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Cultivating Income: Pradhan Mantri Kisan Samman Nidhi

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) was introduced in 2019 with the objective of doubling farmers' incomes. It represented a paradigm shift, as it is a direct income transfer to farmers, while all previous policies focussed on reducing input costs or increasing remuneration through price mechanisms. Agriculture requires multiple interventions and higher public investment in general. The amount ₹6,000 per year per farmer is insufficient compared to input costs borne by farmers, and there are concerns that PM-KISAN plays a limited role in enhancing farmers' income. Since it is conditional on land ownership, the scheme disproportionately excludes women farmers, tenant farmers, Dalits and Adivasis. Mandating entitlements on digital conditionalities continues to be a cause for concern.

Cultivating Income: Pradhan Mantri Kisan Samman Nidhi

*Chakradhar Buddha and Rahul Mukkera**

India's agricultural policy shifted from food self-sufficiency towards productivity, farmer welfare and market integration (NITI Aayog n.d.). The Green Revolution of the 1960s introduced High-Yielding Variety (HYV) seeds and modern agricultural techniques, supported by subsidies for fertilisers, seeds, irrigation and electricity. However, concerns regarding inequitable access persisted, as subsidies often had limited reach among small farmers while favouring larger farmers (Sengupta 2024). Around the same time, agricultural policy also emphasised price support to stabilise farmer incomes. The Agricultural Prices Commission, set up in 1965, recommended Minimum Support Prices (MSP)¹ for crops, though these remained limited to certain crops and regions (Annu and Meena 2024).

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¹ The MSP system is a post-production intervention through which the government procures crops to protect farmers from price volatility while also ensuring national food security.

Agricultural policy also increasingly emphasised institutional credit for farmers. The National Bank for Agriculture and Rural Development (NABARD) was established in 1982 to finance agriculture and rural development, while the Kisan Credit Card (KCC) scheme, introduced in 1998, aimed to provide timely access to agricultural loans. Although these initiatives improved access to agricultural inputs,

Rights-holders

One farmer of each farmland owning household

Minimum entitlements

₹6,000 per year

Year of introduction

2019

Why this scheme?

Provides income support to farmers in the form of cash transfers

measures such as the KCC scheme proved inadequate in the context of rising input costs, crop failures and low market returns (Godara et al. 2014).

Since the 2000s, India's agriculture policy has additionally focused on agricultural marketing and risk management. The Model Agricultural Produce Market Committee (APMC) Act, 2003 sought to make agricultural markets more equitable, while the Pradhan Mantri Fasal Bima Yojana (PMFBY), launched in 2016, offered crop insurance against natural calamities, pests and diseases. These interventions addressed specific market and risk-related constraints. However, fragmented markets under the APMC system and administrative barriers in accessing insurance claims limited the effectiveness of these measures to many farmers (Bihari et al. 2019).

While Indian agricultural policy has historically relied on indirect support through subsidies, MSP, institutional credit and insurance – with farmer incomes tied to land, production and market systems – the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), launched by the Union government in 2019, marked a shift towards direct income support. Unlike earlier forms of agricultural assistance, PM-KISAN provides direct income transfers to landholding farmers and is not linked to production or market outcomes. The scheme therefore represents a paradigm shift towards farmer-centric income support beyond traditional production- and price-based assistance.

This chapter examines farmer income support by situating PM-KISAN within the broader policy objective of doubling farmers' incomes. It does not discuss wider agriculture policy reforms or the recent farm laws, both of which also have direct implications on farmers' incomes. Instead, the chapter focuses specifically on PM-KISAN, tracing its budget allocations and outlining its eligibility criteria, registration and verification processes. It also examines the Union government's technological interventions and the challenges posed by digital requirements such as AgriStack's Farmer Registry.

The section on equity and inclusion examines gender and caste representation within PM-KISAN, highlighting patterns of exclusion and barriers to access.

Drawing on fieldwork conducted in Andhra Pradesh's Alluri Sitaramaraju and Parvathipuram Manyam districts, the chapter assesses the adequacy and timeliness of the ₹6,000 income support provided to tribal farmers. The concluding section identifies good practices from Andhra Pradesh and Odisha, along with initiatives in Gujarat and Jharkhand aimed at improving access. These state-level examples are intended to illustrate variations in implementation across different contexts and are not presented as representative of the national picture.

14.1 Doubling farmers' income and PM-KISAN

In 2006, the National Commission on Farmers, chaired by M.S. Swaminathan, highlighted agrarian distress and rising farmer suicides and recommended reforms to improve farmers' incomes (Government of India 2006). This discourse later evolved into the policy of doubling farmers' incomes, formally announced in the Union budget 2016–17, which stated: 'We need to think beyond "food security"

