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Welfare scheme of centre government in the agricultural sector

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Abstract
The Indian government is now placing a higher priority on farmer welfare. In order to get better the economic circumstances of farmers and revive the cultivation industry, it is putting in place a number of farmer welfare programs. The government has therefore launched new projects, plans, programs, and schemes to help all farmers. The Indian management has put in place a figure of agriculture programs over the existence to give confidence sustainable enhance, increase farm productivity, and enhance farmers' livelihoods. With an emphasis on their goals, methods of execution, and overall effects, this summary offers a succinct overview of a few government agriculture programs in India. The historical background and development of India's agricultural programs are described in this overview through a thorough examination of pertinent literature and official account. It looks at how these program contain changed to meet the various issues that the agriculture industry faces, such as climate change, resource shortages, and market volatility. Prominent programs like the National Agricultural Market (e-NAM) to institute a single platform for smooth agricultural trade, the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) to give farmers direct income support, and the Soil Health Card Scheme to increase crop yields and improve soil fertility are all examined in the abstract. The Pradhan Mantri Fasal Bima Yojana (PMFBY) and Rashtriya Krishi Vikas Yojana (RKVY), which are intended to improve agricultural infrastructure and protect farmers from crop losses, respectively, are also discussed in the abstract.

Keywords: Government agriculture schemes, pradhan mantri fasal bima yojana, national agricultural market, soil health card scheme, pradhan mantri kisan samman nidhi, agreement on agriculture

Introduction
Government agencies continue to have a strong influence over India's agriculture, which is still a highly regulated industry. The federal and state governments both enforce these semi-government and regulatory measures. However, the constitutional authority over the sector is still held by the state government. Following its independence, India worked to become self-sufficient in its basic foods, wheat and rice. The programs' initial goals were to increase the amount of land under cultivation, implement land reforms, foster community development, and restructure rural credit institutions. Due to high tariff rates and quota restrictions, trade was tightly controlled.
The middle of the 1960s saw the adoption of the major agricultural policy initiatives. These included trade protection measures, public storage, food grain distribution and procurement, input subsidies, and minimum support prices. The advantages of green revolution technologies persisted until the middle of the 1980s, at which point they moderated. A set of reforms implemented in India in the early 1990s, with the exception of the lifting of export restrictions, mostly unaffected the country's agricultural sector, in contrast to reforms in other growing economies across the world (such as China and Brazil). Agriculture has had only minor reforms, but the macroeconomic changes of the 1990s had two significant effects. First, by strengthening domestic demand, the changes raised per capita income. Second, they enhanced agricultural terms of trade and decreased industrial protection in order to achieve food self-sufficiency, guarantee farmers fair prices, and keep consumer prices steady. India's protectionist trade policies, which were first implemented in the 1960s, remained mostly unaltered until the signing of the WTO's Agreement on Agriculture (AOA) and the subsequent introduction of significant economic changes. During the first phase (after independence), the primary policy focus was on increasing food production and food

security through agrarian reforms and significant investments in power and irrigation. Following independence, the Zamindari Abolition Act (1950) was the main piece of agricultural legislation passed by state governments. This policy's main goals were to do away with land intermediaries, guarantee landowners' rights, and guarantee a long-term increase in the standard of landholdings. To promote more equity in rural life, the government modified the land ownership policy further. Limiting the amount of holdings, giving the state authority over unused or idle property, and allocating a portion of the idle land to the poor rural residents were all part of these measures. Also, provisions were established to prevent the land's receivers from selling or leasing it. To facilitate farmers' access to mechanisation and enable land improvements, the consolidation of dispersed and fragmented landholdings was promoted. Increasing farmers' access to markets, loans, and extension services were among the other governmental initiatives implemented during this time.

