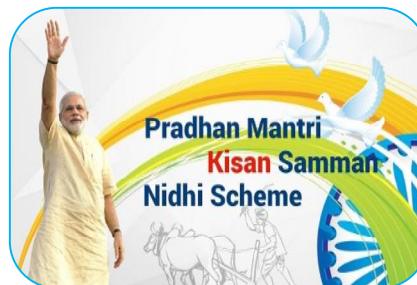




A STUDY ON PRADHAN MANTRI KISAN SAMMAN NIDHI**Dr. D. C. Kurnal****Assistant Professor, Department of Economics,
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Karnataka.****ABSTRACT**

Pradhan Mantri Kisan Samman Nidhi is a central sector scheme under the government of India which provides income support to the farmers and their families. PM-KISAN scheme was first implemented as the Rythu Bandhu scheme by the Government of Telangana where a certain amount was handed directly to the eligible farmers. Later, on 1 February 2019, during the 2019 Interim Union Budget of India, Piyush Goyal announced the implementation of this scheme as a nationwide project. Pradhan Mantri Kisan Samman Nidhi is an initiative by the government of India in which all small and marginal farmers will get up to Rs.6, 000 per year as minimum income support. Rs.6,000 per year will be paid to each eligible farmer in three instalments and will be deposited directly to their bank accounts. On 24 February 2019, Narendra Modi launched the scheme in Uttar Pradesh's Gorakhpur by transferring the first instalment of ₹2,000 each to over one crore farmers. The main objectives of the study are to study the awareness of farmers towards PM Kisan scheme. To offer various suggestions based on findings for better implementation. In this methodology was used exploratory research design will use.



Prime Minister Narendra Modi launched the PM-KISAN scheme on 24 February 2019 in Gorakhpur, Uttar Pradesh. Under this scheme, all small and marginal farmers will be provided with income support of Rs.6,000 per year in three instalments which will be deposited directly to their bank accounts. The total annual expenditure for this scheme is expected to be Rs.75,000 crore which will be financed by the Union Government. PM- KISAN Scheme is an important topic for the IAS Exam. Candidates can also download the notes PDF at the end of the article.

KEYWORDS : PM-KISAN, Beneficiaries, Mobile app, Marginal farmers. Agriculture GDP Indian Economy Farmer's Income PM-Kisan Samman Nidhi Small and Marginal Farmers.

INTRODUCTION

India is considered as world agricultural powerhouse and play a major role in Indian economy. Further, it is the leading manufacturer of pulses, milk, spices, as well as the largest area under rice, wheat and cotton (Ahmad and Haneef, 2019; Gupta and Nagar, 2017). About 58% of Indians depends on agriculture for their livelihood and the Indian population continues to increase exponentially (Agarwal and Sinha, 2017; India online 2021). In Fiscal year 20, agricultural & allied sectors accounted for 17.8% of India's gross value added (GVA) at current prices (IBEF 2021). It would not be inaccurate to state that 'Indian farmers' are the backbone of the economy and the beloved children of Mother India.

However, this industry is still underdeveloped and plagued by numerous issues, resulting in low production and poor economics for farmers. The majority of farmers are in dire straits. Around 80% 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 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 1st December, 2018, while it was officially.

India has 1.38 billion population and more than half of the populace are engaged in agriculture for their employment. To meet financial requirement of farmers to procure inputs for better crop health and productivity, Indian Government has launched Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme in 2018. This review aims to study the implementation goals and benefits provided to the farmers under the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme. All marginal and small landowners involved in agriculture and farm operations benefited from the scheme, as they are supported with Rs. 6000 per year to cover their agricultural needs. Interestingly, there is approximately 28.73% hike in the number of farmers benefitted under this scheme from 2018 to 2021-2022, and an amount of about Rs. 22,000 crores have been successfully transferred to the farmers' bank account during Covid-19 lockdown. In addition, Rs 75,000 crores were distributed directly till August, 2020 without any commission to middlemen. The scheme proved to be a boon to the farmers and it should continue with the same pace.

