Indian Economy · GS - III

Examine the role of the PM-KISAN scheme in supporting farmers' income and strengthening agricultural welfare in India. Discuss the challenges associated with beneficiary identification and direct benefit transfers.

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

MARKS	WORD LIMIT
10	~150 words

Answer Hint

Income support to farmers; Central Sector Scheme; Direct Benefit Transfer; financial inclusion; landholding records; e-KYC; exclusion errors; transparency; agricultural welfare

Model Answer

Introduction

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), launched in 2019, provides direct income support to eligible landholding farmer families to supplement their agricultural and household expenditure.

Contribution to Agricultural Welfare

- **Income support:** Provides ₹6,000 annually in three equal instalments of ₹2,000.
- **Financial inclusion:** Transfers assistance directly into beneficiaries' bank accounts through DBT.
- **Timely assistance:** Helps farmers meet expenses related to seeds, fertilisers and other agricultural inputs.
- **Transparency:** Digital verification reduces intermediary involvement and improves payment tracking.

Key Challenges

- Inaccurate or outdated land records can lead to exclusion of eligible farmers.
- Incomplete e-KYC and Aadhaar-bank account mismatches may delay payments.
- Tenant farmers and agricultural labourers without eligible land ownership may remain outside the scheme.
- Duplicate or ineligible beneficiaries require regular verification.

Way Forward

Land-record digitisation, accessible e-KYC facilities, effective grievance redressal and periodic beneficiary verification should be strengthened.

Conclusion

PM-KISAN is an important instrument of farmer income support. Better targeting and inclusive implementation can improve its effectiveness and ensure that assistance reaches eligible beneficiaries.

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