

A STUDY ON PRADHAN MANTRI KISAN SAMMAN NIDHI (PM-KISAN) SCHEME IN INDIA

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Abstract

Issues: The central government of India has launched many welfare schemes for in Indian farmers. This Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is one among them. This scheme has commenced on 1.12.2018 and its fund is 100% sponsored by the Central Government. This scheme gives an income support of Rs.6000 per year to all farmers' families across the country which dues three equal instalments of Rs.2000 every four months in a year.

Objectives: This study attempts to seek the justification of the objectives of the scheme. Since, the amount is very meagre whether it has to meet many challenges such as props to the farmers as supportive income or to get rid out of the clutches of the moneylenders, or retaining them in cultivation. And also seeks the reasons for its ambit extension to semi-medium, medium and large farmers.

Methodology: It is a descriptive study. An inductive description is given for appraisal of this scheme. For easy understanding simple tables are framed to identify the different segment of the farmers and their counts. This research comprises few literature reviews and collection of secondary data from both private and government side.

Statistical Tools: An inductive description is given for which, secondary data is used. Some dedicated online monitoring systems of the central government's quantitative information also taken. Simple percentages and tabulations have been framed for both observation and explanations.

Results: Thus, this scheme has no doubt to give props for Indian vulnerable farmers. It supports many ways to the farmers economically either as supportive income or using for buying some input for farming. Although the nidhi is meagre it acts as strong economic holing among the farmers communities. This PM-Kisan Samman Nidhi scheme will act as one of the many policies to play its vital role well in tackling the crisis of an economic slowdown, falling of rural consumption demand, stopping the farmers' suicide in rural economy.

Key words: PM-Kisan Samman Nidhi, agrarian' problems, consumption Expenditure, non-consumption expenditure, small, marginal farmers semi-medium, medium farmers and large farmers, economies of scale, cultivation, supportive income, and farmers' suicide.

1. Introduction

The Indian Government has launched many new schemes for the development of the farmers in the country. This Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is one among them which recently formed. This scheme has

commenced from 1.12.2018. This scheme nidhi is 100% sponsored by the Central Government. This scheme gives an income support of Rs.6000 per year to all farmers' families across the country which dues three equal instalments of Rs.2000 every four months in a year. This is scheme allotment is Rs.75,000 crore. The expenditure for this scheme has borne by the Union Government in 2019-20. The total number of families are expected to be covered under the Scheme is 14 crore on the basis of the Agriculture Census, 2015-16.

2. Farmer's family

The definition of family for this scheme is the husband, wife and minor children, but the responsibilities of identification of beneficiary of farmer families is handed over to concerned State Governments.

3. Objectives of the scheme

- To augments the income of the small and marginal farmers as supportive income.
- To supplement the financial needs to procure various inputs for cultivation
- To prevent the farmers from falling in the debt by money lenders.
- To retain the farmers to sustain the agriculture.

4. Eligibilities of the farmers for this scheme

- The farmers should be citizens of the country.
- The cultivable land holing of farmer is up to 2 hectares. However, the holing has liberated with effect from 01.06.2019 in order to cover all the farmer families in the country i.e. irrespective of the size of their land holdings.
- The database should have the land owner's name, gender and clear land record details.

- Social classification details whether the farmer belongs to OBC/MBC/FC/SC/ST.
- Aadhaar number linked bank account number and also linked with mobile number.
- Jan Dhan Bank Account Number linked Aadhaar and mobile number will help in identifying eligible beneficiaries and incompetent claimants.

5. Ineligible farmers for this Nidhi/scheme

- All institutional land holders.
- Former and present holders of constitutional posts.
- Former and present ministers/state ministers.
- Former/present members of Lok Sabha/ Rajya Sabha/State Legislative Assembly/ State Legislative Councils.
- Former and present Mayors of Municipal Corporations.
- Former and present Chairpersons of District Panchayats.
- All retired officers and employees of Central/ State Government Ministries /Offices/Departments and its field units Central or State PSEs and Attached offices /Autonomous Institutions under Government as well as regular employees of the Local Bodies (Excluding Multi-tasking Staff/Class IV/Group D employees).
- All superannuated/retired pensioners whose monthly pension is Rs.10,000-or more (Excluding Multi-tasking Staff /Class IV/Group D employees) of above category.
- All persons who paid income tax in last assessment year.

