

IT to be backbone of govt's cash scheme for farmers

DIGITAL PUSH PM-KISAN scheme will run on centralised software with real-time monitoring

Zia Haq

■ zia.haq@htlive.com

NEW DELHI: The Narendra Modi government's PM-KISAN scheme, which will enable cash transfers to small and marginal farmers, will be headed by a chief executive officer (CEO) and the programme will run on a centralised software platform with real-time monitoring, an official familiar with the details of the initiative said on condition of anonymity.

Officially called the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), the scheme will offer ₹6,000 a year in three instalments to all farmers who own cultivable land parcels under two hectares. The CEO will be a civil servant. Implementing the scheme will be a complex affair in a country with messy land records. The government will rely on a so-called management information system platform, a software that will connect states, banks and farmer beneficiaries, the official cited in the first instance said.

Farmers' registration forms will be available online. According to the official, the "responsibility of identifying the landholder farmer family eligible for



■ An official said, to implement the scheme, the government will rely on a 'management information system platform', a software that will connect states, banks and farmers
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benefits will lie with states".

Cash will be transferred by the Centre to beneficiaries electronically through the "State Notional Account", a mechanism similar to the one being used for paying beneficiaries of the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), which offers 100 days of manual work a year to at least one member of every poor rural household. State governments will feed the database of beneficiary farmers in the main software. Each inclusion of beneficiaries will need to be accompa-

nied by a self-declaration that the prospective beneficiary doesn't fall within the criteria of those excluded from the scheme, such as taxpayers and government employees. "Banks will be the lynchpin of the whole scheme since after the Centre transfers the tranches, they will have to disburse it to individual accounts. That is why information technology will be the backbone," the official said.

According to guidelines of the scheme, states will have to ensure there is no duplication of the payments transferred to eligible fam-

ilies and speedy reconciliation has to be initiated in case of wrong or incomplete details.

The scheme's CEO will head the national-level project monitoring unit in the department of agriculture. States will on-board their databases into the centralized system. Village or district-wise lists of beneficiaries will be uploaded in a "pre-defined format" with help from the local unit of the National Informatics Centre. Existing databases of farmers used for other schemes, such as soil-health cards and crop insurance, will also be accepted.

Transfer of cash directly into the bank accounts of beneficiaries is now a well-honed practice because of experience with the MNREGS. "But there are two issues. One is of updating, and secondly, of digitisation of land records.

Both are critically important to the scheme and that will pose some challenge," said economist T Haque, who chaired an expert committee on land leasing set up by the NITI Aayog, the state-run think tank. The beneficiary details will include name, age, gender and Aadhaar number, and the most critical entry—the beneficiary's bank account details.