

PM-KISAN: Impact on Rural Economies-2024

Table Of Contents

I. Abstract	2
II. Introduction	2
III. State-specific income support schemes	3
IV. Pradhan Mantri Kisaan Samaan Nidhi Yojana -2018-19	5
V. Rural Economies and Income Support	6
VI. Gaps in providing financial support to the farmers	7
A. Digital gaps	7
B. Issues with registration	8
C. Insufficient Financial Aid	8
D. Inclusion of Tenant and landless farmers in Scheme	8
VII. Doubling the amount, doubling the development	8
VIII. Recommendations	9
IX. Conclusion	10
X. References:	10

I. Abstract

The path to the country's prosperity passes through the fields and barns of the villages. - Chaudhary Charan Singh. These words stand true for our country, where agriculture is the backbone of the economic and cultural experience. The percentage of the population engaged in agriculture is 46.1% and has only increased since Covid. As much as this sector is predominant, it is also subject to distress occasionally. It is a job teeming with the risks of being unable to control the output quantities due to weather changes, abiotic factors like drought, increased salinity, etc. The government has backed this sector with various social sector schemes like Pradhan Mantri Fasal Bima Yojana, Social Health Card and various income support schemes and extended a helping hand through these financial incentives. One such scheme to be discussed in this paper is Pradhan Mantri Kisan Samman Nidhi Yojana, launched to boost the rural economy and facilitate the farmers to purchase agricultural products and fulfil their basic needs.

Keywords: *PM-KISAN scheme, Direct Benefit Transfer, Income Support schemes, Beneficiaries*

II. Introduction

P Chidambaram says, “ Inflation is a milestone. Food inflation has averaged 6.18 % between 2012 and 2024. Healthcare costs have increased at an annual rate of 14%. The rate of inflation in education has been around 11%. CMIE said the All India unemployment rate in December 2024 was 8.1%. Breaking the number by age, education, or gender will reveal a more depressing picture.” (Chidambaram, 2025) The above-mentioned data reveals that the country is grappling with high prices and a major portion of the population struggles to make ends meet. Even though our economy claims to be the fastest growing, it lags in actual numbers. In a country where agriculture is the driving force of the economy, inflation plagues the lives of Indian farmers too. Inflation for an agricultural household would materialise in the form of an increase in the price of farming outputs such as fertilizers, machinery, etc which will in turn affect their production cost and hence reduce their profit margins.

This sector comes with a defined set of risks like debt, weather risks, etc. The agricultural sector bears many problems and still shows an incredible share in the economy. To top, these problems are the unnerving status of low agricultural household income.

Image 1 here shows the different average monthly incomes in Indian states and India. Some states like Punjab and Haryana have incomes up to ₹27,000; on the other hand, states like Odisha have a low income of 5000 per month. This difference can be attributed to various reasons like industrial development, access to education and skilled labour, access to infrastructural support, etc. The states with low income might be prone to unorganised sectors and low rates of unemployment, which leads to poor working conditions and meagre wages. According to the Situation Assessment Survey by the Ministry of Statistics and Programme Implementation, 50% of agricultural households were in debt with an average outstanding loan of ₹74,121 in 2019.¹

¹ [Lack of Credit for small and marginal farmers](#)

The PM-KISAN scheme is such an initiative to create a level-playing field for all the farmers to sustain a fulfilling livelihood. This scheme aims to provide an extra- income which can be put to various uses and provide aid in improving the lives of agricultural households. Many such income support schemes are launched by different state governments that provide additional benefits and revenue to the farmers saving them from the trap of debt and moneylenders.

The initial launch of any scheme is the first step, and with it comes a lot of tasks to manoeuvre. The registration of beneficiaries, transferring cash to the correct beneficiary and maintaining a record for every specific region and state. This paper discusses the benefits and challenges involved in income support schemes.

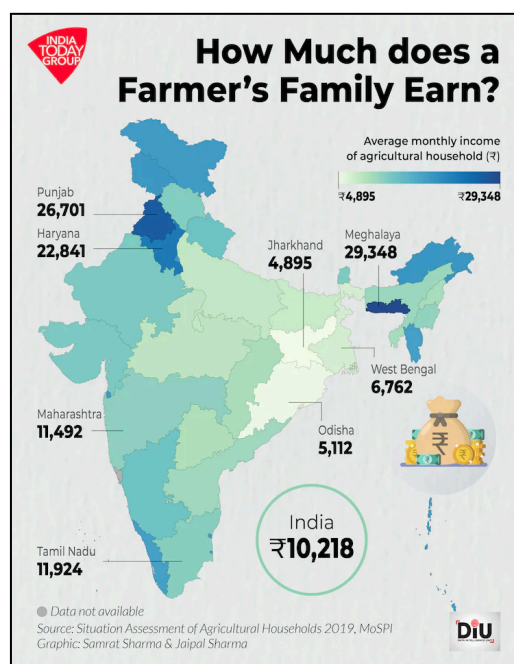


Image 1: Average Monthly Income of Farmers across India²

III. State-Specific Income Support Schemes

The average income of a farmer is so meagre that the government has to step in and support the financial distress. Over the years, various schemes have been launched to provide financial assistance to farmers.