- Professionals like doctors, engineers, lawyers, chartered accountants, and architects registered with professional bodies and carrying out profession by undertaking practices

6. Objectives of the study

1. To find out the reasons that why the PM-Kisan Samman nidhi has outlined the cited objectives only while Indian agrarians are facing many problems.
2. To find out the problems which Indian agrarians are facing and fetched them to the situation of up-set or even suicide.
3. To study whether the fund is enough to fill the gap between the cited objectives and in practical life of the agrarian's problems.
4. To study the reason of why the ambit of land holding size is extended to >2 hector farmers.
5. To study the reasons for trimming-up of this nidhi in subsequent instalment of this nidhi disposals.

7. Methodology

It is a descriptive study. An inductive detailed description is given for appraisal of the scheme. For easy understanding simple percentages and tables are framed to identify the different segment of the farmers and their counts. This research comprises few literature reviews and collection of secondary data from various studies both from Government side and institution side. Out of many liabilities as a bread-winners carry out in a society, the agrarians are also bound to face the same course of life like others. They are facing the problem of socio-economic, environmental political and physiological challenges. Out of many challenges the Indian agrarian are in recent past highly prone to suicides which referred as the national catastrophe since the year 1990. This is a most setback to agriculture community in India. Various reasons have been observed that why Indian farmers commit suicide. There are so many reasons which fall on the floods, drought, debt, use of genetically modified seeds, public health, use of

lower quantity pesticides due to less investments producing less yield. But studies show that suicide victims are motivated by more than one cause, on average one or more reasons may causes for committing suicide, the prime reason is the inability to repay loans. That is pure monetary phenomena rather than other.

8. Results and discussion

The present study going to assess the problems of farmer's suicide and also concentrates the union government took necessary steps to overcome this problem with suitable nidhi scheme.

Table 1

Reasons for Farmer's Suicides

S. No.	The Reasons for Farmer's Suicides (2002)	Per cent of Suicides)
1	Failure of crops	16.84 (25)
2	Other reasons (e.g. chit fund)	15.04(19)
3	Family problems with spouse, others	13.27 .17
4	Chronic illness	9.73 .12
5	Marriage of daughters	5.31.06
6	Political affiliation	4.42
7	Property disputes	2.65
8	Debt burden	2.65
9	Price crash	2.65
10	Borrowing too much (e.g. for house construction)	2.65
11	Losses in non-farm activities	1.77
12	Failure of bore well	0.88
	Total	77.86

Note: Reasons given by close relatives and friends. Every case cited more than one reason.

According to an Economist Prof. Arvind Panagariya, the former Chief in Asian Development Bank and worked for World Bank, International Monetary Fund, World Trade Organization, and the United Nations Conference on Trade and Development and the "farm-related reasons get cited only approximately 25 percent as reasons for suicide" and "studies do consistently show greater debt burden and greater reliance on informal sources of credit" amongst farmers who commit suicide. Few studies dated 2004 and 2006 identified several reasons for farmers' suicide, such as insufficient or risky credit systems, the difficulty of farming semi-arid regions, poor yield income, and absence of alternative income

opportunities. In 2004, in response to a request from the All India Biodynamic and Organic Farming Association, and the Mumbai High Court asked a report from Tata Institute to produce a report on farmer suicides in Maharashtra, and the same submitted its report in March 2005. The report highlighted few points such as "government's lack of interest, the absence of a safety measures for farmers, and lack of access to information related to agriculture as the chief causes for the desperate condition of farmers in the state."