OBJECTIVES OF PM-KISAN SCHEME

Pradhan Mantri Kisan Samman Nidhi Yojana is implemented as a central sector scheme by the Government of India. This scheme was introduced to augment the source of income of many small and marginal farmers. The main objectives of the PM-KISAN scheme are mentioned below:

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. Acknowledgement

- To provide income support to all eligible land-holding farmers and their families.
- PM-KISAN scheme also aims to supplement the financial needs of the farmers in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income.
- The scheme is expected to increase the coverage of PM-KISAN to around 14.5 crore beneficiaries. It aims to cover around 2 crores more farmers with an estimated expenditure of Rs. 87,217.50 crores that will be funded by the Central Government.
- The fundamental intention of the scheme is to provide income support for farmers and to assist them in purchasing various inputs that are required during the sowing seasons. The project is targeted for all small and marginal farmers across the nation.
- To provide a verified and single source of truth on SMF details at the portal.
- Timely assistance to the farmers in a farm operation.
- A unified e-platform for transferring cash benefits into a farmers bank account via PFMS integration.
- Location wise availability of benefited farmers list.
- Ease of monitoring across the nation on fund transaction details.

Eligibility to avail benefits under PM-KISAN scheme

Any small or marginal farmer should not fall under the following criteria to be eligible under the Pradhan Mantri Kisan Samman Nidhi Yojana. Below are some of the categories of beneficiaries who are not eligible for benefit under this scheme:

1. Any institutional land-holders.
2. The farmer as well as any member of the family belonging to the following categories:
3. Former and present holders of constitutional posts
4. Former and present Ministers/ State Ministers
5. Former or present members of Lok Sabha/ Rajya Sabha/ State Legislative Assemblies/ State Legislative Councils
6. Former and present Mayors of Municipal Corporations
7. Former and present Chairpersons of District Panchayats.
8. Any serving or retired officers as well as employees under the Central/ State Government Ministries /Offices/Departments.
9. All retired pensioners who get a monthly pension of Rs.10,000/-or more and belonging to the above category.
10. Any individual who paid their income tax in the last assessment year is not eligible under this scheme.
11. Professionals like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with Professional bodies and carrying out profession by undertaking practices.

Advantages of PM-KISAN Scheme

Given below are the advantages and the impact of the PM-KISAN schemes:

- The direct transfer of funds is one of the biggest advantages of this scheme. On December 25, 2020, in the presence of PM Narendra Modi, Rs.18,000 crores were directly transferred to the bank accounts of 9 crore farmers
- All the records related to farmers is registered officially on a digital platform which has made the registration and fund transfer easy. The digitalised records have brought about a new start to this welfare scheme
- This scheme eases liquidity constraints of farmers
- PM-KISAN yojana is a big step towards the Government's initiatives of modernisation of agriculture
- There is no discrimination in choosing the PM-KISAN beneficiaries

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

The Deputy Commissioner, Golaghat, Dr P Uday Praveen, IAS chaired a meeting at the conference hall of the DC office with the officials of Agriculture department on 01-09-2022. The meeting discussed on the progress of ongoing schemes under the department especially about the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN). The Deputy Commissioner reviewed the work on the database being created for quick identification of eligible farmers for the PM-KISAN and other schemes. He asked all concerned to complete the work of data verification and updation within a month so that no eligible farmer is deprived of the benefits of the scheme. He stressed on removing the names of ineligible farmers receiving benefits under the ambitious scheme of central government in the district. The meeting was attended by Smt Orpah Baglary, DDC, Smt Din Chengfa Borua, SDO (Civil), Dhansiri, Shri Amlan Phukan, Assistant Commissioner, Shri Ranjit Sarma, District Agriculture Officer, Golaghat, SDO's, ADO's, AEO's & officials concerned. It is worth mentioning that under the PM-KISAN scheme, launched in 2019, a financial benefit of Rs 6,000 per year is provided to eligible farmer families payable in three equal instalments of Rs 2,000. The fund is transferred directly to the bank accounts of the beneficiaries.