Rythu Bandhu, India's first-ever farmers' welfare scheme, provides initial investment support to the farmers. The Telangana government introduced it in 2018-19. The word means 'Friend of Farmer' and it was to provide initial investment crisis in the season of khariff and rabi season by the Telangana farmers. This scheme resurrected the introduction of such schemes in states like Andhra Pradesh, Odisha West Bengal, etc. This scheme saw a rise in finance and employment and the rest to the distress in the agriculture sector. More such schemes like Rythu Bharosa, Krushka Assistance Livelihood and Income Augmentation (KALIA) Rajiv Gandhi Kisan Nyaya Yojana, etc.

² [India Today, February 2024](#)

Among all of these Rythu Bandhu and Kisan Yojana are distinctive as cash transfers are based on per acre of land. Rythu Bandhu provides ₹ 13,500, which is the largest amount provided to small and marginal farmers. The Pradhan Mantri Saman Nidhi Yojana was inspired by the Rythu Bandhu scheme and thereafter many states joined in to provide support to the farmers.

The other schemes joined in with PM Kisan's benefit but **Krishak Bandu** did not take help from the central government's PM KISAN scheme. This scheme was designed to cater to the needs of small and marginal farmers.

One of the suggestions to include tenants in these cash transfer schemes finds its place in the Rythu Bharosa scheme.

“The three schemes, namely Mukhyamantri Krishi Aashirwad, Mukhya m antri Parivar Samman Nidhi and KALIA, provide support to small and marginal farmers only. However, the structure of these schemes is in addition to the benefits flowing from the PM KISAN scheme. Therefore, the extent of the benefit accruing to the small and marginal farmers becomes quite handsome, while other sections of the society also get the benefit of income support exclusively through the PM KISAN scheme. The extent of gain on the per-farm basis becomes large for the small and marginal farmers as compared to the medium and large farmers. Thus, these sets of programmes have a higher income redistributive feature. These schemes do not put much budgetary pressure on state budgets.”³

State-wise Comparison of Schemes					
Name of Income Support Scheme	Initiated by	Launched In	No. of Beneficiaries (million)	Annual Assistance	Eligibility
PM KISAN	Union government (BJP)	1 December 2018	120	₹6,000 per farmer per year (in three instalments)	Landowner
Rythu Bandhu	Telangana Government	10 May 2018	6	₹10,000 per acre per family (in two instalments)	Landowners
Rythu Bharosa	Andhra Pradesh Government	15 October 2019	7	₹13,500 per farmer family (including PM KISAN) in three instalment	Landowners +tenant farmers

³ [Income Support Schemes, Economic and Political Weekly, 2021](#)

State-wise Comparison of Schemes					
Name of Income Support Scheme	Initiated by	Launched In	No. of Beneficiaries (million)	Annual Assistance	Eligibility
KALIA	Odisha Government (BJD)	December 2018	7.5	₹10,000 per farmer family(including PM KISAN) in two instalment	Landowners (<2.0 ha) +tenant farmers+ agricultural labourers
Krishak Bandhu	West Bengal (Trinamool Congress)	1 January 2019	7.2	₹5,000 per farmer and sharecropper (> 1 acre) in two instalments and min ₹2,000 per farmer and sharecropper (1 acre)	Land owners+tenant farmers+ labourers
Rajiv Gandhi Kisan Nyay	Chattisgarh Government (Congress)	3 March 2020	1.9	₹10,000 to ₹13,000 per acre in four instalments	Landowners
Mukhyamantri Krishi Aashirwad	Jharkhand Government (BJP)	18 December 2018	2.276	₹5,000 per farmer per acre for the Kharif season only	Landowners (small and marginal farmers)
Mukhyamantri Parivar Samman Nidhi	Haryana government (BJP)	26 February 2019	5.4	₹6,000 per family (farmers with < 5-acre land and labourers with family income < ₹15,000)	Landowner (small and marginal farmers) + labourers

Table 1: Comparison of Various Farmer Income Support Schemes in the Country⁴

A. Direct Benefit Transfer programme

Direct Benefit transfer is used to assist farmers. DBT initiatives aim to provide monetary help to farmers to enhance their socio-economic well-being and provide them with agriculture requirements. The DBT programme has many benefits, such as being transparent and efficient. They provide regular and predictable income to the beneficiaries.