An Indian study conducted in 2002, indicated an association between victims engaging in entrepreneurial activities (such as venturing into new crops, cash crops, and following market trends) and their failure in meeting expected goals due to a range of constraints such as information related to agriculture study of a regional survey based on Smith's Saliency method of qualitatively rank on farmers' suicide in rural Vidarbha of Maharashtra state had been conducted in 2012. Such method expressed reasons in order of importance behind farmer suicides were – debt, alcohol addiction, environment, low produce prices, stress and family responsibilities, apathy, poor irrigation, increased cost of cultivation, private money lenders, use of chemical fertilizers and crop failure. In other words, debt stress and family responsibilities were rated as significantly higher than fertilizers and crop failure. In a different study in the same region in 2006, indebtedness (87%) and deterioration in the economic status (74%) were found to be major risk factors for suicide. Economists like Utsav Patnaik, Jayati Ghosh and Prabhat Patnaik suggest that structural changes in the macro-economic policy of Indian Government that favoured privatisation, liberalisation and globalisation are the root cause of farmer suicides. Table1 indicates various reasons for farmers upset and reasons for suicide. The PM-Kisan Samman Nidhi Scheme has been framed with those objectives primarily focused on monetary assistance to the farmers by excluding their consumption expenditures. The consumption expenditure cannot be ignored in farmers' matters. The cultivation is out-dooring tasks of the farmers but the consumption expenditure is in-door tasks of the farmers. A specific report named as 'Agriculture Situation in India' delivered in 2019 by Directorate of Economics and Statistics & Ministry of Agriculture and Farmer welfare, Government of India. In this report the monthly per capita

expenditure of farmers surveyed. In this report the food and non-food expenditure of the rural urban area farmers clearly measured.

Table 2

The Pattern of Consumption Expenditure of the Farmers in India

Group Item	Rural			Urban		
	2004-05	2009-10	2011-12	2004-05	2009-10	2011-12
Food Items	55	53.6	48.6	42.5	40.7	38.5
Non-Food	45	46.4	51.4	57.5	59.3	61.5
Total expenditure	100	100	100	100	100	100

Source: Agriculture Situation in India, 2019

Table 2 clears that how consumption expenditure of the farmers' declined and non-consumption expenditure rising over the years. It shows that how the farmers spending/allocating consumption expenditure for every 100 rupees which they earned. In rural area, the food items expenditures are declining 55, 53.6, and 48.6 for the past three years of 2004-05, 2009-10 and 2011-12 whereas, in urban area too, the same decline continued 42.5, 40.7 and 38.5. When concerned about the non-food expenditure it seems rising trend as 45, 46.4 and 51.4 in rural area whereas in urban area 57.5, 59.3 and 61.5 for corresponding years.

Table 3

Numbers of Marginal and Small-Farmers Classified by Holding of Land

S. No.	Group Size	Agriculture Census 2015-16		Average Operated area per Holding (ha.)
		Number of Holdings (in '000)	Area Operated (in '000 ha.)	
1	Marginal (0-1 ha.)	100251(68.45)	37923 (24.02)	0.38x2.47=.9 acre
2	Small (1- 2 ha.)	25809 (17.62)	36151 (22.90)	1.40x2.47=3.45 Acre
3	Semi-medium (2 - 4 ha.)	13993(9.55)	37619 (23.83)	2.69x2.47=6.6 acre
4	Medium (4 - 10 ha.)	5561 (3.80)	31810 (20.15)	5.72x2.47=14.1 acre
5	Large (10 ha & above)	838(0.57)	14314 (.9)	17.07x2.47=42 Acre
	Total	146452 (100)	157817 (100)	2.66 acre

Source: Indian Agriculture Census, 2015-16 (Figures in Parenthesis denotes %)

In India, as per Indian Agriculture Census 2015-16 data the total numbers of farmers are classified in to five categories such as marginal group, small group, semi-medium group, medium group and large group. This is classified on the basis of the size of the land holding in hectare measurement. The land size <1 hector classified as marginal and 1-2 hector classified as small, 2-4 hector classified as semi-medium and 4-10 hector classified medium and >10 classified as large one. The total cultivable area is 15.78 crore hectare in which, 24% lands are cultivated by marginal farmers 23% are cultivated by the small farmers further, 24% are in the hands of cultivation by semi-medium farmers 20.1% are cultivated by medium farmer and .9% are cultivated by large farmers. Majority of the lands are in the hands of except large group farmers i.e. 91% of cultivation. When take the counts of the total farmers out of 14.65 crore of the farmers majority of 68.45% are marginal, and just 17.62% are in small, 9.55 are in semi-medium, 3.8% are medium and .57% are in large farmers group.

