



A Review On Farmer Welfare Schemes In India - Impacts And Challenges

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ABSTRACT

The agricultural sector holds a pivotal position in India's economy, employing a substantial portion of the population and making a significant contribution to the nation's Gross Domestic Product (GDP). In pursuit of sustainable growth, enhanced farm productivity, and improved livelihoods for farmers, the Indian government has rolled out various agriculture schemes over the years. Farmer welfare schemes in India represent a concerted effort by the government to address the multifaceted challenges faced by the agricultural community. These schemes are designed to improve the livelihoods of farmers, enhance agricultural productivity, ensure food security, and promote sustainable agricultural practices. This abstract provides an overview of farmer welfare schemes in India, highlighting their objectives, implementation strategies, and impacts. The abstract examines various farmer welfare schemes, including those aimed at providing financial support, crop insurance, irrigation infrastructure development, technology adoption, market access, and soil health improvement. It explores the evolution of these schemes over time, tracing their historical context and the policy initiatives that have shaped them. Through a review of relevant literature and government documents, this abstract analyzes the effectiveness of farmer welfare schemes in addressing the needs of the agricultural sector. It discusses the challenges faced in the implementation of these schemes and identifies areas for improvement to ensure better outcomes for farmers. Overall, farmer welfare schemes in India play a crucial role in supporting the agricultural community and driving rural development. By addressing the diverse needs of farmers and promoting inclusive growth, these schemes contribute to the overall well-being of the agricultural sector and the nation as a whole.

Keywords: Agriculture schemes, rashtriya krishi vikas yojana; pradhan mantri fasal bima yojana;

Introduction

Agriculture indeed serves as the backbone of India's economy, employing over half of its workforce and making a substantial contribution to its GDP. Despite its pivotal role, the sector grapples with various challenges, including low productivity, fragmented landholdings, climate uncertainties, and limited access to modern technology and markets. To address these challenges and uplift the agricultural community, the Government of India has launched several agricultural schemes and policies over the years. These initiatives aim to bolster farm productivity, increase farmers' income, enhance agricultural infrastructure, and promote sustainable farming practices. A document by the Planning Commission of India delineates the strategy and action plan for doubling farmers' income, outlining key areas where government agricultural schemes play a

pivotal role in achieving this goal. The Indian government recognizes the vital role of agriculture in ensuring food security, poverty alleviation, and overall rural development. Consequently, it has rolled out a multitude of schemes, each targeting specific facets of the agricultural value chain.

These schemes cover diverse areas such as financial support, crop insurance, irrigation, soil health, market access, and technology dissemination. The government's focus on agricultural schemes traces back to the early years of independence, marked by the implementation of land reforms and green revolution initiatives aimed at boosting agricultural production. Over time, the scope of these schemes has evolved to encompass a broader range of areas, including irrigation, credit access, technology adoption, market linkages, and crop insurance.

Agriculture indeed holds immense significance in India, providing livelihoods to millions and contributing substantially to the nation's economy. Recognizing the challenges faced by farmers and aiming to promote sustainable agricultural growth, the Indian government has implemented a range of agriculture schemes. These schemes cover diverse areas such as financial support, crop insurance, irrigation, technology adoption, and market linkages. They are designed to address various challenges encountered by farmers and enhance their resilience to economic and environmental uncertainties. Conducting a systematic review of these schemes can offer valuable insights into their impact and effectiveness. Such reviews can assess the extent to which these initiatives have succeeded in achieving their objectives, identify areas for improvement, and inform evidence-based policymaking to further enhance agricultural development and farmer welfare in India.

In India, several farmer welfare schemes have been implemented by the government to support the agricultural community and address their various challenges. Some of the key farmer welfare schemes in India include:

PRADHAN MANTRI KISAN SAMMAN NIDHI (PM-KISAN)

Launched in 2019, the PM-KISAN scheme stands as one of the flagship government agricultural initiatives in India. Its primary aim is to offer direct income support to small and marginal farmers, recognizing the imperative of ensuring financial stability for farmers amidst various challenges. Under the PM-KISAN scheme, eligible farmers receive Rs. 6,000 per year, disbursed in three equal installments of Rs. 2,000 each, directly into their bank accounts. The scheme's objective is to supplement farmers' income, cater to their investment requirements, and facilitate the adoption of modern agricultural practices devoid of financial burdens. By furnishing a stable income source, PM-KISAN endeavors to alleviate agrarian distress and contribute to rural prosperity.