“ The DBT is not a social assistance programme in itself; instead, it is a mechanism to consolidate and control the data on direct benefit transfers from multiple sources. Over time, DBT in India has been recognised to bring all-round inclusivity and efficiency by experts from various fields.”

⁴ [Income Support Schemes, EPW, August 2021](#)

“To date, the DBT in India not only entails cash support to eligible beneficiaries but also in-kind transfers to them, covering over 300 Central and more than 2000 state schemes. Widely known examples of cash support include farmer income support programmes like the Pradhan Mantri Kisan Samman Nidhi (PM KISAN), pensions for the old aged, Divyangjan, widows, etc., under the National Social Assistance Programme (NAP), scholarships for the deprived and other sections needing support; and instances of in-kind support like fertiliser subsidy, food grains support (Public Distribution System), mid-day meals for school children [Pradhan Mantri Poshan shakti Nirman (PM POSHAN)], etc.”⁵

IV. Pradhan Mantri Kisan Samman Nidhi Yojana -2018-19

Taking into account all the risks that are entailed in the agricultural sector, the government provides various schemes and programmes and we shall discuss one of them PM KISAN in this paper. PM KISAN was launched in December 2018 as an income support scheme for distressed farmers. Annual assistance of ₹6000 is provided to the landowners in 3 instalments over one year with the help of the direct benefit transfer programme. Piyush Goyal announced the launch of this scheme as a nationwide scheme under the Union Interim Budget 2019. As mentioned earlier, this scheme was inspired by the Telangana government’s Rythu Bandhu scheme, which was the first direct investment support scheme in India for the agricultural sector.

Eligibility for availing the benefits of this scheme is for the landholding farmer’s families in the country. The agricultural household must have a cultivable land. “The first instalments are paid to the farmers in the rabi season, and the second is in the Kharif season.” The beneficiaries were identified based on the existing landholding system and the registration was conducted round the clock through the portal PM-Kisan scheme. All the registered beneficiaries received the instalments within four months of registration. Initially, this scheme was supposed to cover only the small and marginal farmers but later it was extended to all the landholding farmers of India.

“Objectives of (PM-Kisan) Scheme-

1. To meet the financial requirements of farmers' families.
2. To help the farmers in procuring various agricultural inputs, i.e., appropriate yields, fertilisers, modern agricultural equipment, etc.
3. To protect the farmers from moneylenders and to meet their requirements related to agricultural activities.
4. To confer income support to the farmers for assistance in their liquidity requirements to facilitate timely access to inputs.”⁶

⁵ [Direct Benefit Transfer in India](#)

⁶ [Analysis of Pradhan Mantri Kisan Saman Nidhi Scheme, Research Gate](#)

V. Rural Economies and Income Support

The government provides income support to the agricultural household taking into consideration all the risks involved and the situation of our economy. The role of PM-KISAN is to enhance agricultural productivity and manage the financial security of rural communities. Along with the use of direct benefit transfer, the income support by this scheme helps the farmers improve their living conditions. A handsome amount of over rs. 3.02 lakh crore has been disbursed since its launch in 2019, to over 11 crore beneficiaries.⁷

The direct benefit transfer programme is aided by the amalgamation of Aadhar, the Public Financial, Management System(PFMS) and the National Payments Corporation Of India (NPCI). This system claims to reduce the risks of fraud and ensures that the benefits reach the beneficiary.

This financial_support has proven transformative, enabling farmers to invest in equipment, seeds, fertilisers, pesticides and other agricultural inputs, thus enhancing crop yields, agricultural productivity and sustainability.⁸

The_scheme also prevents moneylenders from exploiting small and marginal farmers. It provides a fixed annual income to small farmers who require additional support, which is otherwise fulfilled by taking loans at high rates of interest. This scheme can help reduce dependence on such informal credit borrowings and improve farmers' financial stability. These schemes offer a **higher income re-distributive feature** and do not put much pressure on the state government budgets.

A net increase in the disposable income of a farmer will enable the family to demand more for essential agricultural inputs like fertilisers, seeds equipment, etc. This enables them to adopt the modern agricultural techniques of farming which saves them time and labour. This scheme has also proved to improve the overall health of an agricultural household.