9. Economies of scale

Economies of scale are one important phenomenon in production. When produce anything in large quantities the cost of production will be lowered and vice versa. The agriculture is not exempted for it. Based on the data it clearly understood that the 91% land sizes are distributed evenly to the four groups but the farmer groups are cultivating in different proportion. Just 24% of cultivable land size is cultivated by the 68.45% of the marginal farmers therefore average land holding size is .9 in acre. The next 23% of land size is cultivated by 17.63% of small farmers therefore average land holding size is 3.45 in acre. It substantially tells that the fragmentation of the land is more in Indian context. If the fragmentation is more the economies of scale will be lowered consequently output too will be fell down.

Table 4

State-wise Beneficiaries of Pradhan Mantri Kisan Samman Nidhi

Beneficiaries of PM-Kisan as on 20-02-2020		Total No. of Farmers/ Families as per Agriculture Census -2016 (in '000)		
States/UTS	No. o Farmers/ Families Benefited	Marginal Farmers	Small Farmers	Total

Andaman and Nicobar Islands	16,521	5	3	8
Andhra Pradesh	51,17,791	5904	1646	7550
Arunachal Pradesh	50,823	27	24	51
Assam	27,04,200	1868	495	2363
Bihar	53,60,396	14971	944	15915
Chandigarh	423	-	-	-
Chhattisgarh	18,80,822	2434	879	3313
Dadra and Nagar Haveli	10,462	9	4	13
Daman and Diu	3,466	7	-	7
Delhi	12,896	11	5	16
Goa	7,248	59	8	67
Gujarat	48,75,048	2019	1616	3635
Haryana	14,55,118	802	314	1116
Himachal Pradesh	8,72,175	712	173	885
Jammu and Kashmir	9,34,299	1187	160	1347
Jharkhand	14,36,023	1962	419	2381
Karnataka	49,12,445	4767	2214	6981
Kerala	27,73,306	7333	181	7514
Lakshadweep	-	10	-	10
Madhya Pradesh	55,19,575	4835	2725	7560
Maharashtra	84,59,187	7816	4339	12155
Manipur	1,73,789	77	49	126
Meghalaya	70,236	123	60	183
Mizoram	67,540	45	27	72
Nagaland	1,70,334	8	30	38
Odisha	36,28,657	3637	49	3686
Puducherry	9,736	28	3	31
Punjab	22,40,189	154	207	361
Rajasthan	52,04,520	3071	1677	4748
Sikkim	1,372	44	13	57
Tamilnadu	35,34,527	6224	1119	7343
Telangana	34,81,656	3840	1409	5249
Tripura	1,96,767	504	48	552
Uttar Pradesh	1,87,64,926	19100	3008	22108
Uttarakhand	7,01,855	659	149	808
West Bengal	-	5998	971	6969
Total	8,46,48,328	100250	24948	125218

Source: Agriculture Situation in India, 2019.

Table 4 clearly indicates about the counts of the state-wise list of marginal and small-farmers and the count of those farmers benefited under this scheme. There is no data from Lakshadweep. The West Bengal has not come forwarded to initiate this scheme. On the basis of the Agriculture Census, 2015-16 the total numbers of family is expected to targeted under the Scheme is 14.5 crore. The Central Government transfers Rs.6000/- in three due periods of every 4 months in

a year to the beneficiaries. This tabulation takes only the first two groups of the marginal and small farmers due to its majority in land holding counts. Out of 12.52 crore of marginal and small farmers, the marginal farmers are 10 crore and the 2.5 crore are small farmers out of which, only 8.46 crore farmers benefited.

