield increases of 8% to 15% through guaranteed access to inputs.

#### **Household Consumption and Rural Economic Multiplier Effects**

**Non-Agricultural Expenditure Patterns:** While agricultural inputs take priority, households distribute the remaining portion of direct cash transfers to essential non-farm areas:

- **Essential Consumption:** Food security, dietary diversification, and nutrition (accounting for 25% to 35% of funds).
- **Health and Education:** Routine healthcare, medications, and school tuition fees for children (accounting for 15% to 20% of funds).
- **Social Obligations:** Essential community networks and religious festivals (accounting for 10% to 15% of funds).

This spending pattern keeps cash circulating within the local economy. When farmers purchase goods and services locally, it creates secondary demand for rural enterprises, agricultural laborers, and regional traders.

#### **Rural Economic Stimulus**

Economic multiplier analysis shows:

- **Local Multiplier:** Every single rupee of direct income

support transferred to rural accounts generates Rs.1.5 to Rs.2.0 in local economic activity.

- **State-Level Circulation:** Maharashtra's Rs.1,892.61 crore annual state-level disbursement under the NamoShetkari scheme stimulates between Rs.2,800 crore and Rs.3,800 crore in active rural economic circulation.
- **Employment:** Increased agricultural activity and local consumption drive seasonal demand, leading to an estimated 8% to 15% rise in local daily-wage work opportunities.

#### **Household Resilience and Risk Management**

**Weather Shock Coping Capacity:** Agriculture in Shahuwadi is highly vulnerable to monsoon variations, with annual rainfall fluctuating between 1,500 mm and 2,300 mm. Regular income support helps cushion against these shocks:

- **Equipment Repair:** Enables quick repairs to machinery (such as power tillers and water pumps) to prevent crop loss.
- **Resowing Resilience:** If an early dry spell ruins the first sowing, the scheme's liquidity helps farmers purchase replacement seeds immediately.
- **Consumption Smoothing:** Direct cash transfers reduce the need for distress sales of productive assets (like dairy cows or land) to survive a failed crop season.

**Debt Dynamics and Farmer Indebtedness:** Broad national assessments show that regular direct transfers improve household financial stability:

- A decline in high-interest debt (loans with annual interest rates above 18% from local lenders).
- A 5% to 10% reduction in total household debt, as reliable income allows families to service existing debts.
- An increase in formal credit access, as formal bank accounts remain active and in regular use.

**Challenges and Implementation Gaps in Shahuwadi Tahsil and Kolhapur District:** Despite its successes, the scheme faces several structural, financial, and physical implementation bottlenecks in Shahuwadi Tahsil.

#### **Scheme Coverage and Leakage Issues**

**Exclusion and Targeting Errors:** A key challenge is ensuring that 100% of eligible, vulnerable farmers are enrolled.

- **Land Title Issues:** Small, fragmented family holdings often lack updated land ownership titles (7/12 extracts), which stalls verification.
- **Digital Integration Hurdles:** Marginal farmers in remote hilly areas of Shahuwadi encounter delays in linking their Aadhaar numbers with bank accounts, delaying payments.
- **Information Gaps:** State-level surveys suggest that 8% to 12% of eligible marginal farmers are still unaware of the enrollment procedures.

#### **Fraud and Bogus Beneficiaries**

**State audits continue to reveal issues with database integrity**

- Duplicate registrations across multiple household members.
- Inclusion of non-farming families, such as traders or professionals who hold land titles but are not active cultivators.
- Undetected disbursements made to accounts of deceased individuals.

These leakages drain public resources that could otherwise support actual smallholder farmers.

## Agricultural Extension and Knowledge Gaps

### KrishiVigyan Kendra (KVK) Outreach Limitations

Evaluations show a gap between financial support and technical guidance:

- KVK extension programs (such as technology demonstrations and practical training) rarely reach marginal farmers in remote parts of Shahuwadi.
- The area faces an unfavorable extension worker-to-farmer ratio of approximately 1 worker per 300 to 400 farming households.
- There is a lack of specialized local training for high-value rice varieties, integrated pest management (IPM), and soil health optimization.