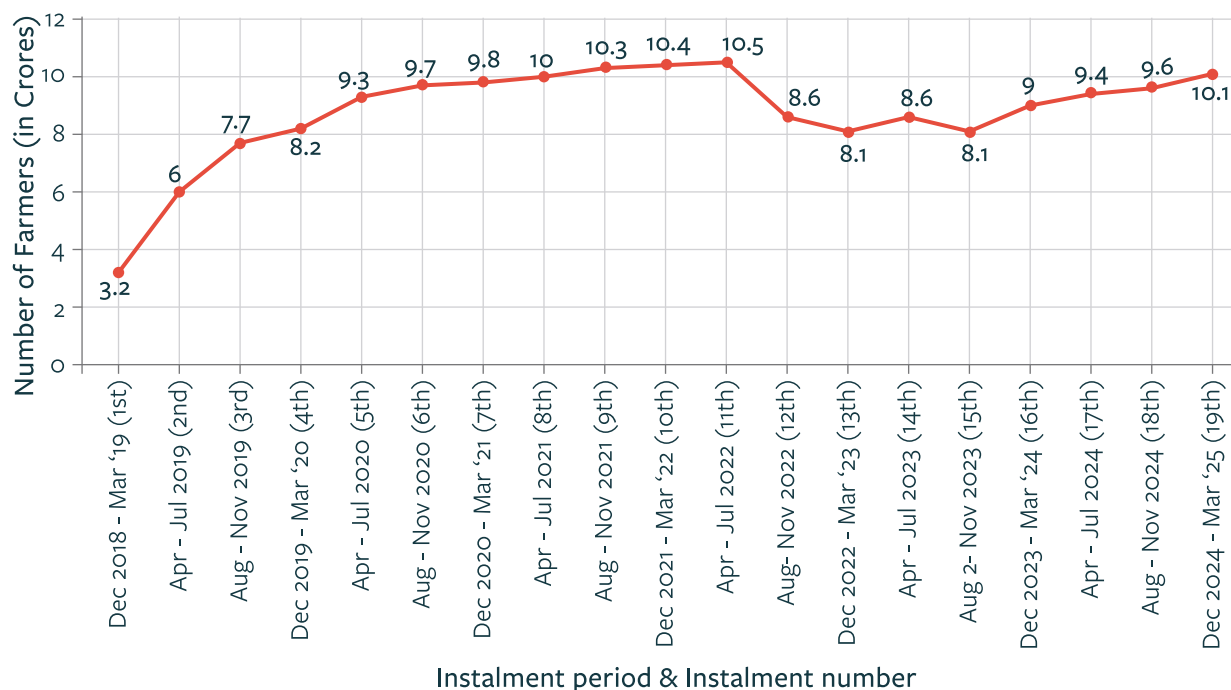
We are grateful to our farmers for being the backbone of the country's food security. We need to think beyond food security and give back to our farmers a sense of income security. Government will, therefore, reorient its interventions in the farm and non-farm sectors to double the income of the farmers by 2022.

- Union Budget Speech (2016–17)

and give back to our farmers a sense of "income security". The government will, therefore, reorient its interventions in the farm and non-farm sectors to double the income of the farmers by 2022' (Government of India 2016). The NITI Aayog report (2017) and the Economic Survey 2017–18 reinforced the need to double farmers' incomes in the context of challenges such as climate change (Government of India 2018; Chand 2017). The Committee on Doubling Farmers' Income (2017) similarly emphasised the need to improve and stabilise farmers' incomes.

Launched in 2019 with retrospective effect from December 2018, PM-KISAN is a Central Sector Scheme under the Ministry of Agriculture and Farmers Welfare that provides direct income support to farmers. Through Direct Benefit Transfer (DBT), eligible families receive ₹6,000 annually, distributed in three equal instalments of ₹2,000 every four months (April–July, August–November and December–March). When the scheme was launched in February 2019, it targeted only small and marginal farmers with landholdings of up to two hectares, covering an estimated 12.5 crore households (Government of India 2019). However, in June 2019, the government expanded the scheme to include all landholding farmers regardless of farm size, increasing the eligible base to roughly 14.5 crore farmers.

State and union territory (UT) governments are primarily responsible for identifying eligible entitlement holders and uploading their details to the PM-KISAN

Figure 14.1: Number of farmers covered under PM-KISAN (in crore)

Sources and notes: <https://pmkisan.gov.in/>

portal. Since its inception, the scheme has expanded steadily, with the number of farmers increasing across successive instalments.

According to the PM-KISAN portal, the number of farmers receiving transfers increased from around 3.2 crore in the first instalment (December–March 2018–19) to 10.1 crore in the nineteenth instalment (December–March 2024–25). The scheme witnessed a significant decline during the twelfth instalment (August–November 2022), followed by a gradual recovery with periodic fluctuations (Figure 14.1). As of 16 July 2025, PM-KISAN had disbursed ₹3.69 lakh crore to farmers (see Annexure 14.1 for details).

The number of PM-KISAN beneficiaries varies considerably across states and UTs. As of February 2025, Uttar Pradesh had the highest number of PM-KISAN farmers at 2.26 crore, followed by Maharashtra and Madhya Pradesh with 91 lakh and 81 lakh farmers respectively. West Bengal² joined the scheme only in April–July 2021 (eighth instalment). In contrast, UTs account for the lowest share of PM-KISAN farmers in the country because of their relatively smaller populations, lower landholdings and limited agricultural activity. Lakshadweep, Goa and Puducherry had slightly more than 2,000, 6,000 and 8,000 PM-KISAN farmers respectively. Annexure 14.2 provides the state/UT-wise distribution of PM-KISAN farmers.