This study finds some of reasons for framing the first objectives of this scheme. Based on the above content and its observation this study found that the farmers' economic should be increased. By initiating massive counselling and awareness such as warehousing facilities, support prices, subsidies for loan and purchasing of inputs in the light of lucrative cultivations our goal of retaining the farmers in their respective agricultural field is possible otherwise they could become as bonded labour and can migrate to urban areas or even subject to suicide. The first and foremost reason for this objective is to avoiding the farmers' suicide. It became big issues to the government. It started to threaten the socio-economic and political issues of Indian farmers in international facet. To put check for this, the farmers' problem has been analysed with various reports particularly A Smith's Saliency method of qualitatively rank on farmers' life threatening in rural Vidarbha of Maharashtra state in 2012. Such method expressed reasons in order of importance behind farmer suicides were - debt, alcohol addiction, environment, low produce prices, stress and family responsibilities, apathy, poor irrigation, increased cost of cultivation, private money lenders, use of chemical fertilizers and crop failure. In other words, debt stress and family responsibilities were rated as significantly higher than fertilizers and crop failure. In 2004, Mumbai High Court asked a report from Tata Institute to produce a report on farmer suicides in Maharashtra, and the same studied the issues and submitted its report. The report enlightened few points such as "government's lack of interest, the absence of a safety measures for farmers, and lack of access to information related to agriculture as the chief causes for the desperate condition of farmers in the state."Further, this study observed an Economist Prof. Arvind Panagariya, view. He found this farmers suicide issues as the " farm-related reasons get cited only approximately 25 per cent as reasons for suicide" and "studies do consistently show greater debt and greater reliance on informal sources of credit" Besides, the non- farm related issues such as rising of

consumption expenditure, land fragmentation and the structural changes by new economic policy poses big monetary problems to the Indian farmers apart from the cultivation/farm expenses. To meet out these, an upliftment of the farmers and their economic conditions are inevitable. Hence, this scheme has launched by the Union government for the supportive income of the farmers besides various other welfare schemes. However, this scheme has enough scope to raise the ex-gratia in near future as per the response from the farmer side and the state government. This scheme announced on 1.12.2018 and the deadline for identification of beneficiaries was 1.2.2019. Just within 60 days 9.5 crores of farmers have been registered under in which, 8.5 crores have Aadhaar verified and transferred first instalment but the government had initially hoped to transfer money to 14.5 crore beneficiaries of all farmers 'groups. The response rate of this scheme is much faster and is really supports to the farmers' society as supportive income.

Whether this scheme' amount is sufficient to the farmers or not is not a big issues. Table 2 clearly shows that more than 50% of the income goes for non-food expenditure which includes many of their non-farm liabilities. Prof. Arvind Panagariya concluded this in his observation that "farm-related reasons get cited only approximately 25 per cent as reasons for suicide "This is a great difficult for Indian agrarian who facing such a rise besides their cultivation. Maintaining prestigious life in society besides, facing the failure of environment such as monsoons, expected crop yield, manures, pesticides, illness and bore wells in one side and on the other competition of globalisation gives price crash and the adoption of new technologies which amount to extra burdens in practical adoptions of those in the field by of the farmers. Thus, the Indian farmers facing both bottleneck situation of rising the cost of living on one side as consumption expenditure and on other side facing cropping expenditure by battling socio-economic, environmental political and physiological challenges while in cultivation. Supporting the farmers by this meagre fund definitely alleviates some of their bottlenecks and able to motivate them to meet some field expenses and may even get rid out of minor debts. This is supported by PK Joshi, fellow at National Academy of Agricultural Sciences, said that the farmers in Uttar Pradesh used this money to buy farm inputs.

The sustaining the farmers in respective field are important target of this scheme. Addressing State Agriculture Ministers' conference, the union minister Narendra Singh Tomar said, "agriculture is currently facing many challenges and farmers do not want their next generation to work in this sector". The counting of the farmers, retaining them in agriculture, and extension of ambit of this scheme is mainly concerned with documentation of ownerships. In primitive system of Indian agriculture the oral registration of land ownership was widespread phenomena. Find out the ownerships is much difficulty in real field. Initially, this scheme fixed its' target for those who holding the land up to 2 hectare later it is extended to holding the land size >2 hectors. In ground reality many farmers cultivating under single hand ownerships likewise, single farmer cultivating multi-hand ownership of lands. In some area it couldn't find the title of the land and people of resettled cultivating them. This kind of scenario is common in India and this concept is supported by a professor at JNU's Centre for Economic Studies and Planning, named as Vikas Rawal says it will be difficult to use existing land records to determine beneficiaries (Priscilla Jebaraj, 2019) Verifying ownership claims is thus a daunting task.