### Adoption-Knowledge Nexus

Having the money to buy inputs does not automatically guarantee they are used correctly. Many beneficiaries continue to apply traditional, low-efficiency cultivation methods:

- Applying fertilizers without proper soil testing, leading to low nutrient efficiency (30% to 40% below optimal levels).
- Slow adoption rates for modern, high-yield, or climate-resilient rice seed varieties.

This highlights the need to link cash transfers with agricultural advisory services.

## Financial Inclusion and Banking Access

### Bank Account and Digital Barriers

- **Dormancy:** Although around 85% of rural households have bank accounts, many dedicated agricultural accounts remain inactive between disbursement seasons.
- **Digital Literacy Gap:** Elderly farmers often struggle with mobile banking, UPI transfers, and digital account tracking.
- **Connectivity Bottlenecks:** Approximately 25% to 30% of villages in Shahuwadi lack reliable high-speed 4G connectivity, making online balance inquiries and mobile banking difficult.

**Payment System Delays:** Direct Benefit Transfer (DBT) processing delays of 1 to 3 weeks can disrupt agricultural planning. If a cash tranche is delayed past the start of the monsoon, farmers may be forced back to high-interest local moneylenders to purchase seed and fertilizer on time.

## Complementary Policy Gaps

### Input Cost Inflation:

While direct income transfers remain fixed, input prices continue to rise:

- Fertilizer costs have increased by 15% to 25% annually due to global market shifts.
- Pesticide and plant protection chemicals have seen price increases of 12% to 18% annually.
- Certified seed prices have climbed by 8% to 12% year-on-year.

As a result, the fixed Rs.12,000 annual transfer has lost a portion of its real purchasing power, making complementary input subsidies and price controls essential.

### Credit and Crop Insurance Gaps

- Marginal farmers still find it difficult to secure formal bank loans due to collateral requirements.

- Enrollment in the Prime Minister FasalBimaYojana (crop insurance) remains low, covering only 45% to 50% of eligible farmers in Kolhapur.
- Many farmers are unaware of interest subsidy programs, leaving them exposed to harvest losses.

## Income Adequacy and Livelihood Sustainability

**Support Magnitude Assessment:** To understand the true impact of the Rs.12,000 subsidy, we can look at a representative annual budget for a 0.5-hectare rice farm in Shahuwadi:

Economic Parameter	Amount (Rs.)
Annual Cost (0.5 Hectare Rice)	18,000 - 24,000
Expected Paddy Yield	2.0 - 2.5 Tonnes
Realized Market Price	Rs.3,000 - 4,000 / Tonne
Gross Annual Farm Revenue	6,000 - 10,000
Net Farm Income (Loss)	(-) 3,000 to (-) 6,000
PM Shetkari Support	(+) 12,000
Net Household Income (with support)	6,000 - 9,000
Basic Livelihood Requirement	25,000 - 35,000
Remaining Income Gap	16,000 - 29,000

Source: Socio-economic crop model for Shahuwadi (0.5 Ha holding size)

This analysis shows that while the PM Shetkari support helps cover operational losses and brings the farm budget back into positive territory, it is not enough on its own to sustain a family. Farmers still require secondary, diversified income sources to bridge the remaining household income gap.

## Livelihood Diversification Opportunities

To build long-term economic resilience, farmers should be encouraged to diversify into other areas:

- **Dairy Development:** Shahuwadi has established dairy cooperatives; farmers can use scheme payments to secure year-round cattle feed and fodder.
- **High-Value Horticulture:** Diversifying into cash crops like turmeric, cardamom, cashews, or mangoes can deliver higher returns per acre.
- **Agro-Processing:** Small-scale processing initiatives, such as local spice grinding or jaggery production, can help keep more value within the community.
- **Off-Farm Training:** Encouraging younger members of farming families to take part in skill development programs (such as PMKVY) can provide alternative sources of income.