Nearly 37% of women in PM-KISAN beneficiary families received treatment for health complications during their pregnancies compared to only 35% of their counterparts in non-beneficiary families. Nearly 75% of children in PM-KISAN beneficiary households received immediate postnatal care (within 24 hours of birth) as opposed to only 66% from non-beneficiary households. A marginally higher percentage of children from beneficiary households (99%) received some form of immunization compared to children from non-beneficiary families (98%).⁹ This data proves that cash support schemes like these help improve the nutritional status of the farmer's family and their access to healthcare.

C.S.C. Shekar (2021) outlines an academic argument demonstrating the need for price support for farmers in India. The economic sustainability challenges faced by farm households impact both farmers' welfare and national food security.

⁷ [Pm-kisan role in transforming rural ecobnomy](#)

⁸ [How Pm kisan helped in transforming rural economies](#)

⁹ [The Impact of Pradhan Mantri Krishi Samman Nidhi Yojna on Food Security and the Healthcare-Seeking Practices of Agricultural](#)

1. Market failures, especially in developing and underdeveloped countries, necessitate such support. These failures include labour market dualism, where small farms rely more on family labour leading to higher land productivity, but lower per capita output compared to large farms.
2. Land market rigidity, exacerbated by restrictive leasing regulations and limited access to credit prevents small farmers from expanding their holdings and improving incomes.
3. Credit market failures hinder small farmers from making necessary investments, cultivating high-return crops, and managing risks, trapping them in low-return subsistence farming. Public support is thus critical to address these market failures and ensure the viability and productivity of the agricultural sector (IMPRI, 2024).¹⁰

VI. Gaps in providing financial support to the farmers

PM-KISAN is aimed at uplifting and providing welfare to the small and marginal farmers but it has faced some setbacks in its implementation, functioning and impact.

Following are some setbacks experienced-

- A. Digital Challenges
- B. Issues with registration
- C. Insufficient Financial aid

A. Digital gaps

More than 50 % of the Department of Agriculture and Farmers Welfare's budget is allocated to the PM-KISAN scheme which highlights its importance in the government's initiatives.

Various methods have been introduced to ensure the smooth conduct of cash transfers, like the introduction of **AI Chatbot into the PM-KISAN scheme**. This bot aims to provide accurate and clear answers and solutions. The methods of **access to information** for the beneficiaries have undergone various changes posing issues for the farmers. The digital illiteracy creates tension in access to information. Evolution from account-based payment and **Aadhar Based Payment System (ABPS)** launched in March 2022 caused a lot of challenges. Linking phone numbers with the PM-KISAN account poses another set of issues as not every farmer has access to a well-functioning mobile phone.

The ABPS has led to disruptions in transferring cash to the targeted beneficiaries. The registration in the new system requires linkage of farmer's bank account with Aadhar and this restricts the farmers who are not eligible for ABPS from accessing the financial aid. Also in remote areas, farmers lack connectivity and internet access.

B. Issues with registration

There are various constraints faced by the beneficiaries of the PM-KISAN scheme and one of them is the cumbersome and time-consuming registration process. The faults and errors that arise in Aadhar and bank details prevent the beneficiaries from receiving payments. There is also an absence of a common service centre in villages which compels people to travel distances to get their payments. Registration errors also led to many beneficiaries being deprived of the aid.

¹⁰ [PM-KISAN Samman Nidhi, 2019](#)

C. Insufficient Financial Aid

The PM-KISAN scheme offers an annual assistance of ₹6000 in three instalments over the year. One of the major constraints is the insufficiency of the given amount. Direct cash transfers help in easing the credit and liquidity constraints. This financial aid acts as an enhancer in the net income of a farmer's family. The incumbent BJP government promised in 2016 to double the farmer's income by 2022 and thereafter launched the PM-KISAN scheme in 2019 to facilitate the promise. There must be an effort from the state government's end to survey to transfer aid to all the eligible farmers in the country. The amount is insufficient to provide additional support for the overall income of a farmer.

D. Inclusion of Tenant and landless farmers in the scheme

The biggest constraint of this scheme lies in the exclusion of tenant and landless farmers in this scheme. Credit is the single most important factor in this sector and the ease of its availability determines the livelihood of any landless farmer. The scheme excludes a major portion of the farmer's population approximately 5.5 crore landless families which is given by the 2011 Socioeconomic and Caste Census. Landless farmers turn to moneylenders and more often than not fall into the debt trap.

VII. Doubling the amount, doubling the development

The Parliamentary Standing Committee on Agriculture, Animal Husbandry and Food Processing, in its report Demand for Grants(2024-25), suggested several steps to improve the livelihoods of farmers and farm labourers. These included doubling the annual PM-KISAN scheme entitlement from ₹6,000 to ₹12,000 and including tenant and landless labourers in this scheme.