10. Conclusion

The state government administration and coordination are indispensable for this scheme. Although the scheme launched by the Union government, the verification of land records and title of the land owners are being endorsed by concerned state government. The state governments should coordinate with this scheme. For example: the Andhra Pradesh government combined this scheme with their scheme and renamed it as Annadatha Sukhibhava raised the nidhi rupees 15000 /- per annum for both land owners and tenant cultivators. In Odisha, the state combined this scheme with their scheme and renamed it as KALIA scheme, it raised the amount rupees 25000 for five season per annum. In Telungana, the state combined this scheme with their scheme and renamed it as Rythu Bandhu, and it raised the nidhi to rupees 10000 per annum for per acre even it is widely speaking that the Rythu Bandhu is really a role-model to initiate the PM-Kisan Samman nidhi scheme. The political rift between the state and the centre shall be curbed for sake farmers' welfare. For example: The west Bengal

not at all initiated this scheme yet. This can be viewed as conflict of political parties which literally reflects in the prosperity of the concerned state's farmers' life. Addressing State Agriculture Ministers' conference, the union minister Narendra Singh Tomar said, "If States also start worrying about farmers, then we will be in position to help them in improving income"(Times of India). Thus, the central government expects the state's cooperation explicitly since, the agriculture is state subject. After non-cooperation over seven months, the Delhi government too finally come on line with this central scheme and paved the benefits for the city's 21,000 farmers to avail this nidhi.

The service of Digitalization shall be streamlined by respective state government to quick up the farmers' data verification process as well as on-line linking. It poses much set back in many states. However, the narrow down of the beneficiaries for subsequent instalment posed greater worry to central government but it shall be solved and over come by the concerned state. for example: Despite an advanced state of progress in digitisation, the Telungana and Andhra Pradesh State took over three months to update its databases before implementing its own farmer. Since, its payout was based on per acre owned, instead of per family unit. Although it was a simpler process to identify beneficiaries on the basis of land records the researchers of such states say that almost 10 lakh beneficiaries of a total 54 lakh were left out in initial instalment, as the State scrambled to update records (Times of India) Once, the complete data base of the total farmers linked with Aadhaar and bank account, the transferring of the fund/nidhi/dole/compensation for some of the emergency period shall be carried out easily and quickly.

The Actual tillers and the tenants shall be included in this scheme instead of the quantity of the land holding of the farmers. For example: many Adivasi (tribes) communities in other States also cultivate land without individual rights, and are lifted to this scheme, since, they do not own the land they cultivate. They are 60% majority in some areas and highly vulnerable. This could lead the resentment if the absentee land owners receive the fund. Another one case is the state government of Tamil Nadu requested the Centre to consider a one lakh tiller a special case to allow to be given cash (PTI News). Based on these challenges,

this pm-Kisan Samman Nidhi is facing much hardship to reach the farmer in different states. Initially the Central government hoped to this nidhi/ fund transfer for nearly 14.5 crore beneficiaries actually, it distributed the funds only for 8.35 crore farmers. Having much practical disappointment with the process such as sate digitalization, coordination, verification of Aadhaar, land records and titlement and owner tiller controversy the amount of beneficiaries slashed hence it reflected on the budgetary allocation of subsequent year conduced lower fund by 20% in claiming from 75000 crore to 61000 crore. Thus, this scheme has no doubt about the props for Indian vulnerable farmers. It shall support many ways to the farmers economically either as supportive income or using for buying some input for farming. Although the nidhi is meagre it acts as strong economic holing among the farmers communities. This PM-Kisan will act as one of the many policies to play its vital role well in tackling the crisis of an economic slowdown, falling rural consumption demand, stopping the farmers' suicide in rural economy. This scheme not only provides assured supplemental income to the farmers but also meet out their essential needs particularly before the harvesting period based on the complete digitalized data base of the farmers. Initiating the digital may give onset irksome to the farmers but, once the complete data base of the total farmers linked with Aadhaar and bank account transferring of the fund/nidhi/dole in some of the emergency period shall be carried out carried out easily and quickly in future.

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