Implementing hurdles - PM-KISAN & PM Shram-Yogi Maandhan

Why in news?

The PM-KISAN and PM Shram-Yogi Maandhan scheme, announced in the Interim budget, might face hurdles upon their implementation.

What does the schemes contain?

- In the interim Budget, the government has unveiled two programmes providing economic assistance to the needy sections of society.
- These include the income support scheme for small farmers and a new pension scheme for low-earning workers in the unorganised sector.
- Under the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), the government will be providing direct income support at the rate of Rs 6,000 per year to vulnerable landholding farmer families having cultivable land up to 2 hectares.
- PM-KISAN is expected to cover 120 million small and marginal farmers and cost Rs 75,000 crore annually. Click here to know more on the scheme.
- The government has also launched a pension scheme called Pradhan Mantri Shram-Yogi Maandhan for the unorganised sector workers with a monthly income of up to Rs 15,000.
- This pension policy will provide them an assured monthly pension of Rs 3,000 from the age of 60 on a monthly contribution ranging from Rs 55 to Rs 100 during their working age.
- However, both these programmes are likely to face serious implementation hurdles.

What will be the challenges in the implementation of these schemes?

- **Implementing PM-KISAN** - For implementing the PM-KISAN scheme, the farmers need to produce land ownership records.
- According to figures on the website of the Union Department of Land Resources, just 15 states and Union territories have completed over 95% digitisation of land records.
- Thus, the remaining states are likely to struggle in implementing the scheme.
- Moreover, in most states, updating these land records continues to be a major problem.

- It is well known that poor land records, including benami property, are an endemic problem in most states.
- This might result in considerable exclusion and inclusion errors.
- Also, linking farm income support to land ownership will lead to excluding landless labourers and tenant farmers, potentially creating further social tensions.
- **Implementing Pradhan Mantri Shram-Yogi Maandhan** - A major practical problem in implementing the scheme is the identification of beneficiaries.
- While the government has said it will depend on self-certification, verifying the correctness of claims will be a challenging task.
- To prevent misuse of the scheme, the government has to put in a mechanism to properly identify the beneficiaries.
- The scheme covers unorganised sector workers who is earning less than Rs 15,000 per month now.
- But it is not clear whether they will be covered under the scheme, if they earn more than the threshold (Rs 15,000) in the future.
- Another tricky aspect is that the monthly pension is pegged at Rs 3,000, which is double the minimum pension in the organised sector.
- As such, the scheme puts the workers in the formal sector at a disadvantage and creates a disincentive towards formalisation of the economy.
- Thus, given the hurdles in identifying beneficiaries, the government could channel these provisions via the existing Public Provident Fund scheme instead of launching a new scheme.

Source: Business Standard

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