Soil Health Card Scheme

The Soil Health Card Scheme, a pivotal government agricultural initiative in India, was launched in 2015 with the aim of advocating sustainable and productive farming practices. This scheme endeavors to evaluate the nutrient status of agricultural soils and offer personalized recommendations to farmers, empowering them to make well-informed decisions regarding fertilizer application and crop selection.

Under the Soil Health Card Scheme, soil samples are collected from farmers' fields and meticulously analyzed for vital nutrients such as nitrogen, phosphorus, potassium, and micronutrients. Subsequently, farmers receive a Soil Health Card that furnishes detailed information about their soil's nutrient content, coupled with tailored recommendations for suitable fertilizers and soil amendments. This facilitates farmers in optimizing fertilizer usage, curbing input costs, and enhancing crop yields while concurrently preserving soil health.

The Soil Health Card Scheme has played a pivotal role in championing sustainable agriculture and fostering the efficient utilization of resources. Nevertheless, challenges persist, notably concerning the timely distribution of soil health cards and limited awareness among farmers, as highlighted by Joshi et al. Continuous evaluation and refinement of the scheme are imperative to address these issues and bolster its efficacy in supporting soil conservation and augmenting agricultural productivity.

Pradhan Mantri Fasal Bima Yojana (PMFBY)

Launched in India in 2016, the Pradhan Mantri Fasal Bima Yojana (PMFBY) stands as a significant agricultural insurance scheme. Its objective is to provide crop insurance coverage to farmers against yield losses caused by various factors, including natural calamities, pests, and diseases. PMFBY endeavors to alleviate the financial burden on farmers during crop failures and furnish them with a safety net to manage risk and uncertainty in agriculture. Under PMFBY, farmers contribute a nominal premium, with the remaining premium equally shared by the central and state governments. The scheme offers comprehensive coverage, spanning from pre-sowing to post-harvest risks, and enables farmers to insure multiple crops. Claims are settled based on crop loss assessments conducted by government-appointed agencies, ensuring transparency and prompt compensation.

Rashtriya Krishi Vikas Yojana (RKVY)

Launched in India in 2007, the Rashtriya Krishi Vikas Yojana (RKVY) stands as a crucial agricultural development scheme. It aims to expedite agricultural growth and augment farmers' income by extending financial support for various agriculture-related projects and initiatives at the state level. RKVY is designed to foster holistic and balanced agricultural development, stimulate innovations, and enhance agricultural infrastructure. Under RKVY, states and union territories formulate agriculture and allied sector-specific projects tailored to their distinct needs and priorities. These projects encompass diverse areas such as crop diversification, value addition, agricultural infrastructure, technology adoption, and capacity building. The central government offers financial assistance for these projects based on the approved proposals. RKVY has emerged as a pivotal instrument in bolstering state-level agricultural development initiatives and promoting inclusive growth in the agricultural sector. By providing financial backing for a wide range of projects, RKVY contributes to enhancing farm productivity, fostering sustainable practices, and improving the overall well-being of farmers.

National Agriculture Market (E-Nam)

Launched in India in 2016, e-NAM is a transformative initiative aimed at establishing a unified national electronic trading platform for agricultural commodities. Its primary goal is to integrate agricultural markets across the country, enabling farmers to sell their produce online to buyers from various states and regions. This platform endeavors to promote transparent price discovery, diminish the role of intermediaries, and enhance market access for farmers.

Under e-NAM, farmers can register on the platform and list their produce along with details regarding quality and quantity. Traders, processors, and buyers can access this information and participate in bidding for agricultural commodities. The platform facilitates a real-time online auction process, ensuring equitable prices and augmenting farmers' income.

Paramparagat Krishi Vikas Yojana (PKVY)

Launched in India in 2015, the Paramparagat Krishi Vikas Yojana (PKVY) is a government agriculture scheme aimed at promoting organic farming practices among farmers while enhancing soil fertility, biodiversity, and environmental sustainability. PKVY advocates for the adoption of traditional and indigenous farming methods, thereby reducing reliance on synthetic fertilizers and pesticides. Under PKVY,

farmers receive financial assistance over a three-year period to adopt organic farming practices. The scheme also encourages the formation of farmer clusters or groups to collectively implement organic farming methods, share knowledge, and access training and technical support.

