Pradhan Mantri Kissan Samman Nidhi Scheme -**An Analysis**

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Abstract

Indian agriculture facing a lot of problems in today's scenario specially after economic reforms. So much variations has been recognized as the time passes away in crop yield and production. The government wants to re-track the agricultural growth pattern on the same way by popularising many schemes. The indian government has launched many schemes time to time, to overcome the gap of agricultural growth (in 1984-85 3.62% and in 1995-96, 1.97%). Recently Indian government has organized a new scheme to its farmers Kisan Samman Nidhi Scheme for 14 crore small and marginal farmers to give 6000 per annum, for magnifying their crop yield, ensured income similar to their farm produce. As per this scheme it upholds the statement that it will provide an assured insurance cover to small and marginal farmers. So many schemes has been launched previously also ensure a sum to the farmers to revive their losses due to flood and droughts.

In this paper we will discuss the main perspectives of the scheme, its merits, procedure and implementation problems in Indian context. Also we will discuss about many schemes which have been launched before kisan samman nidhi, does meeting the exact needs? does helpful enough to combat the problems arising in Indian agriculture?

Introduction-

India was mainly an agriculture based economy in pre reform era. After 1991, Economic reforms has taken place in India and after economic reforms infusion in indian economy, Indian GDP gained momentum. Now a days India is the fastest growing economy in the world. The Growth which is badly affected that is Indian agricultural growth, before 1991 it was doing somehow good but after economic reforms it has staggered (in 1984-85 growth recorded 3.62% but in 1995-96 was 1.97%). Wide variations has been recorded after economic reforms period such as shifting of food crop cultivation to cash crop cultivation. Agricultural distress taking the lives of many economically disabled households due to heavy indebtedness of banks and other credit institutions for farming. Around 300000 lakhs farmers have given up their lives from 1995 till 2015. Time to time farmers revolt against government but it does not make an outcome.

Government launched many schemes time to time for the welfare of the farmers but till now these schemes are residual to attain a desired goals set by the central government. Here we will analyse the new scheme launched by the central government recently for the upliftment of the

small and marginal farmers that is Pradhan Mantri Kisan Samman Nidhi Scheme launched in May, 2019.

What is Pradhan Mantri Kisan Samman Nidhi Scheme?

This scheme was launched in May, 2019 earlier of this year which promises to give 6000 rupees to 12 crore farmers of the country every year who hold two hectares of arable land. It will help all those needy small and marginal farmers who are having arable land two hectares or less than two hectares. After a later cabinet meeting held after the election result the government has extended the limit of land and applied to all 14 crores farmers of the country. The central government has set up an expenditure for the fiscal year 2019-20 about 87 thousand crores to distribute among farmers.

Purpose behind enactment of the scheme-

The Government has launched several scheme in last decade to prevent the farmers agitation, development of the agriculture.But the Kissan samman Nidhi Scheme launched for increasing the earnings of the farmers, for supporting in the procurement of the inputs for their crops, it will reduce the pressure of money for availing the seeds ,fertilizers and agricultural instruments etc. The govt exchequer will bear the burden of 75000 crore every year to avail this scheme to the farmers.

Problems arising against application of Kisan Samman Nidhi Scheme-

In our country most of the beneficiaries comes with two or less than two hectares of land according to the land census survey held. Problem can be aroused when the multiple family members hold the eligible land in a single family for which can not be determined how the eligibility for having the benefit of such scheme. For example, if five brothers jointly own a single 10 hectare holding, each of them will be eligible for the scheme. However, if the members of a single family unit each own three one-hectare holdings, they will not be eligible. "This is a mess," says Vikas Rawal, a professor at JNU's Centre for Economic Studies and Planning, who specialises in agriculture economics. (published in The Hindu). He says it will be difficult to use existing land records to determine beneficiaries. "Land records are held individually. How do you know which family holds how much land?" For the purposes of this scheme, family units are being defined as a husband, wife and minor children. The government has to take the help of local authorities for the approval of the benefit to be taken as a beneficiary to the said scheme, otherwise there will be a problem of eligibility criteria to said scheme.

Land Records Maintenance-

In India when the land is sold to buyer only sale deed is attained to the records but not any past record maintained in the digital system. The on ground reality does not shown in the records. The records maintained are not updated time to time as per the requirement, hence the outcome is that many discrepancies found in the records.

Table-1- Status of the completion of various components under the Digital India Land **Records Modernisation Programme(DILRMP)**

Computerization of land records	86%
Mutation computerized	47%
Issuance of digitally signed ROR	28%
Cadastral maps digitized	46%
Spatial data verified	39%
Cadastral maps linked to RoR	26%
Real time updation of RoR and maps	15%
Number of villages where	9%
survey/resurvey work completed	
Area surveyed	35%

Note- RoR is Record of Rights. Data is updated till September 2017.

Sources- Department of land resources, ministry of rural Development; PRS

For an example in Telangana only 54 lakh beneficiaries took the benefit of the first installment of the scheme because of the state govt was unable to update the record digitally. And as a result 10 lakh people were left off the benefit due to the loose behaviour of the state govt. Also the scheme is not available to those who do not have the sole rights to their cultivated lands like adivasis and tenants. For the payment of the scheme Aadhar card is essential whereas in some rural areas it also poses a hurdle in the way of the scheme.

Conclusion-

In our India, agriculture forms the half of the total employment and the growth of agriculture is very slow and intermittent after economic reforms. After the enactment of the so many schemes it is vulnerable till now. Kisan Samman Nidhi Scheme is a very innovative and direct step to benefit the small and marginal farmers but it needs some correction in the scheme for the proper application. Central government needs to redefine the eligibility criteria to benefit the farmers and also unite with state governments to update the proper land records of the farmers that will help in availing the benefit of the scheme.

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