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## PM-KISAN (PRADHAN MANTRI KISAN SAMMAN NIDHI)

*This article covers "Daily Current Affairs" and the topic details "PM-KISAN". The topic "PM-KISAN" has relevance in the Agriculture section of the UPSC CSE exam.*

### Relevance:

#### For Prelims:

What is PM-KISAN?

#### For Mains:

GS 3: Agriculture

Benefits of PM-KISAN?

Challenges for PM-KISAN?

### Why in the news?

IN A first for any central welfare scheme, the government Thursday rolled out a face authentication feature in the PM-Kisan app, which will enable beneficiary farmers to complete their e-KYC process by just scanning their face on mobile phones instead of using one-time password or fingerprints.

### What is PM-KISAN?

- **Objective:** The main objective of PM-KISAN is to provide income support to farmers and ensure a steady income flow to support their agricultural activities and livelihood.
- **Financial Assistance:** Under the scheme, eligible farmers receive direct income support of Rs. 6,000 per year. This amount is provided in three equal installments of Rs. 2,000 each, credited directly to the bank accounts of the farmers.
- **Eligibility Criteria:** Small and marginal farmers with cultivable land holding up to 2 hectares are eligible for the PM-KISAN scheme. The scheme aims to benefit around 12 crore farmers across the country.
- **Implementation:** The scheme is implemented by the Department of Agriculture, Cooperation & Farmers Welfare under the Ministry of Agriculture & Farmers Welfare, Government of India. The funds are directly transferred to the beneficiaries' bank accounts through the Direct Benefit Transfer (DBT) mechanism.
- **Registration and Enrollment:** Farmers can apply for PM-KISAN through an online portal or by visiting the nearest Common Service Centre (CSC). The application requires details such as Aadhaar card, bank account number, and landholding documents.
- **Exclusion Criteria:** The scheme excludes certain categories of individuals such as institutional landholders, higher-income farmers, serving or retired government employees, and those who pay income tax.

- **Expansion and Updates:** Since its launch in February 2019, the PM-KISAN scheme has been expanded to cover more farmers. In addition to the income support, various states have also initiated complementary measures such as crop insurance, soil health cards, and agricultural extension services.

#### **Benefits of PM-KISAN:**

- **Income Support:** The primary benefit of PM-KISAN is the direct income support provided to farmers. The financial assistance of Rs. 6,000 per year helps in stabilizing farmers' income and provides a safety net during times of agricultural distress.
- **Enhanced Purchasing Power:** The scheme aims to increase the purchasing power of farmers, enabling them to meet their household expenses, invest in agricultural inputs, and improve their standard of living.
- **Agricultural Investment:** PM-KISAN encourages farmers to invest in agricultural activities by providing them with a regular source of income. This can contribute to improving agricultural productivity, adopting modern farming techniques, and increasing crop yields.
- **Reduction of Indebtedness:** The income support from PM-KISAN can help reduce the dependence of farmers on informal credit sources and prevent them from falling into the cycle of debt. It provides a cushion to meet immediate financial needs and reduces the burden of high-interest loans.
- **Empowerment of Small and Marginal Farmers:** PM-KISAN focuses on supporting small and marginal farmers, who often face greater challenges in accessing credit and resources. The scheme empowers these farmers by providing them with financial assistance and recognizing their vital role in the agricultural sector.

#### **Challenges of PM-KISAN:**

- **Limited Coverage:** While PM-KISAN aims to benefit a large number of farmers, there may still be some farmers who do not meet the eligibility criteria or face challenges in enrolling for the scheme. Ensuring comprehensive coverage and reaching all deserving beneficiaries remains a challenge.
- **Exclusion of Certain Categories:** The exclusion criteria of PM-KISAN may leave out some farmers who may also be in need of financial support. The exclusion of certain categories such as institutional landholders and income tax payers can create disparities and leave out specific groups.
- **Delayed Payments:** There have been instances of delays in disbursing the income support to farmers under the PM-KISAN scheme. Delays can affect farmers' financial planning and impact their agricultural activities, especially during critical stages of farming.
- **Limited Impact on Structural Issues:** While PM-KISAN provides short-term income support, it does not address the broader structural issues faced by the agricultural sector, such as lack of irrigation facilities, market access, and climate change resilience. These issues require comprehensive policy interventions for long-term sustainable development.
- **Verification and Database Management:** Maintaining an accurate and updated database of eligible farmers and verifying their landholding can be a logistical challenge. Ensuring transparency and preventing fraudulent claims is crucial to maintain the integrity of the scheme.

Overall, PM-KISAN has brought significant benefits to farmers by providing them with a direct source of income support. However, addressing the challenges and continually improving the

implementation process is necessary to maximize the scheme's impact and reach all deserving farmers in the country.

**Source:**

<https://indianexpress.com/article/india/face-authentication-now-in-pm-kisan-mobile-app-a-first-for-govt-schemes-8680980/>

**Q.1 Which of the following statements about the PM-KISAN (Pradhan Mantri Kisan Samman Nidhi) scheme is correct?**

1. PM-KISAN provides direct income support to small and marginal farmers.
2. The financial assistance under PM-KISAN is provided on a monthly basis.
3. PM-KISAN is implemented by the Ministry of Rural Development.

**Options:**

- (a) 1 only
- (b) 2 only
- (c) 3 only
- (d) None of the above

**Answer: (b)**

**Q.2 Which of the following statements about the PM-KISAN (Pradhan Mantri Kisan Samman Nidhi) scheme is correct?**

1. PM-KISAN provides financial assistance to farmers in the form of interest-free loans.
2. PM-KISAN beneficiaries receive the financial assistance directly into their bank accounts.
3. The scheme covers all farmers in India, including both rural and urban areas.

**Options:**

- (a) 1 only
- (b) 2 only
- (c) 3 only
- (d) None of the above

**Answer: (b)**

**Q.3 Discuss the impact and significance of the PM-KISAN (Pradhan Mantri Kisan Samman Nidhi) scheme on the agricultural sector in India. What are the key benefits and challenges associated with its implementation? Illustrate your answer with suitable examples and suggest measures to enhance the effectiveness of the scheme.**

**Rishabh**