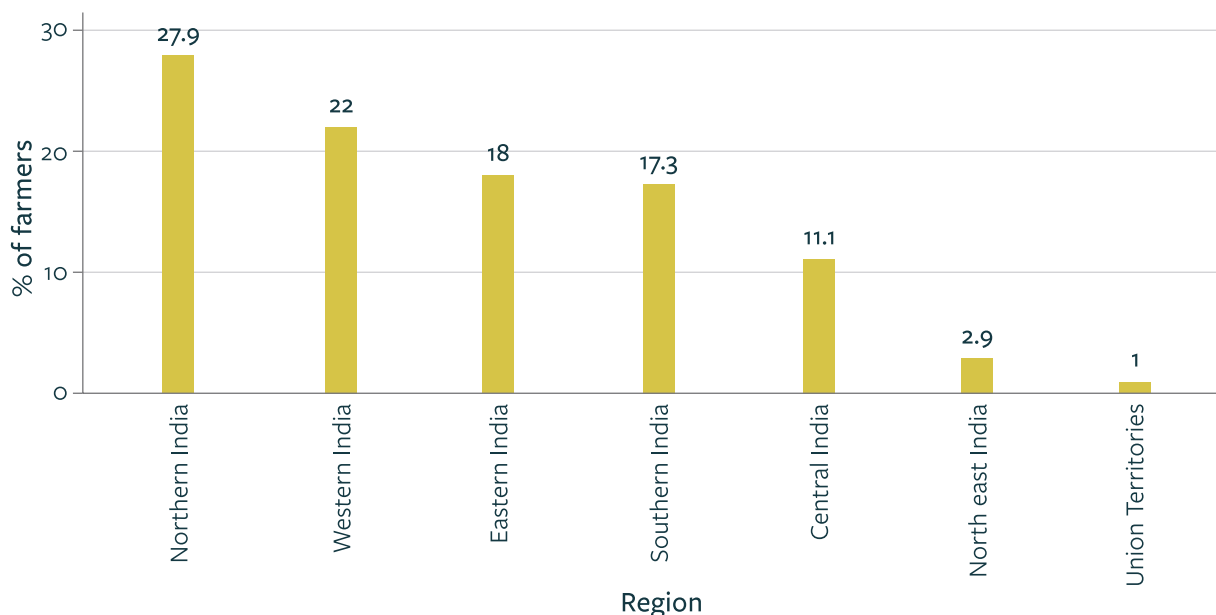
Regionally, the northern states – including Himachal Pradesh, Punjab, Haryana, Uttar Pradesh and Uttarakhand – account for the highest share of PM-KISAN farmers in the country. On the other hand, the north-eastern states

² According to an [RTI response](#), the Union government wrote to the state government at least four times between February 2019 and February 2020, urging it to identify farmers for inclusion under PM-KISAN.

have the lowest share of farmers. Taken together, UTs account for the lowest share compared to any other region in the country (Figure 14.2 and Annexure 14.3).

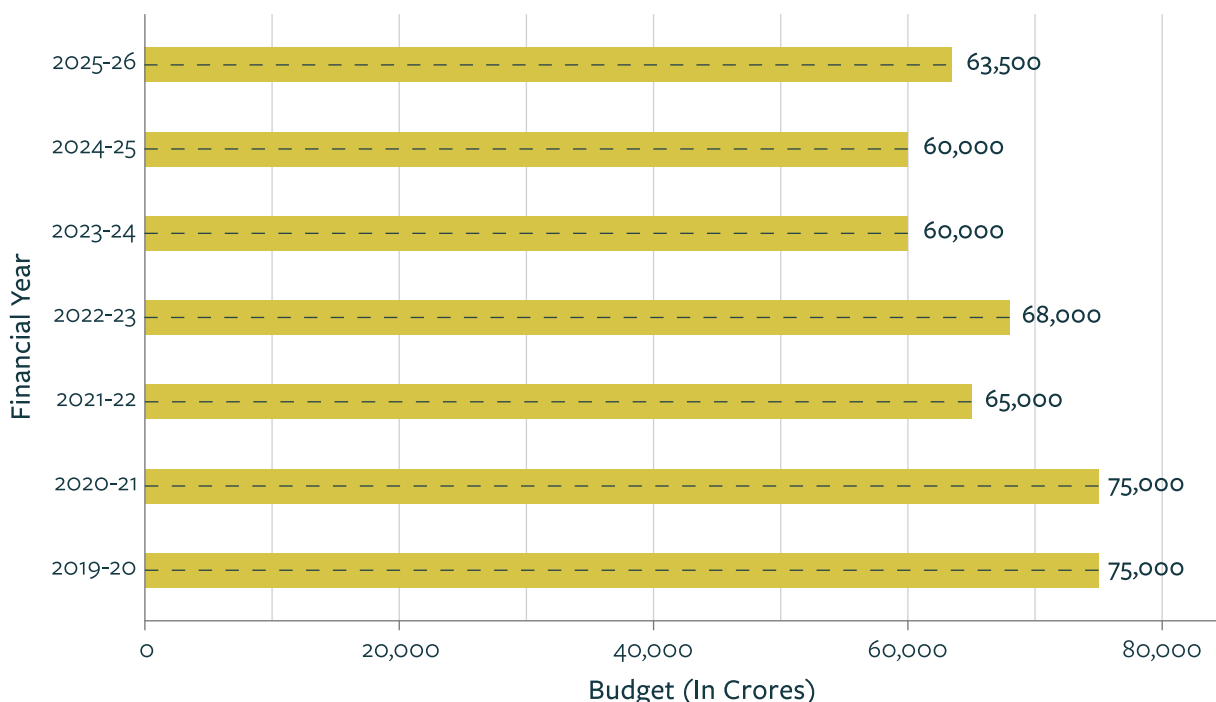
PM-KISAN accounted for more than 50 per cent of the Department of Agriculture and Farmers Welfare’s budget in both 2022–23 and 2023–24, highlighting both the scale of the scheme and the priority accorded to it by the Union government (Figure 14.3).

Figure 14.2: Region-wise share of farmers under PM-KISAN



Sources and notes: <https://pmkisan.gov.in/>, as of 7 February 2025.

Figure 14.3: Budget Allocations (BE), FY 2019–20 to FY 2025–26



Sources and notes: Budget documents, various years, <https://www.indiabudget.gov.in/>
The figure reflects budget estimates and not actual expenditure.