Pradhan Mantri Kisan Samman Nidhi Yojana

The Finance Minister has announced a Farmer Income Support Scheme called Pradhan Mantri Kisan Samman Nidhi Yojana. The scheme was presented in the interim budget 2019 in the national assembly on the 1st February 2019. All small and marginal farmers with land will receive financial assistance of Rs. 6,000 every year under the scheme. In addition to this scheme, there were many other projects benefiting various categories of the community were announced. This article discusses in detail the overview of the Pradhan Mantri Kisan Samman Nidhi Yojana. A small and marginal landholder farmer is primarily a family comprising of a husband, wife and minor children. The family possess a cultivable land up to 2 hectares as per land records of the concerned State and Union Territory. The existing land-ownership system is used for the identification of the beneficiaries for the calculation of benefits.

Highlights of the Scheme

The highlights of Pradhan Mantri Kisan Samman Nidhi Yojana is given below.

- Pradhan Mantri Kisan Samman Nidhi Yojana paves the way for living and to earn a respectable life for the farmers.
- In order to guarantee income assistance to small and marginal farmers, the Indian Government has proposed this scheme.
- The weaker peasant families possessing a cultivable land up to 2 Hectare will be receiving Rs. 6,000 as direct income assistance.
- The funding would be made by the Central Government in three equal instalments of Rs. 2000. If not the farmers receive an income of Rs. 500 every month.
- Almost 12 Crore small and marginal farmers will be benefiting from the said scheme.
- The first instalment shall be paid by March 31st, 2019.
- An annual expenditure of Rs. 75,000 Crores will be funded for the scheme.
- The money would be deposited in the farmer's bank account directly by the officials, therefore avoiding corruption.
- Pradhan Mantri Kisan Samman Nidhi Yojana will not provide supplemental income to impoverished farmers. However, it would assist them with emerging needs, especially before the crop season.

Implementation Strategy

Responsibility to identify the landholder farmer family who is eligible to acquire the benefits under the scheme shall be decided by the State/ Union Territory Government. The states prepare databases of the qualified beneficiary landholder farmer families in the villages by obtaining details like Name, Age, Gender and Category (SC/ ST), Aadhaar number or Aadhaar enrollment number for those candidates who have not received Aadhaar card. In addition to this, information regarding identification documents like driving license, voters' ID, NREGA job card or other identification documents that are issued by the Central/ State/ Union Territory Governments of their authorities, bank account number, IFSC code are also acquired. Though the mobile number is not required it is better to provide it, so that information regarding the sanction/ transfer can be communicated. For beneficiaries in the states of Assam, Meghalaya, Jammu and Kashmir where Aadhar card has not been issued, Aadhaar number shall be collected for those beneficiaries where it is available, and other alternate prescribed documents can be obtained for identity verification purposes. States and Union Territories ensures that there is no duplication of the payment that is transferred to eligible farmers. Speedy reconciliation in case of wrong/ incomplete bank details of the beneficiary has to be ensured.

Benefits of the Scheme

Under the scheme, financial interests that are mention below will be provided to all small and marginal landholder farmer families across the country.

- Landholder farmer families with a total cultivable holding up to 2 hectares will be provided with a benefit of Six thousand Rupees per annum in three equal instalments that are every four months.

- The first instalment to eligible beneficiaries during the financial year 2018-19 shall be for the period from 01.12.2018-31.03.2019.

