

## Various Schemes in the Agricultural Sector for the Welfare of Farmers

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### INTRODUCTION

Indian farming is largely smallholder-dominated, with over 85% of farmers possessing less than two hectares of land. This fragmentation leaves farmers extremely exposed to risks including weather volatility, pests, markets, and indebtedness. Considering these issues, the government has initiated several welfare programs to make the farming system more robust. These programs not only give financial support but also seek to make farming more resilient, sustainable, and well integrated with markets.

### Major Agricultural Welfare Schemes

#### 1. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

- ✓ Objective: To extend assured income support to farmers.
- ✓ Key Features: Direct transfer of ₹6,000 per year in three installments to eligible farmers.
- ✓ Benefits: Provides predictable cash flow for input requirements, lessens dependency on credit, and enhances household consumption, particularly for small and marginal farmers.

#### 2. Pradhan Mantri Fasal Bima Yojana (PMFBY)

- ✓ Objective: To give low-cost crop insurance and safeguard farmers against crop losses owing to natural disasters, pests, or diseases.
- ✓ Key Features: Highly subsidized premiums (1.5% rabi, 2% kharif, 5% horticulture/commercial crops); remaining amount is borne by the government.
- ✓ Benefits: Stabilizes farm income, induces use of modern techniques, and mitigates distress due to crop failure.

#### 3. Kisan Credit Card (KCC) Scheme

- ✓ Objective: To extend timely and low-cost credit to farmers.
- ✓ Key Features: Reduced cost of credit, concessional interest rates, and collateral-free credit up to a ceiling. Currently being extended to livestock, dairy, and fisheries farmers.
- ✓ Benefits: Mitigates dependence on moneylenders, maintains smooth crop cultivation cycles, and aids allied activities.

#### 4. Pradhan Mantri Krishi Sinchai Yojana (PMKSY)

- ✓ Goal: To attain "Har Khet Ko Pani" and enhance water-use efficiency.
- ✓ Key Features: Irrigation infrastructure investment, watershed development, and "Per Drop More Crop" component focusing on micro-irrigation.
- ✓ Benefits: Increases irrigated land, lessens monsoon dependence, encourages effective water use, and increases productivity.

#### 5. Soil Health Card (SHC) Scheme

- ✓ Aim: To encourage soil test-based and balanced fertilizer application.
- ✓ Main Features: Farmers are provided with soil health reports every two years containing nutrient status and management advice.
- ✓ Benefits: Stops excessive use of fertilizers, decreases cost, enhances soil fertility, and maintains productivity.

#### 6. National Agriculture Market (e-NAM)

- ✓ Aim: To establish a single national market for agricultural goods.
- ✓ Major Features: Web-based trading platform connecting APMCs between states, facilitating transparent price discovery.
- ✓ Benefits: Enhances farmers' access to improved markets, minimizes exploitation by middlemen, provides fair returns, and increases competitiveness.

#### 7. Rashtriya Krishi Vikas Yojana (RKVY-RAFTAAR)

- ✓ Objective: To facilitate holistic agricultural development with state flexibility.
- ✓ Major Features: Funds allocated for crop diversification, mechanization, infrastructure, and research. Promotes startups and agri-entrepreneurship.
- ✓ Benefits: Region-specific solutions for agriculture, encourages innovation, and strengthens states' role in agricultural planning.

#### 8. Paramparagat Krishi Vikas Yojana (PKVY)

- ✓ Objective: To encourage organic farming practices and certification.
- ✓ Key Features: Cluster-based farming approach, training, certification, and marketing support for organic produce.
- ✓ Benefits: Decreases chemical input dependence, improves soil health, and increases farmers' income through access to premium organic markets.

#### 9. Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA)

- ✓ Objective: To provide remunerative prices to farmers.
- ✓ Key Features: Three-pronged strategy Price Support Scheme (PSS), Price Deficiency Payment Scheme (PDPS), and participation of private sector under Pilot Scheme (PPSS).
- ✓ Benefits: Offers price guarantee, consolidates MSP operations, minimizes market uncertainties, and provides income stability.