With the onset of the green revolution in the middle of the 1960s, the second phase of agricultural and food policy began. Growth at this time was mostly driven by the use of improved seed types and crop technology. In order to cultivate high-yielding varieties (HYVs) of rice and wheat in the nation's irrigated areas, the Indian government decided to import and distribute these crops. The use of fertilisers, agrochemicals, and irrigation increased along with this, as did the growth of extension services. The Agricultural Prices Commission (now the Commission for Agricultural Costs and Prices), the Food Corporation of India, the Central Warehousing Corporation, and State Agricultural Universities were among the significant organisations established in the 1960s and 1970s. The nationalisation of large commercial banks to increase credit flow to the agriculture sector was another significant policy choice. To accomplish this goal, a number of additional financial organisations were also founded, such as Regional Rural Banks (RRBs) and the National Bank for Agriculture and Rural Development (NABARD). Additionally, the cooperative credit societies were reinforced. This approach yielded rapid effects, including a quantum leap in crop yields and, in turn, in the production of food grains. But the green revolution's technological influence was mostly limited to irrigated areas and two crops: rice and wheat. The high-yielding types of wheat and rice took the place of the conventional low-yielding types. High-yielding varieties now make well over 80% of the area planted to cereals. Despite starting from a low basis, the use of fertilisers (NPK) has increased significantly during the last three decades. Indian farmers applied roughly 144.3 kg of fertiliser per hectare of arable land in 2011-12. Prioritising a more environmentally friendly integrated pest management strategy over the extensive use of chemical pesticides is one reason why the usage of pesticides, especially herbicides, has progressively decreased since 1990. The realisation of food grain self-sufficiency was the greatest accomplishment of the green revolution era. The fertiliser, seed, and farm machinery industries all saw tremendous expansion as a result of the green revolution's effects on the agricultural input sector.

Beginning in the early 1980s, the third phase of agricultural policy development was defined by the application of green revolution technology to additional crops and geographical areas. The agricultural output increased quickly as a result. During this time, the primary policies were designed to promote investment in the industry. The process of diversification towards high-value commodities such as milk, fish, poultry, vegetables, and fruits also began in the agricultural economy. These commodities' output increased at a faster rate. Finally, as these crops spread into drier regions, the continued research on pulses, oilseeds, and coarse grains began to show promising results.

The Indian government places a high premium on the welfare of farmers and is putting several farmer welfare programs into place to boost the agricultural industry and enhance the financial circumstances of farmers. The government has launched several new programs.

The Soil Health Card Scheme

Was established in 2015 to help State Governments provide Soil Health Cards to all of the nation's farmers. In addition to offering advice on the proper nutrient dosage to be applied in order to improve soil fertility and health, the Soil Health Cards give farmers information about the nutrient state of their soil. As of 11.7.2017, all 253 lakh soil samples have been collected, and 245 lakh (97%) of those samples had undergone testing. Nine crore (76%) of the 12 crore Soil Health Cards that were intended have been given to farmers thus far.

Neem Coated Urea (NCU)

Scheme being promoted to regulate use of urea, enhance availability of nitrogen to the crop and reduce cost of fertilizer application. NCU slows down the release of fertilizer and makes it available to the crop in an effective manner. The entire quantity of domestically manufactured and imported urea is now neem coated. The reports from field are positive. The expected saving is 10% of urea consumption, thereby resulting in reduced cost of cultivation and improved soil health management. (iii) Paramparagat Krishi Vikas Yojana (PKVY): Paramparagat Krishi Vikas Yojana (PKVY) is being implemented with a view to promote organic farming in the country. This will improve soil health and organic matter content and increase net income of the farmer so as to realise premium prices. Under this scheme, an area of 5 lakh acre is targeted to be covered though 10,000 clusters of 50 acre each, from the year 2015-16 to 2017-18. So far 7208 clusters have been formed and remaining clusters would be formed during 2017-18. In order to realise premium prices, this will boost the farmer's net income and improve the organic matter and soil health. From 2015-16 to 2017-18, 10,000 clusters of 50 acres each are intended to cover an area of 5 lakh acres under this plan. 7208 clusters have developed thus far, with the remaining clusters expected to emerge in 2017-18.

PMKSY, or Pradhan Mantri Krishi Sinchayee Yojana

The Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), which was introduced on July 1st, 2015, under the motto "Har Khet Ko Paani," aims to increase the amount of land under cultivation with guaranteed irrigation, decrease water waste, and enhance water usage efficiency. In addition to developing sources for guaranteed irrigation, PMKSY also aims to create protective irrigation by using "Jal Sanchay" and "Jal Sinchan" to collect rainfall at the micro level. In order to guarantee "Per drop-More crop," microirrigation is also encouraged through subsidies. The microirrigation aim for 2016-17 was 8 lakh hectares, and 8.39 lakh hectares have been covered.

