Indian Economy · GS - III

Examine the role of PM-KISAN in strengthening farmers' income security. Discuss its limitations and suggest measures to improve its effectiveness.

EXAM YEAR	PAPER	SUBJECT
DAILY PRACTICE 30/10/2026	GS - III	Indian Economy

MARKS	WORD LIMIT
10	~150 words

Answer Hint

Direct income support; agricultural household security; DBT; financial inclusion; beneficiary identification; tenant farmers; exclusion errors; complementary agricultural reforms

Model Answer

Introduction

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), launched in 2019, provides eligible farmer families with annual income support of ₹6,000 through three instalments.

Significance

- **Income security:** Provides supplementary financial assistance for agricultural and household expenses.
- **Timely support:** DBT reduces intermediaries and improves transparency.
- **Financial inclusion:** Encourages farmers to maintain bank accounts and access formal financial services.
- **Rural demand:** Additional household purchasing power can support local economic activity.

Limitations

- Tenant farmers and agricultural labourers may remain outside the beneficiary framework.
- Land-record discrepancies can cause exclusion errors.
- Fixed assistance may lose purchasing power due to inflation and rising input costs.

- Income support alone cannot address low productivity and market-related risks.

Way Forward

Digitise and regularly update land records, strengthen grievance redressal, improve beneficiary verification and complement income transfers with irrigation, crop insurance, credit access and market reforms.

Conclusion

PM-KISAN is an important income-support instrument, but sustainable farmer welfare requires a broader approach combining financial assistance with structural agricultural reforms.

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