14.2 Eligibility criteria

PM-KISAN is a family-based entitlement, meaning that the basic unit of financial assistance is the household rather than the individual. Under the scheme, ₹6,000 is transferred annually in the name of one farmer from each eligible household. All landholding farmer families in the country are eligible for PM-KISAN, subject to certain exclusive conditions. The following categories are excluded from the scheme:

1. All institutional land holders. Land holdings by any religious institution, charitable trusts, corporate entities etc. rather than individuals are considered as institutional land holders.
2. Farmer families in which one or more members belong to one of the following criteria:
 - a. Former and present holders of constitutional posts.
 - b. Former and present Ministers/ State Ministers, former/present Members of Lok Sabha/ Rajya Sabha/ State Legislative Assemblies/ State Legislative Councils, former/present Mayors of Municipal Corporations and former/present Chairpersons of District Panchayats.
 - c. All serving or retired officers and employees of Central/ State Government Ministries/Offices/Departments and its field units, Central or State Public Sector Enterprises (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*).
 - d. All superannuated/retired pensioners whose monthly pension is ₹10,000/-or more (*Excluding Multi Tasking Staff / Class IV/Group D employees*).
 - e. All Persons who paid Income Tax in the last assessment year.
 - f. Professionals like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with Professional bodies and carrying out profession by undertaking practices.
 - g. Additionally, all the land holding farmer families who are non-Resident Indians (NRIs) on the basis of the Income Tax Act 1961.

14.3 Process flow of PM-KISAN

14.3.1 Registration and verification

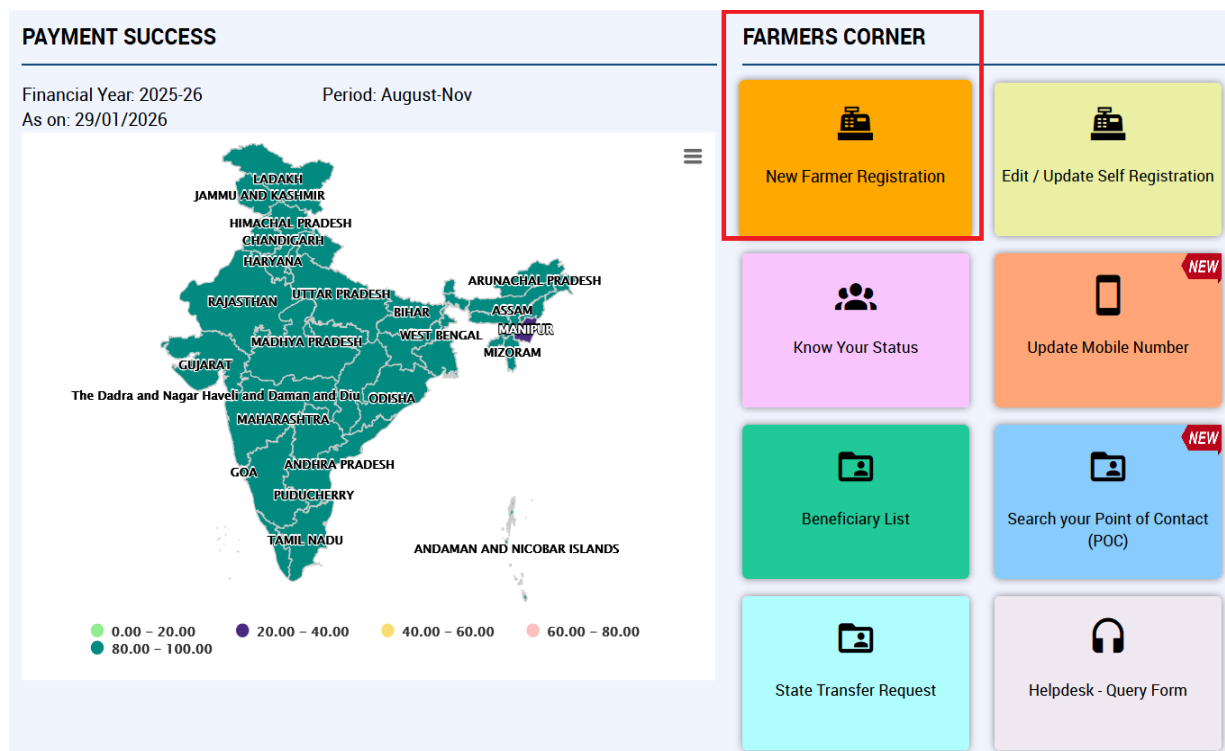
The responsibility for identifying eligible farmers and uploading their details onto the PM-KISAN portal lies with the state and UT governments. Some states follow distinct administrative procedures because of specific land systems, such as community land ownership in Manipur and Nagaland and outdated mutation

records in Jharkhand. The scheme also covers forest-dwelling households holding a *patta*³ under the Forest Rights Act, 2006.

Initially, registrations were carried out by state officials through bulk data uploads. Over time, Common Service Centres (CSCs) were authorised to facilitate registrations, correct Aadhaar details and enable farmers to track instalment status. The PM-KISAN portal also introduced the ‘Farmers Corner’, which allows farmers to self-register and update basic information themselves (Figure 14.4).

Over time, registration has shifted from self-declaration towards full digital verification. A farmer’s application is accepted only after three key steps are completed: Aadhaar seeding with the land patta, Aadhaar authentication and National Payments Corporation of India (NPCI) mapping of the bank account. Aadhaar seeding links the farmer’s Aadhaar number to the land record, while authentication verifies whether identity details match across both databases. Even minor discrepancies, such as spelling variations in names, can result in rejections. NPCI mapping links the Aadhaar number to a bank account for the transfer of payments. Once registered, farmers’ details are cross-checked against exclusion databases, including income tax records and government employee databases. If a match is found, the applicant is marked ineligible. Otherwise, a PM-KISAN account is created.

Figure 14.4: Snapshot of the farmers’ corner on the PM-Kisan portal



Sources and notes: <https://pmkisan.gov.in/>

³ A government issued document that serves as a proof of land ownership.

