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## Pradhan Mantri Kisan Samman Nidhi (PM-Kisan): Scheme to Meet Farmers for Agriculture Related Needs

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India is considered as world agricultural powerhouse and plays a major role in Indian economy. About 58 per cent of Indians depends on agriculture for their livelihood and the Indian population continues to increase exponentially in fiscal year 2020, agricultural & allied sectors accounted for 18.3 per cent of India's gross value added (GVA) in 2022-23. The majority of farmers are in dire straits. Around 80 per cent of farmers in India are marginal (less than 1 hectare) or small (1-2 hectare) farmers who are struggling to overcome the crises in their day-to-day life. In view of this the government is working to reinforce the country's backbone through innovative and strong policies (PM India 2021). The primary objective of PM-Kisan is to provide income support to land-owning farmers and their families. The scheme aims to supplement the financial needs of farmers for the purchase of seeds, fertilizers, and other agricultural inputs, as well as for meeting household expenses.



### What is PM Kisan Samman Nidhi Yojana?

The Indian government implemented a central sector scheme called "Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)" to help agricultural families to meet their agriculture related needs. The scheme was effective from 1<sup>st</sup> December, 2018, while it was officially launched on the 24<sup>th</sup> February, 2019 (Ahmad and Haneef, 2019). The scheme provides 100% funding from the Indian central government and seeking to provide benefit to all small and marginal

landholding farmer and their families with up to 2 hectares' cultivable land to complement their monetary requirements intended for acquiring several inputs associated to cultivation and allied activities as well as domestic needs by the means of payment of Rs. 6000 per year, subjected to certain exclusions (Ahmad and Haneef, 2019). The expected number of small and marginal farmers benefitted from this is around 12 crores. This programme will entail an annual expenditure of 75000 crores rupees (Ahmad and Haneef, 2019).

### **PM Kisan Yojana explained**

Under the PM Kisan Yojana, income support of Rs 6000 per annum is provided to all eligible farmer families across the country in three equal installments of Rs 2,000 every four months. The scheme defines family as husband, wife and minor children. The fund of Rs 2,000 is directly transferred to the bank accounts of the farmers/farmer's family. The financial assistance is provided on a per-year basis. The first installment is typically credited from April to July, the second from August to November, and the third from December to March.

### **Who is eligible for PM Kisan scheme?**

- Landholding farmers' families with cultivable landholding in their names can apply under this scheme
- Farmers from both the urban and rural areas
- Small and marginal farmers families

### **Who is not eligible for PM Kisan scheme?**

- Institutional landholders
- Present or retired officers and employees of state/central government as well as PSUs and government autonomous bodies.
- Beneficiaries with higher economic status are not eligible.
- Those who pay income tax
- Farmer families holding constitutional posts
- Professionals like doctors, engineers and lawyers
- Retired pensioners with a monthly pension of over Rs 10,000

### **How to register for PM Kisan Samman Nidhi**

- Farmers have to approach the local revenue officer (patwari) or a nodal officer (nominated by the state government)
- The Common Service Centres (CSCs) have also been authorized to do the registration of the farmers for the Scheme upon payment of fees

### **Farmers Corner**

On the official website of PM Kisan Samman Nidhi Yojana - [pmkisan.gov.in](http://pmkisan.gov.in), there's a section called the 'farmers' corner'. Farmers can register themselves through the Farmers Corner in the portal. They can also edit the name in PM-Kisan database and know the status of their payment.

### **Documents required to register under PM-Kisan Yojana**

Aadhaar is mandatory, Apart from Aadhaar, citizenship certificate, landholding papers and bank account details have to be submitted to the concerned authorities.

### **Operation Guideline**

- Review and Monitoring Committee headed by Cabinet Secretary at the National Level
- Weekly review through video conferencing by Secretary, DAC&FW with State Nodal Officers.
- State & District Level Monitoring Committees to be notified by State Govts.
- State to notify State and District Level Grievance to Redressal Committees.

- States designated a Nodal Department for implementation of the scheme.

### **Modalities for transfer of benefit**

- Benefit to be transferred by GoI electronically through State Notional Account into beneficiary's bank account on the basis of district wise beneficiary list certified and uploaded by State/UT Govts.
- Beneficiaries list to be displayed at Gram- Panchayats to ensure greater transparency.
- Notification of Credit of benefit to beneficiaries through SMS.

### **Total Beneficiaries of Various States of India under the PM-Kisan Scheme**

- Out of the total states Uttar Pradesh having highest beneficiaries (282.54 lakhs) followed by Maharashtra (114.80 lakhs) and Madhya Pradesh (91.95 lakhs).
- Uttar Pradesh showing an increasing trend over the years in number of beneficiaries accounting 89 % benefited beneficiaries in the year 2021-22.
- In case of Maharashtra and Madhya Pradesh it's around 94% and 93 % benefited beneficiaries in the year 2021-22 respectively.
- Bihar having highest beneficiaries 98% among all the states in the year 2021-22. The West Bengal has only state who didn't implement this scheme because Mamata banerjee did with farmers of Bengal by depriving them of PM Kisan Scheme benefits was an injustice.
- She did not allow the implementation of the welfare programme in the state to satisfy her ego. In union territory Pondicherry having highest benefited beneficiaries account for 91 % in the year 2021-22.
- Beneficiaries under PM-KISAN in FY 2022-23, Grand Total: 10,71,63,605 and FY 2023-24 (till 31<sup>st</sup> July 2023), 8,56,62,473.

### **Budget allocation for PM-KISAN**

The budget released by the government of India for the PM-KISAN scheme was 1241.13 crore in 2018-19 which has been increased in following years to cover small and Marginal farmers. Approximately, Rs. 75,000 crores have been successfully transferred to the farmers Account without any middle man and extra commission, of which Rs. 22,000 crores were forwarded during Covid-19 lockdown period (Economic times, 2020).

The Centre has allocated Rs 68,000 crore for the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) in the Union Budget 2022-23, which is just 4.6 per cent higher than the Budget Estimates of Rs 65,000 crore for 2021-22. Allocation for Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), which is the largest scheme under the Ministry has remained the same as the revised estimates of 2022-23 at Rs 60,000 crore. Allocation has reduced from the actual expenditure of 2021-22 and budgeted expenditure for 2022-23.

### **Conclusion**

- A direct transfer scheme like PM-KISAN is a game-changer and can have significant effects if it is timely, not transaction cost heavy and is provided with complementary inputs such as extension services.
- Scheme like PM-KISAN having potential to break the intergenerational poverty and a way to improve standard of living of poor farmers. PM-KISAN scheme provided the input and harvesting support to the agricultural land holder of different states and union territories.
- This might also defend them from deteriorating within side the clutches of moneylenders for meeting such charges and ensure their continuance in the farming activities. Easily accessible mobile application has been developed; farmer can collect all the information regarding the scheme using this app.

- The PM-KISAN, is launched in 2018, however there is need to arrange various open conference and training programme through which the land holder can get more useful information.
- The scheme is like a boon to farmers that somehow improved their situation. In the future, the government should boost its budget so that it can meet emerging needs of farmers.

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