National Agriculture Market (e-NAM)

By March 2018, the National Agriculture Market program (e-NAM) hopes to launch a nationwide e-marketing platform and assist in building the infrastructure necessary to facilitate e-marketing in 585 regulated marketplaces nationwide. By providing better price discovery, increasing transparency, and fostering competition, this creative market process is transforming agricultural markets and paving the way for "One Nation One Market," which will allow farmers to receive higher compensation for their produce. As of 30.6.2017, 455 markets across 13 States has been added to e-NAM, surpassing the March 2017 goal of 400 markets.

In order to offer complete crop insurance coverage from pre-sowing to post-harvest losses against unavoidable natural risks, the Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) were introduced in Kharif 2016. These programs only provide farmers extremely modest premium rates for risk reduction; farmers pay 2% for Kharif crops, 1.5% for Rabi crops, and 5% for yearly commercial/horticultural crops. The federal government and state governments split the remaining actuarial premium 50/50. States can choose to participate in the programs, which are available in regions and for crops that the state governments have notified. Additionally, loanee farmers must participate in the programs, whereas non-loanee farmers might choose not to. 23 States in all implemented PMFBY (21) and RWBCS (12) for the Kharif 2016 season, while 24 States and 3 Union Territories implemented PMFBY (25) and RWBCIS (9). In Kharif 2016, 401.52 lakh farmers and 385 lakh hectares of land were covered by the two schemes, totalling Rs. 133106 crore. In Rabi 2016-17, 172.67 lakh farmers and 195 lakh hectares of land were covered by the schemes, totalling Rs. 71696 crore.

Interest Subvention Scheme (ISS)

Up to Rs. 3 lakh in short-term crop loans are eligible for a 3% interest subsidy from the government. Farmers can already obtain loans at an annual interest rate of 7%, which drops to 4% upon timely repayment. Additionally, under the Interest Subvention Scheme 2016-17, banks will still be eligible to receive a 2% interest subvention on the restructured amount for the first year in order to help farmers in the event of natural disasters. disadvantaged farmers from selling their produce in distress and to encourage them to store their produce in warehouses against negotiable warehouse receipts, small and marginal farmers who have Kisan Credit Cards will be eligible for interest subvention for an additional six months after harvest at the same rate as crop loans. State governments are largely in charge of the expansion and advancement of the agriculture industry in their states since it is a state concern. With suitable policy initiatives and financial assistance, the government supports state efforts. The Government of India's strategy in the agriculture sector has currently changed from being production-centric to being income-centric, and the aforementioned programs are being put into effect.

The National Agricultural Policy (NAP)

The first comprehensive agricultural policy statement released by the Indian government, was released in 2000. It lays out specific goals and actions for each of the major agricultural subsectors. This policy seeks to achieve a growth rate in agriculture of more than 4 percent annually over the next 20 years. The following are the policy's primary components: conservation of soil, water, and biodiversity while making effective use of natural resources. Equity-driven growth, or growth that is broad across farms and regions. Demand-driven growth that meets domestic market needs and optimises agricultural product export earnings despite the obstacles posed by globalisation and economic liberalisation. sustainable growth in terms of technology, the environment, and the economy. Large tracts of wasteland are also intended to be used for forestry and agriculture under the policy. In order to satisfy the rising domestic demand for food and agricultural products, the NAP also urges extra measures to increase crop output. Horticulture, floriculture, plantation crops, roots and tubers, aromatic and medicinal plants, and beekeeping are the main areas of emphasis. Additionally, increasing the production of fish and animal products is given more importance. Additionally, the new policy suggests redirecting funds from price assistance and agricultural input programs to capital investments in the industry. The NAP also cites other significant issues that require policy attention, such as the strengthening and redesign of the cooperative credit system, agricultural insurance, guaranteed markets for crops, particularly oilseeds, cotton, and horticultural crops, and private sector participation through contract farming. The NAP is an extremely thorough document that addresses practically every aspect of Indian agriculture. This text also includes the land reforms that were started in the 1950s and then re-examined in the 1970s. According to the policy, "small and marginal farmers predominate in Indian agriculture." They will undertake institutional improvements in order to focus their resources on increasing production and productivity. The following areas will be the main emphasis of the land reform and rural development strategy.

India is one of the leading producers of a number of crops, including wheat, rice, pulses, sugarcane, and cotton, and its food grain production has been rising annually. It produces the most fruits and vegetables. India produced more pulses than any other nation in 2013, accounting for 25% of global production. Land ownership, ongoing reliance on the monsoon, insufficient irrigation, unequal soil use, unequal access to modern technology across the nation, restricted government agency procurement of food grains, lack of formal agricultural credit, and failure to pay farmers fair prices are some of the problems affecting agricultural productivity. Incorporating agricultural land leasing laws, switching to micro-irrigation methods to increase water efficiency, enhancing access to high-quality seeds by working with the private sector, and establishing a national agricultural market to facilitate online trading of agricultural products are just a few of the suggestions put forth by committees and expert bodies over the years.

