Indian Economy · GS - III

Examine the importance of crop insurance and government relief measures in protecting farmers from crop losses caused by unseasonal rainfall and natural disasters.

EXAM YEAR	PAPER	SUBJECT
DAILY PRACTICE 01/11/2026	GS - III	Indian Economy

MARKS	WORD LIMIT
10	~150 words

Answer Hint

Agricultural vulnerability; crop insurance; PMFBY; disaster relief; crop-loss assessment; farmer livelihood security

Model Answer

Introduction

Indian agriculture is highly vulnerable to weather variability, including unseasonal rainfall, droughts, floods and hailstorms. Crop losses can reduce farm incomes, increase indebtedness and threaten rural livelihoods.

Role of Insurance and Relief

Crop Insurance: The Pradhan Mantri Fasal Bima Yojana provides financial protection against specified crop risks for eligible farmers cultivating notified crops.

Government Relief: State assistance and disaster-relief mechanisms can help affected farmers meet immediate needs and restore agricultural activity.

Scientific Damage Assessment: Timely field surveys, weather data and remote sensing can improve the identification of affected areas and the accuracy of compensation.

Challenges

Delays in claim settlement, inadequate awareness, documentation difficulties and gaps in risk coverage can reduce the effectiveness of support. Small and tenant farmers may face additional barriers.

Way Forward

Governments should improve transparent damage assessments, simplify claim procedures, strengthen grievance redressal and expand awareness of insurance eligibility. Climate-resilient farming, diversified crops, improved drainage and weather advisories can reduce future losses.

Conclusion

Crop insurance and relief packages are important safety nets, but long-term resilience requires reliable compensation, better risk management and adaptation to increasingly variable weather conditions.

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