14.3.2 Disbursement of entitlements

Once an application is verified and a PM-KISAN account is created, the farmer becomes eligible to receive income support. At the time of the scheme's launch, payments could be made either through account-based transfers (using the bank account number and IFSC) or through the Aadhaar Based Payment System (ABPS), where Aadhaar functions as the financial address. Since December 2022, ABPS has been mandatory, although temporary exemptions were granted to a few states due to lower Aadhaar penetration.

For each instalment, states and UTs upload beneficiary data onto the national PM-KISAN portal. This data then passes through multiple layers of verification involving banks and NPCI. If discrepancies such as mismatches in identity or account details are detected, payments are withheld until corrections are made and data is re-uploaded. Pending instalments are released only after successful verification.

14.3.3 Technological interventions and their implications

Over time, PM-KISAN has been integrated into a broader digital governance architecture aimed at improving efficiency and reducing duplication. Since 2019, the scheme has undergone several technological changes, including the introduction of Aadhaar-based payments, integration with the Public Financial Management System (PFMS) and income tax databases, and the rollout of mandatory electronic Know Your Customer (eKYC) processes.

Under PM-KISAN, eKYC is a paperless electronic verification process that uses Aadhaar authentication to verify farmers' identities and ensure that entitlements reach genuine recipients only. It has been implemented through multiple modes, including OTP-based authentication, biometric verification at CSCs and facial recognition facilitated by frontline officials. While these measures were introduced to strengthen verification and improve targeting, they have also added successive layers of compliance.

These changes have had visible effects on access to PM-KISAN. The number of farmers receiving payments declined from 10.5 crore in the eleventh instalment to 8.6 crore in the twelfth instalment.⁴ eKYC became compulsory from the fifteenth instalment, and RTI data⁵ as of 11 July 2025 shows that more than 48 lakh out of 10.64 crore farmers had not completed the process. Field evidence suggests that even when farmers complete the required procedures, they may still be drawn into repeated verification cycles because of system inconsistencies (Buddha and Kishore 2026).

⁴ Refer to Annexure 14.4 for state wise drop in farmers count

⁵ RTI response

More broadly, these technological interventions have shifted the burden of proof onto farmers. Each new layer—whether Aadhaar linkage, eKYC or database integration—requires farmers to repeatedly establish their eligibility within systems that are often unstable or poorly aligned with ground realities. In contexts marked by weak connectivity, limited digital literacy and inadequate local support, these requirements translate into significant transaction costs. While digital reforms may have reduced certain intermediaries, they have simultaneously increased the number of points at which eligible farmers may be excluded. As a result, access to PM-KISAN is no longer determined solely by eligibility, but also by the ability to navigate an evolving and increasingly complex digital infrastructure.

14.3.4 Farmer registry and its future role

The Union government launched the Digital Agriculture Mission in 2024 with an outlay of ₹2,817 crore to create a Digital Public Infrastructure (DPI) for the efficient delivery of schemes such as PM-KISAN. Under this initiative, AgriStack comprises three registries or databases: (1) Farmer Registry, (2) Crop Sown Registry and (3) Geo-Referenced Village Maps. The Farmer Registry contains demographic details, landholding information, family details and crop-related information of farmers. It is created and maintained by the state and UT governments with technical and financial support from the Union government. The registry is expected to function as a centralised database for identifying and delivering agriculture related schemes.

The Union government has already made Farmer ID registration mandatory in fourteen states for new PM-KISAN registrations ([Government of India 2025b](#)). Farmer ID is, therefore, likely to play a crucial role in accessing PM-KISAN in the future. However, several challenges continue to affect farmers' ability to enroll in the Farmer Registry.

The Union government has set a target of generating Farmer IDs for eleven crore farmers by 2026–27 ([Government of India 2025a](#)). According to an RTI response⁶ dated 3 July 2025, over 6.6 crore Farmer IDs had already been generated across the country. Uttar Pradesh, Maharashtra and Madhya Pradesh recorded the highest numbers, with 1.4 crore, 1 crore and 85 lakh registrations respectively. In contrast, no registrations have been recorded in UTs and north-eastern states other than Assam.

Farmers can register through the Farmer Registry mobile application (self-registration), CSCs or through a frontline government official's login. For registration, farmers must possess an Aadhaar number linked to a mobile number as well as a valid land *patta*. During the registration process, farmers receive three OTPs in total to complete verification. Two OTPs are sent to the mobile number

⁶ RTI response

linked to Aadhaar for verification of personal details, eSign and consent procedures. An additional OTP is sent to the mobile number entered in the application form to activate the farmer's profile in the registry. As a result, farmers without Aadhaar, those whose Aadhaar is not linked to their mobile number or those lacking land records are effectively excluded from the process.

In practice, several challenges emerge. During fieldwork conducted in tribal areas of Andhra Pradesh, we found that farmers holding Recognition of Forest Rights (RoFR) pattas⁷ under the Forest Rights Act, 2006, as well as D-pattas,⁸ were often unable to complete the registration process. The application process requires a land survey number, without which registration cannot proceed. However, RoFR and D-pattas frequently do not contain survey numbers. This disproportionately affects tribal and other marginalised households that depend on such land records.

We also found that some states, such as Telangana, were not participating in the registry process. If this continues, farmers in these states are likely to face difficulties once Farmer ID becomes mandatory for accessing Union government schemes. During fieldwork, we also encountered instances where PM-KISAN farmers holding revenue land pattas⁹ received warning SMS messages that entitlements may be discontinued if they did not register for a Farmer ID. When such messages circulate among RoFR and D-patta holders who are unable to complete registration, they generate fear and uncertainty. Proceeding with mandatory registration without addressing these structural barriers is therefore likely to deepen exclusions under PM-KISAN in the future.