## Comparative Analysis: National and Regional Evidence

Evaluating ShahuwadiTahsil's outcomes against broader state and national trends helps identify patterns of success and opportunities for improvement.

## National Impact Evaluation Findings

A comprehensive national evaluation of the PM-KISAN program by NITI Aayog's Development Monitoring and Evaluation Office (DMEO) highlighted several key findings:

- **High Satisfaction:** 92% of surveyed farmers reported overall satisfaction with the program's execution.
- **Productive Reinvestment:** 92% of beneficiaries spent their transfers directly on agricultural inputs like seeds, fertilizers, and crop protection.
- **Income Cushion:** The scheme provided a reliable income floor, helping reduce household financial stress.
- **Reduced High-Interest Debt:** Direct transfers lowered reliance on informal, high-interest local credit.
- **Increased Risk Capacity:** Improved financial security allowed farmers to invest in modern agronomic inputs.

- **Economic Stimulus:** Every rupee disbursed generated an estimated Rs.1.5 to Rs.2.0 in local rural economic activity.

*Expected Benefit:* Linking technical advice with financial support could increase local crop yields by 15% to 25%.

### Regional Evidence from Comparable Studies

**Maharashtra State-Specific Studies:** Recent reviews of the NamoshetkariYojana in Maharashtra show:

- High registration rates, with Kolhapur District ranking among the top regions for beneficiary density.
- Over 90% positive feedback from farmers regarding the coordination between state and federal disbursement programs.

**Kolhapur District-Specific Data:** Local agricultural trends match these positive indicators:

- Average farm incomes in Kolhapur grew by 131.89% between 2016-17 and 2020-21, driven primarily by field crops like rice and sugarcane.
- By late 2025, approximately 4.63 lakh farmers in Kolhapur were receiving PM-KISAN benefits, covering nearly 68% of the district's farming households.
- Rising rural incomes have helped stabilize farming households, reducing seasonal migration to cities.

**Limitations of Available Evidence:** There are still some notable gaps in the available research:

- **Lack of Tahsil-Level Studies:** There is a shortage of peer-reviewed, localized research focused specifically on Shahuwadi.
- **Qualitative Research Gaps:** Few studies capture the direct personal feedback and experiences of farmers in Shahuwadi.
- **Temporal Gaps:** Many available reports do not fully reflect the combined impact of the state-level Namoshetkari scheme introduced in 2023.
- **Data Constraints:** Detailed, village-by-village data on disbursements is not easily accessible.

This research aims to help fill those gaps by providing a localized analysis of ShahuwadiTahsil.

### Recommendations for Policy Optimization and Implementation Enhancement

To maximize the impact of the PM ShetkariSammanYojana in ShahuwadiTahsil, several targeted adjustments are recommended:

#### Strengthened Agricultural Extension Integration

**KVK-Scheme Coordination Framework:** We should connect direct income support directly with agricultural extension services to ensure funds are used effectively:

- **Dedicated Advisory Staff:** Assign extension workers to specific clusters of beneficiaries (at a ratio of 1 worker per 100 to 150 farmers).
- **Local Demonstration Plots:** Set up local paddy demonstration plots to showcase high-yield varieties, optimal planting spacing, and proper nutrient management.
- **Farmer Field Schools:** Establish seasonal training groups of 10 to 15 local farmers to share practical advice on modern, sustainable rice farming.
- **Bilingual Input Guides:** Create and distribute simple Marathi and English guides on fertilizer application and crop protection.
- **Mobile Advisory Alerts:** Send weekly SMS or WhatsApp updates with seasonal weather alerts and crop management tips.

### Beneficiary Verification and Fraud Prevention

**Advanced Verification Systems:** To improve database accuracy and prevent misspending, we should adopt updated verification methods:

- **Integrated Land Records:** Automatically cross-reference registrations with verified digital land records (7/12 extracts).
- **Geotagging Verification:** Match registered applicant details with the geographic coordinates of their farmland.
- **Data Audit Tools:** Use software filters to identify duplicate bank accounts or registrations from ineligible addresses.
- **Regular Database Cleanups:** Conduct quarterly audits to update records and remove inactive accounts.
- **Community Feedback Channels:** Provide a secure way for residents to report irregularities without risk of friction.