For the purpose of legalising land leasing, the NITI Aayog has put out a model bill. This would guarantee the security of landowners' ownership rights and the security of land tenants' tenancy. Making land tenancy legal will also guarantee that farmers have access to official financing, insurance, and inputs like fertiliser. Approximately 10% of Indian farmers had crop insurance coverage as of 2011. The inability to understand insurance plans, their insufficient coverage, determining the amount of damages in the event of crop losses, and the prompt resolution of claims are some enduring problems with the crop insurance system. The Standing Committee on finance has optional that evaluation of crop spoil should be completed and reward should be deposited directly into farmers financial records in a opportune method.

In order to encourage States to create comprehensive plans for agriculture development that take into account agro-climatic conditions, natural resources, and technology in order to ensure more inclusive and integrated development of agriculture and related sectors, the Department of Agriculture, Cooperation & Farmers' Welfare (DAC & FW) launched the Rashtriya Krishi Vikas Yojana (RKVY) as a flagship program in 2007-2008. Up to the conclusion of the 2013-14 fiscal year, the program operated as a State Plan Scheme; following that, it is now operating as a CSS (State Plan) scheme. According to the Ministry of Finance's directives, the scheme's funding pattern has changed starting in 2015-16, i.e., it is to be shared between the Centre and States in the ratio of 60:40 (90:10 for North-Eastern and Himalayan States) against 100% funding by the Central Government till the end of the financial year 2014-15.

A crop insurance scheme was introduced by the Ministry of Agriculture & Farmers Welfare in 1985 to protect the farming community from various risks associated with agriculture. Based on the experience gained and the opinions of stakeholders, states, the farming community, etc., the previous scheme or schemes were periodically improved. The Government of India developed the new Crop Insurance Schemes, known as the Pradhan Mantri Fasal Bima Yojana (PMFBY), after extensive consultations with a number of stakeholders, including State Governments and representatives of farmer organisations. The PMFBY is being implemented in states and union territories worldwide as of Kharif 2016. All five government sector companies are among the 18 general insurance companies that are implementing the scheme. Farmers pay a consistent maximum premium under PMFBY of just 2% of the sum covered for all Kharif crops and 1.5% for all Rabi crops. Farmers are required to pay a maximum premium of 5% for horticultural and annual commercial crops. With the exception of North Eastern States, where there is a subsidy sharing pattern between the two governments, the premium rates that farmers must pay are extremely low, and the government bears the remaining actuarial premium, which is divided equally between the State and the Central Government to fully insure farmers against crop loss due to natural disasters. In the past, Due to a clause that capped the premium rate, farmers received low claims payments. The capping that was present in previous systems has been eliminated. According to the Department of Agriculture, Cooperation & Farmers' Welfare Annual Report 2020-21, farmers would be able to make claims under PMFBY against the full amount insured, with no reduction. In order to ensure a thorough examination of the factors contributing to high premium rates, the Central Government rationalised the GOI subsidy sharing in light of the high premium in specific crops and regions. The State Government in question needs to look into this thoroughly and make the required changes. For unirrigated areas and crops, the Central Subsidy for Premium is limited to 30% and 25%, respectively. Districts with irrigated area more than 50% (from all sources) will be well thought-out as irrigated districts. more, the sum insured has been equated to Scale of Finance/Notional Value of the crop.

