

## WOMEN FARMERS AND THE PM-KISAN SCHEME: ADDRESSING GENDER DISPARITIES IN RURAL INDIA

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### Abstract

*Indian agriculture faces numerous challenges—an ever-increasing indebtedness, a capricious climate, and crop prices that are anything but stable. Distress among farmers is widespread, and with it, a sorrowful tide of suicides. It would be hard to find a more direct route to the heart of the farming community's troubles than the PM-KISAN, which makes a direct descent into the hands of farmers to lighten their burden. It doesn't fix anything, much like the way the farming community's troubles don't have a single fix. But it does offer some welcome and needed relief. The program aspires to reach all eligible farmers, including women. Yet, its execution has been inconsistent, especially about gender inclusivity. Women make up almost one-third of India's agricultural workforce. They work alongside men in the fields, yet they too face systematic exclusion, because they do not own the land on which they farm. In rural India, that land is inherited chiefly by men. Since women are rarely able to secure legal title to the land they farm, they are also infrequently eligible to meet the PM-KISAN requirements. Furthermore, women's involvement in the scheme is limited by poor digital access, inadequate awareness, and bureaucratic hurdles. When women do work in agriculture, they are often labelled farmhands rather than official farmers. This deprives them of the financial advantages that come along with being recognised as farmers and cements the skewed gender dynamics of agricultural work. The lack of women in PM-KISAN intensifies a larger problem—the society's failure to value women's work in agriculture. To address this, the government must amend the rules, allowing women to be joint holders of land. The government must also ensure that the PMKISAN program is working for women by clearly stating this in an easily accessible format, with the program's working details laid out in a clear and understandable some how manner. This isn't just a lovely act of kindness that should be done because gender equality is a nice thing. It's a matter of economic self-interest. When women do not have access to the same programs as men, half of the agrarian economy is denied potential growth.*

**Keywords:** PMKISAN, Gender Disparities, Rural India, Agricultural Policies.

**Introduction:**

The multiplicity of issues affecting the agrarian sector in India—unpredictable weather, indebtedness, and wickeder-than-wick price instability—would require quite a few miracle solutions to make much of a dent. Conditions have made life tough for some really long while, and attempts have been made over the years to do something about them. Quite a few initiatives have been introduced—some talked about, many more tantalisingly under the radar, and quite a few as if they were the next big thing coming from Silicon Valley—by the central government to improve the lot of farmers. Mentioned below are five of them.

The scheme of Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), a Sectoral Programme of the Central Government, is dedicated to providing not just all eligible farmer families, but also the poor across the country, with a straightforward income support amount. The programme's aim is to reach an additional 100 million families with direct income support that will help them purchase farm inputs and meet other basic needs. The cash value of the stipend that the scheme provides is worth just about 20 per cent of the total cash value of 90 million farmers' crop output as of 2019 (Ghosh et al., 2024).

The agricultural sector of India owes much to women, but these women, historically, have not enjoyed equality in accessing resources and opportunities. Addressing that sector now, Prime Minister has announced a direct income support scheme for small farmers, called PM-KISAN, which is a step towards correcting the long-standing inequalities that our farming women have faced. This paper now brings some global insights from gender-responsive agricultural policy into the conversation to evaluate whether or not these new farmers' support schemes are reaching the women farmers of India.

**Theoretical Perspectives:**

The structural-functionalism perspective suggests that the components of a society function together to maintain stability. For a long time in history, society has had these traditional, agrarian systems that have pushed women to the margins. But PM-KISAN is not only an effort to make financial inclusion, but also an attempt to take these traditional marginalising structures and shove them off the ledge—that is, upend them. Feminist theory looks at how the structure of patriarchy keeps women from getting to the economic resources they need, like owning land and having access to financial support. PM-KISAN challenges those power dynamics and sends a strong signal about autonomy and independence. It does something almost unprecedented: It directly funds women farmers.