Kisan Credit Card (KCC)

Kisan Credit Card (KCC) is a government financial scheme initiated in India in 1998, aimed at providing timely and adequate credit to farmers for agricultural and allied activities. The primary objective of the scheme is to fulfill the credit requirements of farmers throughout various agricultural operations, ensuring they have access to funds for inputs such as seeds, fertilizers, pesticides, machinery, and post-harvest expenses.

Under KCC, eligible farmers receive credit cards issued by financial institutions such as banks, which are linked to their savings or current accounts. The credit limit assigned to these cards is determined based on factors such as the farmer's landholding, crop cultivation, and repayment capacity. The scheme offers both short-term and long-term credit options to address diverse agricultural needs.

Pradhan Mantri Krishi Sinchai Yojana (PMKSY)

A significant government initiative launched in India in 2015, the Pradhan Mantri Krishi Sinchai Yojana (PMKSY) aims to enhance water use efficiency and extend irrigation coverage within the agricultural sector. Its primary objective revolves around achieving convergence in investments towards irrigation infrastructure and ensuring integrated development of water resources for agricultural purposes. Implemented through various components such as the Accelerated Irrigation Benefit Programme (AIBP), Har Khet Ko Pani (HKKP), Per Drop More Crop (PDMC), and Watershed Development, PMKSY is designed to increase irrigated land area, promote precision irrigation techniques, and augment water productivity through efficient water management practices.

National Food Security Mission (NFSM)

Launched in India in 2007, the National Food Security Mission (NFSM) stands as a pivotal government endeavor aimed at bolstering the production of rice, wheat, and pulses, thereby ensuring food security and price stabilization. Its primary objective revolves around enhancing agricultural productivity and augmenting the availability of essential food grains for the nation's populace. Operationalized through distinct missions for rice, wheat, and pulses, NFSM channels targeted interventions to tackle specific challenges encountered in cultivating these crops. The scheme extends support to farmers through the provision of high-yielding seeds, adoption of improved technologies, and promotion of best agricultural practices. It places significant emphasis on water management and soil health, striving for sustainable and inclusive growth in food grain production.

Despite its successes, challenges persist in NFSM's implementation, including the imperative for better beneficiary targeting and efficient input distribution. Continuous evaluation and refinement are imperative to ensure that NFSM's benefits reach the intended recipients and contribute effectively to the nation's overarching food security objectives. The National Food Security Mission has emerged as a crucial tool in propelling food grain production and ensuring sustenance for India's populace. By furnishing support to farmers and advocating sustainable agricultural practices, NFSM plays a pivotal role in bolstering food self-sufficiency and advancing the welfare of millions of citizens.

Blue Revolution

The Blue Revolution is a transformative government initiative launched in India to harness the potential of its vast aquatic resources and promote sustainable development in the fisheries and aquaculture sector. This revolution aims to address the growing demand for fish and fishery products, generate employment opportunities, enhance fish production, and boost the income of fisherfolk and farmers engaged in aquaculture. The Blue Revolution focuses on various components, including the development of fisheries infrastructure, adoption of modern fishing practices, expansion of aquaculture activities, and promotion of fish seed production and technology transfer. The scheme also emphasizes the conservation and sustainable management of aquatic ecosystems to ensure the long-term viability of the sector. The Blue Revolution has emerged as a vital instrument in promoting fisheries development, sustainable aquaculture practices, and the economic well-being of fishing communities. By investing in modern technologies and sustainable management approaches, the Blue Revolution contributes to meeting the growing demand for fish and enhancing the sector's contribution to India's food and nutritional security.

Impacts and Challenges:

Farmer welfare schemes in India have been implemented with the aim of addressing the various challenges faced by farmers and improving their overall well-being. However, these schemes also encounter several impacts and challenges:

Impacts:

Income Support: Farmer welfare schemes such as PM-KISAN (Pradhan Mantri Kisan Samman Nidhi) provide direct income support to small and marginal farmers, thereby enhancing their purchasing power and financial security.

Crop Insurance: Schemes like PMFBY (Pradhan Mantri Fasal Bima Yojana) aim to mitigate farmers' risks against crop failures due to natural calamities, ensuring stability in their income and livelihoods.