Two new Central Sector Schemes of the Government, namely the Pradhan Mantri Kisan Samman Nidhi, are to be developed, implemented, monitored, and evaluated by the Farmers' Welfare Division of this Department.The program's goal is to increase the income of all land-holding farmers' families, with some exclusions based on higher income status. Formally, the scheme was introduced on February 24, 2019. Initially, the program was only available to Small & Marginal Farmers (SMFs) with a combined land holding of up to 2 hectares. However, as of April 1, 2019, the program was expanded to include all farmers, regardless of the size of their landholdings. The scheme's goal is to give qualifying landholding farmer families a payment of Rs. 6000/-per year, which will be deposited directly into their bank accounts every four months in three equal installments of Rs. 2000/-each. Comprehensive Operational Guidelines have been released for the Scheme's efficient execution, and they are periodically updated as needed. A dedicated web portal, www.pmkisan.gov.in, has been established for the Direct Benefit Transfer (DBT) mode of the Scheme's online implementation. The State/UT Governments are solely responsible for identifying the Scheme's beneficiaries, uploading the required information to the PM-KISAN portal to facilitate the transfer of benefits to them. In order to help farmers meet their domestic needs and the costs associated with agriculture and related activities, the program attempts to augment their financial requirements. In addition to ensuring their continued farming activities, this would shield them from falling into the trap of moneylenders to cover expenses. Except for certain exclusion requirements related to higher economic level, all landholding farmer families in the nation with cultivable land are eligible for the benefit under the system. On February 24, 2019, the Indian Prime Minister gave the Pradhan Mantri Kisan Samman Nidhi Yojana (PM-Kisan) its official launch and deposited Rs 2,021 crore into the bank accounts of over 10 million recipients. Three payments of Rs 6,000 were made to qualified farmers.

Annadata Pradhan Mantri PM-AASHA's Aay SanraksHan Abhiyan

The Indian government unveiled a procurement policy worth Rs 15,053 crore in September 2018. The policy gives states the authority to choose their own compensation plans and collaborate with business organisations to guarantee farmers in the nation receive fair rates. A new Centrally Sponsored Scheme (CSS) was introduced by the Ministry of Food Processing enterprises to support post-harvest facilities, including the establishment of food processing enterprises in India.

PMKMY, or Pradhan Mantri Kisan Maan-Dhan Yojana

After reaching the age of 60, eligible small and marginal farmers will receive a minimum fixed pension of Rs 3000. Depending on their age of enrolment, beneficiaries must contribute between Rs 55 and Rs 200 per month to the Pension Fund. The program is expected to serve approximately 3 crore beneficiaries. Two million farmers nationwide were registered under the program as of November 14, 2019, and Rs 900 crore has been set out in the budget for 2019-20.

In addition to providing a vital resource base for numerous agro-based companies and agro-services, the sustainable growth and development of agriculture and related sectors has a direct impact on the prosperity, employment, and general well-being of farmers and rural residents. Food grain output has increased significantly, while the rise of horticultural crops has outpaced the production and productivity of food grains thanks to the concerted and integrated efforts of agricultural scientists, policymakers, and farmers most importantly. In light of this, the current government has changed its policy paradigm to focus on nutritional and price security rather than just food security. Accessible, competitive, efficient, barrier-free markets with sufficient marketing infrastructure and real-time market information are thought to be crucial to supporting the government's efforts to double farmers' income in a time-bound manner by enabling farmers to obtain better value from their produce. Reforms in the agriculture marketing industry are thought to be crucial to achieving the same goal. According to Indian law, the State, not the federal government, is in charge of agriculture.

Conclusion

The central government is responsible for establishing policies and giving the state financial support for agriculture. By guaranteeing irrigation facilities, the Pradhan Manteri Krishi Sinchai Yojana increases productivity. The government has implemented several measures to boost the agricultural industry, provide farmers with fair prices for their output, and lower production costs. The government has improved the situation of farmers through land reforms, leasehold reforms, regulation of higher rents, lending to rural farmers, subsidies like the urea subsidy, the Food Security Act of 2013, public distribution systems, minimum support prices, and procurement pricing systems, among other measures. The government provides loans to farmers through rural banks and cooperative organisations, as well as seeds, fertiliser, and contemporary farming equipment, in an effort to support the agricultural sector. Although the government has implemented numerous measures to support farmers and advance agriculture, India's agriculture is still struggling due to insufficient usage of inputs like HYV seeds and fertilisers. In addition to applying insufficient amounts of fertiliser to their lands, Indian farmers also apply insufficient amounts of manure from their yards. Due to the tiny size and dispersed nature of agricultural holdings, which result in low yield per acre, one of the main reasons Indian farmers earn so little money is the difficulties they have distributing their crops. There is a significant issue in gathering these surpluses for commercial purposes. Small and dispersed land holdings, seeds, fertiliser, irrigation, lack of mechanisation, soil erosion, agricultural marketing, etc. are the primary issues Indian farmers confront. To keep agricultural prices and incomes higher than what the market would have produced on its own, the government should have to take a number of steps. The government should be required to offer low-interest bank loans for farmers, insurance for their operations, and supported fertilisers, insecticides, and HYV seeds.

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