14.4 Equity and inclusion

Exclusion under PM-KISAN follows distinct social and spatial patterns, disproportionately affecting adivasis, dalits and women cultivators. Gender bias within the scheme is structural, as most land titles are in men's names, while women who perform agricultural work rarely appear as farmers in the PM-KISAN database. Among Adivasi communities, community ownership and forest-rights-based holdings further complicate individual identification, leading to widespread exclusion despite cultivation.

For many households, the cost of the compliance process itself becomes exclusionary. Farmers travel long distances to CSCs for biometric or facial authentication, only to encounter server failures or mismatches in personal details. In

⁷ Such land is recognized under the Forest Rights Act 2006 for forest dwelling communities. The land holder has a right to self-cultivation, access to minor forest produce and grazing rights. The land holder also has the right to transfer land based on inheritance but no right to sell.

⁸ Darakasthu land in Andhra Pradesh refers to a government assigned land to the landless poor for housing or cultivation. It can be inherited but it cannot be sold or transferred.

⁹ This refers to privately owned land over which the landholder possesses full ownership rights, including inheritance and transfer through sale.

remote districts of Odisha and Andhra Pradesh, poor connectivity forces multiple visits for a single eKYC update. The denial or delay of ₹6,000 carries direct livelihood consequences, including disrupted access to credit, delayed purchase of agricultural inputs and growing indebtedness. These experiences suggest that digital reforms, when introduced without adequate local facilitation, tend to deepen existing inequalities rather than reduce them.

According to the Census 2011 data, women constitute nearly 41 per cent of the rural population, yet female farmers represent only 24 per cent of PM-KISAN beneficiaries, indicating a significant gender gap in access to the scheme (Table 14.1).

In India, land ownership has historically been tied to social power and marginalised groups, particularly women, have long faced structural barriers in accessing land rights. Although women possess equal legal rights to inheritance, land ownership in practice continues to remain concentrated among male family members. Since those without a *patta* cannot register as farmers under PM-KISAN, women's representation within the scheme remains significantly lower.

The scheme also reflects disparities across caste groups, with the proportion of SC and ST farmers under PM-KISAN remaining lower than their share in the rural population. According to the Census 2011 data, SCs and STs constitute 18.5 per cent and 11.3 per cent of the rural population respectively. By comparison, SC and ST farmers registered under PM-KISAN account for only 12.1 per cent and 9.2 per cent of enrolled farmers, respectively.

On the other hand, non-SC/ST groups (including OBCs and General categories) constitute 70.3 per cent of the rural population but represent 78.6 per cent of farmers enrolled under PM-KISAN (Table 14.2). These disparities also reflect long-standing inequalities in land ownership, with a substantial proportion of Dalit and Adivasi households remaining landless.

Table 14.1: Gender disparity in access to PM-KISAN

Gender	Rural population ¹⁰ (in crore)	% of population ¹¹	Number of farmers in PM-KISAN (in crore)	% of farmers in PM-KISAN
Male	42.8	51.3	7.3	76.4
Female	40.6	48.7	2.3	23.6
Total	83.4	–	9.59	–

Sources and notes: <https://pmkisan.gov.in/> (male and female farmer count as of 10 December 2024).

¹⁰ According to Census 2011 data.

¹¹ According to Census 2011 data.

Table 14.2: Social category disparity in access to PM-KISAN

Gender	% in total rural population ¹²	% of farmers in PM-KISAN
Scheduled Caste (SC)	18.5	12.1
Scheduled Tribe (ST)	11.3	9.2
Others ¹³	70.3	78.6

Sources and notes: <https://pmkisan.gov.in/> (based on data available as of 10 December 2024)

14.5 Exclusions and challenges

Exclusion under PM-KISAN occurs at different stages of implementation – during entry into the system as per the eligibility criteria, through verification and payment processes and while accessing the payments after disbursement. These are linked to the design of the scheme, the condition of land records and the functioning of digital and administrative systems. This section explores exclusions and challenges that arise both pre- and post-registration.

Exclusion at the first stage arises from the design of the scheme, as the eligibility criteria itself excludes many farmers. PM-KISAN covers only landholding farmer families, excluding tenant farmers, sharecroppers and landless agricultural households, even when they are directly engaged in cultivation. Among land-owning families, land ownership is largely recorded in the names of men, limiting women’s inclusion within the scheme. The scheme is therefore biased towards male land owners, without any special provisions to reach out to marginalised groups such as tenant farmers, women farmers, Dalit and Adivasi farmers without proper land pattas and so on. Further, there is no specific provision under PM-KISAN for persons with disabilities among cultivators. According to [Nayak \(2020\)](#), this is not aligned with the intent of Section 24 of the Rights of Persons with Disabilities Act, 2016, which emphasises appropriate support to disabled persons in accessing welfare schemes.

Even when farmers meet the eligibility criteria of owning land, they may face difficulties at different stages of implementation. PM-KISAN implementation depends on the quality of land record systems. Pending mutation (where land remains in the name of a deceased patta holder) for instance can delay or prevent entry into the system. In tribal areas, land records such as RoFR and D-pattas may lack standard details like survey numbers, making recognition difficult.

Even after registration, verification requires matching farmers’ details across databases. As discussed above, Aadhaar must be linked to land records, names must

¹² According to Census 2011 data.

¹³ ‘Others’ include both OBC and General categories. PM-KISAN records did not provide separate data for these categories; therefore, they have been reported together.

be matched exactly and bank accounts must be mapped through NPCI. If databases do not align, mismatches lead to delays or rejection. In some cases, payments may be credited but not reach the intended farmers due to incorrect Aadhaar linkage. Official records may show payments as completed, while the intended farmer does not receive the amount. In other cases, payments are held back due to mismatches between land records and Aadhaar.