While the world grappled with the disastrous COVID-19, India witnessed disruption in its most crucial sector: agriculture. The introduction of three farm acts, which were passed in the parliament in September 2020, ignited a spark of disappointment and anger in the country's farmer community.

The protests were held to get a better deal from the government and ensure stability in farmers' lives. In 2024, farmer protests revived in Punjab and Haryana, demanding legal backing for the Minimum Support Price (MSP), doubling the amount of the PM-KISAN scheme, removal of GST on Agricultural products, and cheaper credit.

Many farmers find the PM-KISAN scheme's amount to be insufficient in providing support to their household income. Doubling the amount of this scheme would not only be socially impactful but also a great political move. The increased amount would eventually increase the household income urging families to allocate more to other basic needs like healthcare, and education and improving their long-term human capital.

VIII. Recommendations

To address the identified issues various recommendations by parliamentary committees and various scholars.

- A. A study conducted suggested that the PM-KISAN fund should be accompanied by integrated advisory services which would provide aid in agricultural practices and help them allocate their funds efficiently.¹¹

¹¹[Perceived constraints and suggestions for improvement- insights from PM-KISAN beneficiary farmers](#)

Every scheme comes with its complications and hence suggestions for advisory services that can guide a farmer living in remote areas. The digital divide is another constraint that would be solved with this suggestion. This recommendation can be implemented by setting up kiosks in rural areas to ensure the delivery of government schemes. Kiosks are devices to disseminate information and their main aim is to allow individuals to explore various schemes and also provide additional information on scholarships, jobs, etc.

The establishment of kiosks under the PM-KISAN would ensure fund allocation to the rightful beneficiaries and will help to eliminate the problem of middlemen in the system. These CSCs can be set up with biometrics and face-authentication tools to ensure smooth delivery of funds to the beneficiaries through e-KYC and DBT.

- B. The suggestion by the Parliamentary Standing Committee suggested the inclusion of landless labourers and tenant farmers in this scheme. This would ensure the inclusion of a major unorganised part of the agriculture sector approximately 5.5 crore in numbers. The government can start small in this aspect and provide ₹3000 annual assistance which will amount to an additional ₹15,000 crore annually to cover the landless and tenant farmers. One way to identify these beneficiaries would be through records under other governmental schemes like MNREGA or through e-KYC.

An example of this suggestion being followed could be the Rythu Bandhu scheme which was launched to support sustainable agriculture and prioritize environmental decisions that exist. For remote and inaccessible areas there must be robust offline support and services. Protection. Rythu Bnadhu scheme with all its merits was also grasped in the shackles of corruption, and mismanagement since there was no clear way of determining the eligibility of the beneficiaries.

- C. One of the imperative suggestions made by the Standing Committee was the ask from the Centre to double the PM-KISAN scheme entitlement from ₹6000 to ₹12000. The amount provided has not increased with the relative increase in inflation. The farmers engaged in protests in 2024 have stated that in the last 10 years, the MSP of wheat has risen to 56% and on the other hand inflation has risen by 56.53 %. This suggests that inflation grew faster than the rate of MSP of wheat for farmers.¹² An income support scheme should be able to provide additional support to the income of an agricultural household. This recommendation and plea can be implemented by increasing the amount to ₹9000 with 3 instalments in a year and this would be indexed to the rural CPI which means it is subject to change in inflation, changes in cost of living, etc. This increase in the government's budget can be covered by increasing sin taxes on alcohol/tobacco.
- D. The studies also indicated that farmers prefer subsidized inputs over cash transfers. There can be disbursement of vouchers for subsidized seeds and fertilizers which can be directly transferred to the beneficiaries and can also eliminate the non-agricultural use of these funds.

IX. Conclusion

The Pradhan Mantri Kisan Samaan Nidhi Yojana was launched in 2018 to address farm distress and the various gaps in providing aid to the farmers. As per the latest data 9.3 crore beneficiaries have been registered with the scheme. The scheme must incorporate the landless labourers to provide for the most vulnerable population of the agriculture sector. Various income support schemes have been launched to provide support to farmers in

¹²[Parl panel suggests doubling PM Kisan Nidhi](#)

different regions and circumstances. There are various constraints and setbacks which need to be addressed like the insufficient amount under this scheme and the errors which occur due to changes in the registration process. Rural economies benefit the most from such welfare schemes. These schemes provide not only monetary support but also improve the overall livelihood of an agricultural household. Healthcare and education of the beneficiaries saw the most improvement with the launch of income support schemes. The farmers have high levels of awareness about such welfare schemes backed by print media but the digital divide topped by limited digital literacy and poor network coverage further isolates the beneficiaries from acquiring the benefits

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