



PM-KISAN Samman Nidhi: Strengthening Farmers' Welfare and Rural Prosperity in India

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INTRODUCTION

Agriculture remains the backbone of our country's economy, employing more than 60% population and contributing significantly to rural livelihoods. After that, say to said that many of the farmers who feed the nation often remain vulnerable to poverty, and social insecurity. Government of India recognized these situations and launched many farmer-centric welfare schemes. Among them, the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme has emerged as one of the most significant direct income support programs for small and marginal farmers of the country.



As a PhD scholar in Agricultural Extension, I find it crucial to analyses not only the economic impact of this scheme but also its social significance in improving rural farmers' livelihood. This article looks into the drive, Impact of PM-KISAN on Farmers, challenges, and future pathway of the PM-KISAN scheme, while also placing it in the larger context of farmers' welfare in India through farmer centric approaches of present union government.

History of PM-KISAN Scheme:

The Pradhan Mantri Kishan Samman Nidhi Scheme also known as PM-KISAN scheme was announced in the Union Budget of 2019 with the objective of providing direct financial assistance to Indian farmers. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is a central sector scheme of the Government of India, launched by the Hon'ble Prime Minister in February 2019 and implemented with effect from December 1, 2018. The PM-KISAN scheme was designed to provide direct financial support to farmers. Under it, every eligible farming family



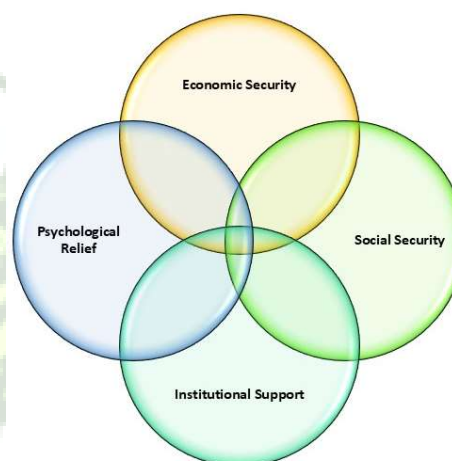
receives ₹6,000 a year, credited in three equal instalments straight into their bank accounts. Initially started for small and marginal farmers with up to 2 hectares of land. The PM-KISAN is based on the idea of direct income transfer—putting money directly into farmers' hands, avoiding the leakages common in subsidy systems. This marks a significant shift from indirect assistance to direct benefit transfer (DBT), giving farmers the freedom to decide how best to use the support for their agricultural needs.

Farmers' Welfare: A Broader Perspective:

As we know government of India always worried about the farmers welfare so, Government of India officially changed the name of its agriculture ministry to “Ministry of Agriculture & Farmers' Welfare” on 15 August 2015, during the Prime Minister's Independence Day address.

Before analyzing PM-KISAN in detail, it is important to define farmers' welfare. Welfare does not just mean providing subsidies or temporary relief. It includes:

1. **Economic Security** – Assured income, fair prices for produce, and financial stability.
2. **Social Security** – Access to health, education, and social dignity.
3. **Institutional Support** – Credit facilities, insurance coverage, and cooperative structures.
4. **Psychological Relief** – Reducing distress that often leads to farmer suicides in the country.



In this sense, PM-KISAN must be seen as one pillar of a larger welfare framework rather than a separate solution.

Impact of PM-KISAN on Farmers:

Pradhan Mantri Kisan Saman Nidhi scheme (PM- KISAN) is playing vital role in holistic development of the farmers through-

1. Immediate Cash Relief

For many small farmers, this scheme provides quick relief during crop sowing seasons. This reduces dependency on moneylenders and supports meet expenses for seeds, fertilizers, or basic household needs.

2. Financial Inclusion

The PM- KISAN scheme promotes digital and financial literacy, as payments are routed through **bank accounts linked with Aadhaar**. This has helped integrate millions of farmers



into the formal banking system. Know our country in respect of digital banking pro at world level.

3. Social Empowerment

As a DBT scheme, Direct transfers restore a sense of dignity among farmers. Instead of depending on intermediaries or waiting for subsidies, they receive government support directly, which enhances their more trust in institutional system.

4. Multiplier Effect

Although the amount may seem modest, it creates a multiplier effect in rural economies. Farmers spend the cash on local goods and services, indirectly boosting rural markets.

All those things showed its positive impacts on Indian rural small and marginal farmers. Field-level farmers appreciate the regularity and certainty of PM-KISAN payments. For small farmers, it often helps in purchasing diesel, renting tractors, or buying pesticides at crucial times.

Challenges and Criticisms:

Despite its popularity, PM-KISAN has several challenges:

1. Limited Amount

Rupees 6,000 annually, or ₹500 per month, is often criticized as being too little to make a substantial difference, especially when input costs are rising day by day.

2. Exclusion Errors

Since the scheme is tied to land ownership records, many tenant farmers, sharecroppers, and landless labourers are left out. This exposes a major gap in agricultural policies, which often overlook the real cultivators working in the fields.

3. Implementation Gaps

In some states, delays in updating land records or Aadhaar linkage issues prevent timely disbursement. For farmers in remote areas, digital and bureaucratic hurdles create additional stress. Sometime state governmental policy's also playing important role in this matter.

4. Dependency Concerns

Critics argue that unconditional cash transfers may create dependency rather than incentivizing productivity. However, evidence so far suggests farmers use the money prudently.

Comparative Global Perspective:

Many countries have adopted similar models of direct income support. Even some world economic powers also adopted this type of scheme for example:

- **United States of America** also provides large-scale farm subsidies, often criticized for favouring big farmers.



- **China** has blended income support with strong investments in irrigation, mechanization, and rural infrastructure.

India's PM-KISAN is unique because of its **universal coverage of farmer families**, but global experiences suggest that cash transfers must be coupled with long-term investments in agriculture for sustainable agricultural developments and ultimate farmers welfare.

Future Pathways for Strengthening PM-KISAN:

To ensure greater impact of PM-KISAN, the scheme can evolve in the following directions:

1. Increasing the Amount

Increasing the amount from 6000 per year according to inflation and regional input costs can make it more meaningful and impactful.

2. Inclusion of Tenant Farmers

Still many of farmers of the country fall outside the PM-KISAN, So creating mechanisms to include sharecroppers, women farmers, and landless cultivators is crucial for real inclusivity.

3. Integration with Crop Planning

Supporting Payments or instalment could be timed and aligned with sowing and harvesting calendars to maximize utility.

4. Complementary Infrastructure

Cash support should be supplemented with investments in irrigation, storage, and marketing infrastructure. This will convert short-term relief into long-term empowerment of the Indian rural farmers.

5. Capacity Building

Along with financial assistance, farmers should be trained in modern practices, financial literacy, and resource management.

Conclusion:

The PM-KISAN Samman Nidhi scheme is more than just a direct financial transfer—it reflects the nation's recognition of farmers as the backbone of India's economy. However modest in amount, it offers timely relief, strengthens financial inclusion, and builds trust between farmers and the governmental institution systems. Yet, permanent welfare demands deeper reforms—fair prices, better markets, secure land rights, and stronger infrastructure. True farmers progress lies not in subsidies alone but in making farming profitable, dignified, and sustainable. In this context, PM-KISAN serves as an important milestone, laying the foundation for rural prosperity, and holistic agricultural growth in India.