Payments are made through the Aadhaar Based Payment System. If Aadhaar-bank linkage or NPCI mapping is incomplete, payments are not processed. Error messages that arise due to delays and rejected payments are often difficult to interpret, and local officials have limited ability to resolve such issues (see Figure 14.5 for an example of the reason for rejection).

14.5.1 Accountability gaps

At the last mile, gaps in accountability become visible. Once payments are credited, the system treats the transaction as complete, with limited visibility on whether the money is actually accessed by the farmer. Banks often discourage farmers from withdrawing cash at branches and direct them instead to Business Correspondents (BCs) and Customer Service Points (CSPs). Transactions conducted at these points are often not accompanied by receipts, and facilities such as passbook updation are typically unavailable. Consequently, farmers often have no reliable record of withdrawals.

Where irregularities arise, it is often unclear whom to approach. In the case of BCs, farmers can, in principle, approach the bank that appointed them, though this is not always straightforward. In the case of CSPs, lines of accountability are even less clear, leaving farmers with limited avenues for grievance redressal. LibTech’s field studies across Rajasthan, Jharkhand, Odisha and Andhra Pradesh consistently show that such issues often go unresolved. While these gaps affect a wide range of farmers, they are particularly difficult for farmers with limited literacy or digital familiarity, who rely more heavily on intermediaries and have fewer means to verify transactions independently.

Figure 14.5: Snapshot of an example of bank rejection reason

Farmer Application Status	
Farmer Name : XXXXXXXXXXXX	Mobile Number: *****1851
Father Name: NA	Account Number: NA
Aadhar Number: *****5415	District: VISAKHAPATANAM
State: ANDHRA PRADESH	Town: NA
Village: Antharla	Home Address: 7-7 , sadipeta
Ward: NA	Registration Date: 21/02/2019
Registration Status: Registration done (XXXXXXXXXXXX)	
Active/Inactive: Active	
PFMS / Bank Status: Farmer Record has been rejected by PFMS / Bank	PFMS / Bank Rejection Reason: UID NEVER ENABLE FOR DBT (Contact your bank to link Aadhaar with Account)
Aadhar Status: Aadhar Number is Verified	Payment Mode: AADHAR

Sources and notes: <https://pmkisan.gov.in/>

Even when payments are successfully credited, accessing them may be difficult in certain contexts. Many farmers need to travel considerable distances to banks or CSPs, and often require multiple visits. Studies such as LibTech’s analysis on the ‘Length of the Last Mile’ show that the time, cost and effort required to access payments can be substantial, particularly in remote areas (LibTech 2020; 2023). In addition, grievance mechanisms require digital access and offline systems remain limited. While these challenges are more pronounced in tribal areas, similar issues are observed in non-tribal regions as well.

Exclusion under PM-KISAN thus operates across multiple stages of implementation. Farmers must satisfy eligibility conditions, enter the system, pass verification, receive payments and finally access those payments. The nature of these challenges varies across regions and depends on the condition of land records, the availability of digital infrastructure and access to banking services.

14.6 A case study of tribal areas of Andhra Pradesh

To examine the adequacy and timing of PM-KISAN support in specific contexts, this section presents findings from an exploratory field study in tribal areas of Andhra Pradesh. According to the Census 2011, tribal communities constitute 26.31 lakh persons (5.3 per cent of Andhra Pradesh’s population) and are largely concentrated in the Eastern Ghats region. Farming in these hilly areas involves higher input costs and follows an agricultural calendar that differs from that of the plains, with limited access to irrigation facilities. To assess whether PM-KISAN’s ₹6,000 support is sufficient and reaches farmers when needed, LibTech India conducted a qualitative study with sixty farmers in Alluri Sitaramaraju and Parvathipuram Manyam districts.

The study covered two categories of cultivators: farmers cultivating revenue land and those cultivating land under the Forest Rights Act (RoFR pattas). Most respondents practised only kharif cultivation due to lack of irrigation facilities. For comparison, paddy (revenue land) and red kidney beans (rajma) (RoFR land) were analysed. Input costs were estimated by recalling the previous year’s expenses.

On average, we found that revenue land farmers spend ₹27,500 and RoFR land farmers spend ₹21,600 as input costs to cultivate paddy and rajma beans in 1 acre of land (see Table 14.3 for details).

Overall, the ₹6,000 from PM-KISAN contributes to only around 22 per cent and 28 per cent of average input costs for both sets of farmers interviewed. Even then, it is a significant amount given the nature of minimal savings in their subsistence economy and the need for monetary capital during agricultural seasons. Also, many of the farmers interviewed are performing tasks with limited intervention of machinery. Especially in the case of RoFR land holding farmers, the use of machin-

ery is minimal because fields are located on hill slopes. This also increases input costs.

Beyond adequacy, the effectiveness of the transfer may also vary across regions and social groups. In areas with limited infrastructure, higher transaction costs and barriers in accessing services, the effective value of the money transferred may be lower. Even where certain input costs are lower, these factors can reduce the benefit of a uniform transfer. In this context, approaches such as the Tribal Sub-Plan recognise that areas with greater disadvantage may require different levels of support. PM-KISAN, however, provides the same transfer across regions. This means that the benefit may not have the same effect in all areas, particularly in tribal regions where access barriers are higher.