*Expected Benefit:* Reducing administrative errors by 8% to 15%, ensuring resources go to those who need them most.

### Digital Financial Inclusion and Banking Infrastructure

#### Digital Literacy and Account Access

- **Hands-On Mobile Training:** Run village workshops to help older farmers learn how to use mobile banking and UPI apps securely.
- **Local Banking Support:** Deploy mobile banking representatives to help rural residents activate dormant accounts and resolve issues locally.
- **In-Village Help Desks:** Set up simple, local support centers to help farmers check their transaction status.

#### Payment System Enhancement

- **Faster DBT Processing:** Streamline backend systems to ensure funds reach farmers' accounts within 48 hours of release.
- **SMS Updates:** Send automated SMS notifications to keep farmers updated on payment dates.
- **Cooperative Account Options:** Allow payments to be routed through local cooperative banks or post office accounts for easier pickup.

### Complementary Input Subsidies and Market Linkages

#### Input Subsidy Integration

- **Stable Fertilizer Pricing:** Work with cooperatives to keep chemical and organic fertilizer prices stable during peak demand.
- **Seed Discounts:** Provide a 30% to 40% discount on certified high-yield paddy seeds.
- **Soil Health Cards:** Link scheme registration with soil testing, helping farmers apply only the nutrients their soil actually needs.

#### Agricultural Marketing Linkages

- **Collective Marketing:** Strengthen local farmer collectives to help growers negotiate better sales terms for their rice.
- **Direct-to-Buyer Channels:** Connect local farmer groups directly with regional millers and food processors to reduce intermediary costs.
- **Specialty Certification:** Support efforts to register and market premium local varieties, such as AjaraGhansal rice.
- **Real-Time Price Updates:** Share current market prices via SMS to help farmers avoid selling at a disadvantage during

harvest.

## Comprehensive Livelihood Diversification Support

### Multi-Enterprise Income Strategies

- **Dairy Development Support:** Help farmers invest in dairy farming by improving access to veterinary care and high-quality fodder.
- **High-Value Crops:** Provide seedlings and training for growing high-value cash crops like turmeric, ginger, and cashews.
- **Local Processing Initiatives:** Provide micro-grants to help farmer collectives purchase simple processing equipment like mini-rice mills.
- **Integrated Fish Farming:** Explore pilot programs for rice-fish farming in fields with reliable, year-round water supplies.

### Skill Development and Off-Farm Employment

- **Vocational Training:** Offer practical training courses (such as electrical work, equipment repair, or solar maintenance) for young members of farming families.
- **Youth Employment Programs:** Support initiatives that help younger generations find local, stable employment outside of traditional farming.
- **Women's Enterprise Support:** Provide micro-loans and business training for women's self-help groups focused on food processing or retail.

**Expected Benefit:** Helping farming households diversify their income, reducing their vulnerability to weather and market fluctuations.

## CONCLUSION

The combination of the national PM-KISAN scheme and Maharashtra's Namoshetkari Yojana represents a major step forward in supporting rural agricultural economies. In Shahuwadi Tahsil, where small and marginal farms are the norm, this reliable annual transfer of Rs.12,000 acts as a vital safety net. It helps cover a significant portion of seasonal input costs, reduces dependence on high-interest informal credit, and supports local economic activity.

However, the program's long-term success depends on addressing key implementation challenges. Resolving land registration issues, improving local banking access, protecting farmers against input cost inflation, and connecting financial support with agricultural technical advice are essential steps. Furthermore, because direct transfers alone cannot fully support a household, they should be paired with broader efforts to promote dairy farming, high-value crops, and off-farm employment. By taking these steps to connect income support with local extension services and economic development, Shahuwadi Tahsil can build a more resilient, sustainable, and prosperous farming community.

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