Krishi Vigyan Kendra (KVK) KVK was launched by ICAR in 1974 in Pondicherry district with the main goal to provide institutional support to agriculture and allied sectors with location- specific technologies through assessment, refinement, and demonstrations. KVKs are now available in every district of the country. KVKs are financed fully by Indian Council of Agricultural Research (ICAR), government of India. The mandate of KVKs is to (a) conduct "On-Farm Testing" (OFT) for the assessment of agricultural technologies across different farming systems, (b) carry out Front Line Demonstration (FLDs) to demonstrate the implementation of frontier technologies, (c) increase 5 the capacity development of farmers and extension workers, (d) work as a knowledge and resource centre for the agricultural economy of the district. The Total budget of KVKs in India is only Rs 686 crore in 2016-17. That India spends 0.7% of agriculture GDP on research, education, extension and training. Out of this, 0.54% goes for agriculture research and education, and a meagre 0.16% goes to extension and trainings. KVKs have large huge local spillovers, and KVK beneficiaries are more informed about frontier technologies that results in greater adoption of the technologies. The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme aims to provide income support to farmers to facilitate timely access to inputs by easing their liquidity needs. This study, based on 1,406 farmers of Uttar Pradesh and using a binary choice model, examines the scheme's targeting accuracy and the correlates of farmers' spending patterns. Triple difference with matching estimators are used to identify the differential impact of PM-KISAN on Krishi Vigyan Kendras (farm science centers, or KVKs) beneficiaries. Results show that PM-KISAN reached to one-third of all the farmers in the first three months of its implementation. Moreover, the study finds no selection bias based on social, economic and agricultural characteristics. The scheme has significantly helped those who are relatively more dependent on agriculture and have poor access to credit. Moreover, scheme has significantly stimulated the KVK 's impact on the adoption of modern cultivars.

Eligibility of the Scheme

Citizens passing the following criteria are eligible to apply for this scheme.

- The scheme is sponsored by the Central Government. Therefore, the farmers have to be citizens of the country.
- Those farmers categorised as small and marginal agricultural labours are permitted to apply for this scheme.
- If the farm possessed by the farmer is more than 2 acres, then he/ she is not eligible to attain the benefits of the scheme.

The following categories of beneficiaries of high economic status shall not be eligible to receive the benefits of the scheme.

All institutional landholders. Farmer families where one or more of its members belong to the following categories.

1. Former and present holders of constitutional posts.
2. Former and present Ministers/ State Ministers and former and current Members of Lok Sabha/ Rajya Sabha/ State Legislative councils/ State Legislative Assemblies, former and present Mayors of municipal Corporations, former and present Chairperson of District Panchayats.
3. All serving or retired officers and employees of the Central/ State Government Ministries/ offices/ department and its field units Central or State PSEs and attached offices/ autonomous institutions under the Government and regular employees of the Local Bodies (excluding Multi Tasking Staff/ Class IV/ Group D employees).
4. All superannuated/ retired pensioners whose monthly pension is more than Rs. 10,000.
5. Individuals who had paid Income Tax in the last assessment year.
6. Professionals like Doctors, Engineers, Lawyers, Chartered Accountants and Architects registered with professional bodies and carrying out profession by undertaking practices.

Exclusion of State and Union Territory Government can certify the eligibility of the beneficiary based on the self-declaration. If the recipients are not available or do not reside in the village, State/ Union Territory Governments may consider certification depending on the declaration made by another adult member of his/ her family. In case of an incorrect self-declaration, the beneficiary would be liable for recovery of transferred financial benefits and other penal actions abiding by the law.

PM-KISAN Mobile app:

The government is taking numerous steps to ensure that all adequate recipients of PM-KISAN receive assistance. The National Informatics Centre (NIC), Ministry of Electronics and Information Technology developed the PM-KISAN mobile app to extend the reach even further. Using Mobile app, farmers can conduct self-registration, and get to know the status of their correct name as per Aadhaar, registration, payments, and detailed information about the scheme and helpline numbers are also available for any other queries. Interestingly, 5,000,000 + people downloaded and installed this android based app and 49,843 people participated in user rating which is 3.8 (PM-KISAN, 2021; Google play store, 2021).

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,
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- ❖ 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.

CONCLUSION

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.

REFERENCE

1. The Prime Minister of India, Narendra Modi launched the PM-KISAN scheme on February 24, 2019. The scheme came into effect from December 1, 2018.
2. This scheme provides supplement financial support to the farmers to procure various inputs related to agriculture and allied activities and their domestic needs.31-Jan-2023.
3. "Pradhan Mantri Kisan SAMMAN Nidhi (PM-KISAN)". The Scheme is in effect from 01.12. 2018. The scheme was officially launched on 24th February, 2019.

4. The scheme is open to all farmers with a valid farming registration certificate from the Department of Agriculture.
5. pmkisan.gov.in and use your Mobile Number or Aadhar Card Number to check your name in the PM Kisan 13th Beneficiary Status 2023.