Not only is the amount inadequate, it is often also not timely. Revenue land farmers begin paddy cultivation in June–July and harvest around December–January. RoFR farmers begin red kidney beans cultivation in August–September and harvest in December–January. These periods, especially the initial months, require the highest cash outflow for land preparation, seeds and labour. However, the seventeenth, eighteenth and nineteenth PM-KISAN instalments (2024–25) were released during April–July, August–November and December–March, which mostly did not

Table 14.3: Average input costs for major activities for paddy and red kidney beans cultivation

Activity	Estimated average expenditure (in ₹)	
	Paddy	Red kidney beans
Land preparation	9,300 ¹⁴	6,600 ¹⁵
Seeds for sowing ¹⁶	3,200	5,500
Transplant seedlings to the main field ¹⁷	5,500	NA
Fertilizers and pesticides	4,000	3,000
Harvesting the crop	5,500	6,500
Total	27,500¹⁸	21,600¹⁹

Sources and notes: Exploratory field study conducted by authors, LibTech India.

¹⁴ Removal of weeds, clearing, leveling and tilling the land two to three times to prepare the field for cultivation. This process also includes flooding the field.

¹⁵ Removal of all weeds, bushes and plant debris, along with tilling of the land.

¹⁶ These are the prices of the most widely cultivated seed varieties.

¹⁷ This activity applies only to paddy cultivation and not to kidney bean cultivation.

¹⁸ Includes reaping, drying, threshing, cleaning and bagging of the crop.

¹⁹ Includes reaping and drying of crops harvested on hill slopes.

coincide with the initial stage of cultivation. Since June–July and August–September alone require approximately ₹9,300 and ₹6,600 towards input costs, farmers reported that receiving the entire ₹6,000 at once at the initial stage of cultivation would have been more beneficial than receiving ₹2,000 in each instalment.

Our field study shows that PM-KISAN support is both insufficient and poorly timed for tribal farmers, and there is a clear need to (a) review and increase the entitlement amount and (b) until then release the entire ₹6,000 in a single instalment aligned with the agricultural calendar. The Parliamentary Standing Committee on Agriculture, Animal Husbandry and Food Processing in December 2024 recommended increasing the PM-KISAN amount to ₹12,000 (Government of India 2024). However, the Union government has repeatedly stated in the past that there is no proposal to increase the PM-KISAN entitlement amount (Government of India 2020; Government of India 2023; Government of India 2026).

14.7 Some good practices

This section highlights practices from Andhra Pradesh and Odisha that improve accessibility and could be adapted within PM-KISAN. It also identifies provisions already operating within PM-KISAN that may be replicated across states.

14.7.1 Rythu Bharosa – Andhra Pradesh

Rythu Bharosa, introduced in 2019 (renamed Annadata Sukhibhava in 2025), is an input subsidy scheme that incorporates greater administrative flexibility than PM-KISAN. Unlike PM-KISAN, the scheme allows nominees of a landholder (pattadar) to receive entitlements even when the original pattadar has died and mutation has not yet been completed. A similar provision within PM-KISAN would enable benefits to continue to legal heirs without making mutation a precondition for access.

14.7.2 KALIA – Odisha

KALIA (Krushak Assistance for Livelihood and Income Augmentation) combines financial assistance with insurance and interest-free loans. The scheme also extends support to landless agricultural households, including SC and ST communities that have historically lacked access to land ownership. Although PM-KISAN excludes landless cultivators by design, the KALIA model demonstrates that broader inclusion is administratively feasible.

14.7.3 PM-KISAN – Jharkhand

In Jharkhand, where land records often remain outdated for long periods, PM-KISAN permits nominees to access entitlements through a Gram Sabha resolution instead of insisting upon mutation. This provision enables households to

continue receiving support after the death of the patta holder. Extending such flexibility to other states, especially Fifth Schedule areas where gram sabhas possess statutory authority under the Panchayats (Extension to Scheduled Areas) Act, 1996 (PESA) could reduce exclusions linked to unclear or incomplete land records.

14.7.4 Information access – Gujarat and Andhra Pradesh

Between 2019 and 2023, the process for checking PM-KISAN records on the portal changed several times. Each modification required both farmers and local officials to repeatedly familiarise themselves with new procedures and systems. Earlier field studies by LibTech India showed that farmers without smartphones, internet access or registration numbers often struggled to retrieve their own records, making grievance resolution nearly extremely difficult. Although PM-KISAN guidelines require farmers' lists to be displayed at panchayat offices, implementation remains inconsistent.

In Gujarat, printed lists were available at panchayat offices, while in Andhra Pradesh (2019–2023), beneficiary lists were displayed at village secretariats. Maintaining such offline displays alongside digital systems enables farmers to verify their status more easily and reduces the likelihood of exclusion. These examples illustrate that exclusion within PM-KISAN is not inevitable. Relatively simple forms of administrative flexibility – including nominee access, inclusion of landless cultivators and gram sabha verification – can substantially improve access for eligible households.

14.8 Conclusion

PM-KISAN was launched with the promise of providing dignified income support and reducing agrarian distress. Its scale is unprecedented: crores of farmers receive payments during each instalment cycle, and the scheme now occupies a substantial share of India's agriculture budget. This chapter examined the design, implementation and access challenges of PM-KISAN, focusing on how income support reaches farmers in practice. The field evidence presented here points to a persistent gap between enrolment and actual access.

Although PM-KISAN is often described as a 'simple' DBT scheme, it increasingly demands a high level of digital compliance from farmers who frequently possess the weakest access to digital infrastructure. The analysis also demonstrates how exclusions emerge at different stages of implementation, from registration and verification to payment delivery and database integration.

Experiences from Andhra Pradesh (nominee access), Odisha (inclusion of landless cultivators) and Jharkhand (gram sabha verification) indicate that a more inclusive design is possible without weakening accountability mechanisms. The next phase of PM-KISAN should therefore prioritise reducing exclusions and not

merely increasing digital dashboards. While PM-KISAN marks a shift towards direct income support, its long-term effectiveness will ultimately depend on how questions of exclusion, access and implementation are addressed.

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