Credit Access: Initiatives like Kisan Credit Card (KCC) and interest subsidy schemes facilitate farmers' access to credit at subsidized rates, enabling them to invest in agricultural inputs and technologies.

Market Interventions: Minimum Support Price (MSP) and procurement mechanisms provide price support to farmers for their produce, ensuring remunerative prices and reducing income volatility.

Technology Adoption: Schemes promoting agricultural mechanization, drip irrigation, and high-yielding varieties encourage the adoption of modern farming practices, leading to increased productivity and income.

Challenges:

Targeting and Inclusivity: Ensuring that welfare schemes reach the intended beneficiaries, particularly small and marginal farmers, remains a challenge due to issues such as identification errors, lack of awareness, and exclusion errors.

Implementation Bottlenecks: Bureaucratic inefficiencies, corruption, and delays in fund disbursement hinder the effective implementation of farmer welfare schemes, leading to delays in benefits reaching farmers.

Limited Coverage: Many farmers, especially tenant farmers, sharecroppers, and women farmers, often remain outside the purview of existing welfare schemes due to issues related to land ownership and documentation.

Insufficient Coverage of Risks: Crop insurance schemes face challenges such as low awareness, high premium rates, and delayed claim settlements, limiting their effectiveness in providing adequate risk coverage to farmers.

Price Distortions: MSP operations and procurement mechanisms often suffer from operational inefficiencies, leading to market distortions, excess stock accumulation, and fiscal burden on the

government.

Lack of Extension Services: Inadequate extension services and farmer education programs limit farmers' access to information on best practices, sustainable farming methods, and technological advancements, hindering their capacity-building efforts.

Climate Change and Environmental Degradation: Climate change-induced weather uncertainties, soil degradation, and water scarcity pose significant challenges to agriculture, exacerbating the vulnerabilities of farmers and undermining the effectiveness of welfare schemes.

Addressing these challenges requires concerted efforts from the government, civil society, and private sector stakeholders to improve the design, implementation, and monitoring of farmer welfare schemes, ensuring their equitable distribution and maximizing their impact on farmer livelihoods and agricultural sustainability.

Conclusion

Government agricultural schemes in India have been pivotal in revolutionizing the agricultural sector, empowering farmers, and securing the nation's food requirements. These initiatives are meticulously crafted to tackle the array of challenges confronting farmers, including limited access to credit, technology, irrigation facilities, and market connections. Over time, these programs have expanded to encompass a diverse array of initiatives, each tailored to address specific objectives and interventions. The inception of the Green Revolution during the 1960s heralded a new era of agricultural practices by introducing high-yielding crop varieties and modern inputs, substantially boosting agricultural productivity. Subsequent schemes such as the Blue Revolution, which focused on fisheries and aquaculture, and the Paramparagat Krishi Vikas Yojana (PKVY), advocating for organic farming, have spotlighted other critical aspects of agriculture and sustainable methodologies. Essential schemes like the Pradhan Mantri Fasal Bima Yojana (PMFBY) and Kisan Credit Card (KCC) have been instrumental in furnishing financial security and risk management tools for farmers. The implementation of e-NAM (National Agriculture Market) has facilitated improved price realization and market access for farmers, while the Soil Health Card Scheme underscores the significance of soil fertility and sustainable land management practices. The government's endeavors to fortify irrigation infrastructure through initiatives like the Pradhan Mantri Krishi Sinchai Yojana (PMKSY) have significantly contributed to enhancing water use efficiency and expanding irrigation coverage. Furthermore, the National Food Security Mission (NFSM) has played a pivotal role in augmenting food grain production and ensuring food availability for the burgeoning population.

Despite the significant strides made by these schemes, challenges persist, including effectively targeting the most vulnerable farmers, ensuring timely and efficient implementation, and addressing environmental concerns. Continuous monitoring, evaluation, and adaptive management are crucial to optimize the impact of these initiatives. Given India's diverse agricultural landscape, these government schemes must be designed with a comprehensive and region-specific approach, taking into account the varied needs and challenges encountered by farmers across different states and agro-climatic zones. Overall, government agricultural schemes in India have played a pivotal role in propelling agricultural growth, improving farmers' livelihoods, and guaranteeing food security. Through ongoing enhancements and innovations, these schemes have the potential to further contribute to sustainable and inclusive agricultural development, ultimately transforming the lives of millions of farmers and rural communities across the nation.

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