#### 10. AtmaNirbhar Bharat Initiatives in Agriculture

- ✓ Objective: Making Indian agriculture more self-reliant and competitive.
- ✓ Major Features: Investment in agri-infrastructure fund, cold chains, food processing, post-harvest management, and support for Farmer Producer Organizations (FPOs). Special credit lines for agri-startups and entrepreneurs.
- ✓ Advantages: Adds value, minimizes post-harvest losses, generates rural employment, increases exports, and links farmers to contemporary supply chains.

#### Opportunities and Impact

##### Income Support and Liquidity

Direct benefit transfers under the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme have improved farmers' liquidity. Consistent flow of income supports small and marginal farmers in covering immediate costs of inputs, lowering reliance on informal credit, and ensuring household spending stability.

##### Risk Mitigation and Financial Security

The Pradhan Mantri Fasal Bima Yojana (PMFBY) has offered an important safety net, reimbursing farmers for crop damage due to drought, floods, pests, and diseases. It has lowered exposure to agrarian stress and raised higher confidence in the adoption of advanced crop management practices.

##### Fostering Resource Efficiency

Pradhan Mantri Krishi Sinchai Yojana (PMKSY) has irrigated more areas and encouraged micro-irrigation systems, allowing for proper utilization of water. The Soil Health Card (SHC) scheme promoted balanced fertilizer application, reduced input costs, and enhanced soil fertility for long-term sustainability.

##### Improved Market Access and Transparency

The National Agriculture Market (e-NAM) brought mandis together across India, enhanced price discovery, eliminated the involvement of

intermediaries, and increased competitiveness. Farmers have received enhanced bargaining power and access to more markets.

#### **Diversification and Sustainability**

Programs such as Paramparagat Krishi Vikas Yojana (PKVY) and Rashtriya Krishi Vikas Yojana (RKVY) have promoted organic farming, diversification of crops, and allied activities. These programs have enabled access to high-value markets, enhanced soil and environmental health, and minimized the use of chemical inputs.

#### **Infrastructure Development and Value Addition**

AtmaNirbhar Bharat efforts have promoted investment in cold chains, food processing, and logistics, which has bolstered post-harvest management and provided new opportunities to Farmer Producer Organizations (FPOs) and agri-startups.

#### **Challenges**

##### **Delays in Financial Disbursement**

Bureaucratic and procedural delays in payments under PM-KISAN or settlement of claims under PMFBY frequently undermine the schemes' effectiveness.

##### **Limited Awareness and Accessibility**

A high percentage of smallholder, tribal, and marginalized farmers lack awareness of government schemes or the ability to access benefits. Women farmers, especially, are frequently left behind due to poor outreach and documentation hurdles.

#### **Regional Disparities**

Implementation and adoption are highly disparate across states, depending on local capacity of governance, infrastructure, and institutional support. Resource-rich states' farmers are benefited most, while those in drought and far-flung areas are still underserved.

#### **Infrastructure and Connectivity Gaps**

Poor rural connectivity, low digital penetration, and poor physical infrastructure hamper access to digital platforms such as e-NAM and ICT-based services.

#### **Sustainability Concerns**

Most schemes are working in a silo manner with low convergence, creating disjointed benefits instead of comprehensive support. Long-term financial viability is a problem since most programs are heavily dependent upon government subsidies.

### **CONCLUSION**

India's varied schemes in the agricultural sector illustrate a holistic approach to farmers' welfare, providing for income security, risk management, resource use efficiency, and market integration. While much has been achieved, their full potential can be realized through proper implementation, decentralized interventions, and more robust digital infrastructure. All these initiatives collectively set the stage for sustainable, resilient, and inclusive agricultural growth in India.