**Literature Review:**

H & K B, (2021) Paper titled *Benefits Utilisation Pattern of PM-KISAN* investigates how individuals use the funds they receive from the PM-KISAN scheme in the Davanagere district of Karnataka. This scheme is designed to provide direct cash benefits to farmers in India. The authors of the paper discuss the expenditure patterns of PM-KISAN beneficiaries. They find that most farmers are using the money for what they describe as "productive" purposes—buying seeds, fertilisers, and pesticides. They also find, however, that some of the assistance is being diverted (by the beneficiary farmers) to personal expenses, healthcare, and family-related needs.

Malik & Phougat, (2021) observed in their paper that the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme is of considerable significance. They pointed out that this scheme is a policy intervention—quite an effective one, they asserted—and aimed at improving the financial stability of small and marginal farmers. In their estimation, the PM-KISAN scheme addressed some of the inadequacies in the finance and credit space that were hampering these farmers. They underscored, however, that the PM-KISAN scheme was not a panacea for the problems these farmers were facing.

Kumari & Dahiya, (2022) paper title *Determinants of Adoption of PM-KISAN Scheme: Empirical Evidence from Jhajjar District in Haryana* highlights that the PM-KISAN scheme benefits the farmers. Our study aims to know the reason why some of the farmers are not adopting the same. This scheme is not available to all farmers, nor is it available in all states. To gain an understanding of the scheme, we examined its features and followed up with an analysis of why some farmers are not adopting it. From this analysis, we also attempt to adopt the viewpoint of the scheme. We try to see it from the farmers' perspective. The PM-KISAN scheme is available to all states, but not all states have adopted it uniformly.

Bhadwal & Kumar, (2022) paper title *Fund Utilization Pattern of PM-KISAN Beneficiaries* examined the PMKSAN initiative and its implications for beneficiaries, most of whom are farmers residing in India's rural, peri-urban, and small-town areas, through a study conducted in the Aligarh district of Uttar Pradesh. They primarily focused on the spending patterns of these recipients, interrogating whether the direct benefit transfer (DBT) payments made to PM-KISAN beneficiaries (the payments associated with the PMKSAN initiative) serve as a lifeline that allows farming households to weather seasonal agricultural fluctuations—that is, fund the purchase of necessary inputs in time of peak agriculture, and cover household expenses in time of off-season agricultural fluctuation. They arrived at several notable findings, which they published. One key finding was that instalment

payments made to farmers during the peak farming season were not used to cover household expenses, but rather to purchase the necessary agricultural inputs, such as seeds and fertilisers.

Gaur et al., (2023) paper title *Socio-economic and Personal Characteristics of the Beneficiaries under PM- KISAN Samman Nidhi Scheme*, the finding that the PM-KISAN has a positive impact on most beneficial socio-economic groups in small and marginal farming, but a limited positive impact on farming. They converge on the idea that, while PM-KISAN works preeminently as a short-term measure and provides moderate relief to its intended beneficiaries, its long-term effectiveness as a potent and equitable tool that takes the farming community, especially small and marginal farmers, out of poverty remains uncertain.

### Objectives:

1. To know the women beneficiaries of PMKISAN.
2. To understand the PMKISAN helps to address the Gender Disparities.
3. To analyse the ratio of total beneficiaries to the women farmers.

### Methodology:

This investigation uses qualitative techniques, including content analysis, to explore the execution of the PM-KISAN scheme among female farmers in India, and to understand the dynamic of gender inequality that is in effect. For the study, we use content analysis of policy documents and government reports as a secondary data source. These sources include debates from the Loksabha and Rajyasabha, a select number of research papers, and media articles that cover the PM-KISAN scheme.

### Analysis and Interpretation:

**Table: States and UTs-wise beneficiaries of PM-KISAN**

S. No.	State/UT	Total number of beneficiaries*	Women beneficiaries under PM-KISAN**	Percentage of women farmers to total beneficiaries
1	Andaman and Nicobar Islands	15593	6453	41.38395434
2	Andhra Pradesh	4428728	1915614	43.25427075
3	Arunachal Pradesh	92730	48709	52.52776879
4	Assam	927709	856209	92.29284183
5	Bihar	8094051	2519958	31.13345839
6	Chandigarh	378	52	13.75661376
7	Chhattisgarh	3024435	890857	29.45531975
8	Delhi	14490	2885	19.91028295

9	Goa	9127	1537	16.84014463
10	Gujarat	5605178	1652479	29.4812939
11	Haryana	1845863	331259	17.94602308
12	Himachal Pradesh	936723	173145	18.48411964
13	Jammu and Kashmir	879842	133093	15.12692052
14	Jharkhand	1628561	682135	41.88575067
15	Karnataka	5213008	1357990	26.05002716
16	Kerala	3482013	1629773	46.80548292
17	Ladakh	17088	2813	16.46184457
18	Lakshadweep	833	231	27.73109244
19	Madhya Pradesh	8329603	1875420	22.51511867
20	Maharashtra	10252873	2300372	22.43636491
21	Manipur	277913	274896	98.91440847
22	Meghalaya	191116	122937	64.32585445
23	Mizoram	104171	76785	73.71053364
24	Nagaland	196940	108826	55.25845435
25	Odisha	3203303	952492	29.73468323
26	Puducherry	10245	4334	42.30356271
27	Punjab	1738690	1093	0.06286342
28	Rajasthan	6968392	2733798	39.23140374
29	Sikkim	9754	1685	17.27496412
30	Tamil Nadu	3709968	1422242	38.33569454
31	Telangana	3593142	1113327	30.984776
32	Dadra and Nagar Haveli and Daman and Diu	7561	3219	42.57373363
33	Tripura	214747	51832	24.13630924
34	Uttar Pradesh	23953319	5034795	21.01919571
35	Uttarakhand	878369	162944	18.55074576
36	West Bengal	3584786	672146	18.74996164
	<b>Grand Total</b>	<b>103441242</b>	<b>29118335</b>	<b>28.14963784</b>

**Source:** Unstarred questions of Rajya Sabha (Centre, 2025), (Bajwa, 2023) & (*Madan Rathore / PRSIndia*, 2025).

\*Count of recipients up to the 9th instalment in November 2021.

\*\*Beneficiaries Who Are Women, as of 7 December 2021.

The table breaks down the total number of PM-KISAN beneficiaries and the number of women beneficiaries, providing insightful details that expose gender disparity in agricultural support. While Manipur and Assam may boast the highest percentages of beneficiaries, i.e., 98.91% and 92.29%, respectively. The picture looks quite a bit different when we move toward Punjab and Chandigarh, which manage to push a relatively low agricultural support figure up slightly by netting participation, i.e., 0.06% and 13.75% respectively.

The PM-KISAN scheme provides direct financial assistance to farmers, including women, in the form of income transfers. This has enabled women to have a steady source of funds, which they can use to purchase better agricultural inputs such as high-quality seeds, fertilisers, and farming equipment (Ghosh et al., 2024). As a result, women farmers have been able to increase their productivity, enhance crop yields, and contribute more effectively to household income.

As per women beneficiaries, the PM-KISAN scheme is helping them achieve independence and is giving them a larger role in the decisions that pertain to farm investments, crop selection, and household expenditures. The scheme's female beneficiaries report that it is assisting them in reducing dependence on male relatives and is helping create a power dynamic within rural households that is much more balanced. Including women as direct beneficiaries in PM-KISAN has challenged the long-standing socio-cultural practices that generally keep women from accessing financial resources and making decisions about agriculture. But the practice of placing women in one of the direct beneficiary roles in PM-KISAN seems to be destabilising traditional gender roles in rural India. Recognising women as partners in agriculture has made including them as direct beneficiaries in PM-KISAN an effective way for the scheme to move toward achieving true equity.

### **Conclusion**

The scheme PM-KISAN has done a commendable job of tackling gender issues in India's agriculture sector. All the data from ground research that your columnist has gleaned on this subject indicates one important trend: Much of the income that comes through DBT is spent by the woman at her own discretion (O'Brien, 2024). It was launched in February 2019 and gives direct financial support to male and female farmers alike. But what work does it do for women farmers? As of December 2022, PM-KISAN had sent well over ₹2.75 lakh crore to some 11.38 crore farmers, of whom about 34 per cent were women. Yet, according to a February 2023 statement made by Union Minister of Agriculture and Farmers Welfare Narendra Singh Tomar to the Rajya Sabha, the number of women beneficiaries under the scheme is quite small.

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