



Role of Government Agricultural Schemes and Policies in Doubling Farmers' Income

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Agriculture plays a pivotal role in the Indian economy, contributing about 17-18% to the country's GDP and employing around 50-60% of the workforce. Despite this, farmers in India face a multitude of challenges—ranging from inadequate income, fluctuating market prices, and climate change, to poor access to credit, technology, and resources. In response, the government has launched various agricultural schemes and policies aimed at improving farmers' livelihoods and achieving the ambitious target of doubling farmers' income by 2022, a goal set by the Narendra Modi-led government. The task of doubling farmers' income is a multi-dimensional challenge, requiring a holistic approach that involves not only increasing income directly but also improving productivity, reducing costs, ensuring better access to markets, enhancing agricultural infrastructure, and addressing socio-economic disparities. Here's an analysis of how various government schemes and policies have worked towards this goal:

1. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN): One of the flagship initiatives introduced by the government is **PM-KISAN**, a direct income support scheme for farmers. Under this scheme, eligible farmers receive ₹6,000 annually in three equal installments to help them meet their agricultural needs. This scheme directly supplements farmers' income, easing their financial burden and enhancing their purchasing power for agricultural inputs. While it is a step towards improving farm incomes, its long-term success depends on its timely implementation and ensuring that the benefits reach the most vulnerable sections of the farming community.

2. Fasal Bima Yojana (Pradhan Mantri Fasal Bima Yojana - PMFBY): Agricultural income in India is highly susceptible to climatic variations and natural calamities. To mitigate risks, the government introduced **PMFBY** (Pradhan Mantri Fasal Bima Yojana), a crop insurance scheme designed to provide financial support to farmers in case of crop loss due to unforeseen events like droughts, floods, or pests. This scheme helps protect farmers from income volatility, providing them with a safety net and reducing the impact of crop failures. By reducing risk, it encourages farmers to invest more in their farms, thereby improving productivity and income potential.

3. Soil Health Management and Fertilizer Subsidy Schemes: A major contributor to stagnating or declining farm incomes is the decline in soil health due to intensive farming practices. The **Soil Health Management Scheme** and the **Fertilizer Subsidy Scheme** are aimed at addressing these issues. Through these schemes, the government provides farmers with soil health cards, which guide them on the correct use of fertilizers and optimal crop rotation. The government also offers subsidies on fertilizers, making them more affordable and ensuring that farmers are able to use the right nutrients for their crops. Improving soil

health leads to higher yields and better-quality produce, which can increase farmers' earnings.

4. Agri-Infrastructure Development: Infrastructural challenges—such as poor irrigation systems, limited storage capacity, and inefficient transportation networks—have always hindered agricultural productivity and profitability. To address these, the government has implemented several initiatives under the **Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)**, aimed at improving irrigation coverage and water-use efficiency. The **Agricultural Market Infrastructure Fund (AMIF)** seeks to modernize and enhance market linkages and cold storage facilities to reduce post-harvest losses. Improving irrigation and storage capacity ensures that farmers can increase productivity while minimizing wastage, which directly impacts their income.

5. e-NAM (National Agriculture Market): The introduction of **e-NAM** (National Agriculture Market) has been a game-changer in providing farmers with better access to markets. This digital platform connects farmers with over 1,000 mandis (markets) across the country, allowing them to sell their produce online. e-NAM ensures that farmers receive fair prices for their crops by enhancing transparency in market operations and reducing the role of middlemen who often exploit farmers. By providing farmers with access to better price discovery mechanisms, e-NAM has the potential to significantly increase their income.

6. MSP (Minimum Support Price) and Procurement Schemes: The **Minimum Support Price (MSP)** is a key government policy aimed at ensuring that farmers get a guaranteed price for their produce, thereby safeguarding their income against price fluctuations. The government has continuously expanded the MSP system, and several crops are now covered under it. While MSPs help prevent distress sales by farmers, their effectiveness depends on proper procurement systems. The government has strengthened procurement operations through agencies like Food Corporation of India (FCI) and state-level agencies, especially for crops like wheat, rice, and pulses, which ensures that farmers receive the MSP benefits.

7. Promotion of Organic and Diversified Farming: To increase farm incomes, the government has been encouraging **organic farming** and **agricultural diversification** through various schemes like the **National Mission on Sustainable Agriculture (NMSA)** and the **Paramparagat Krishi Vikas Yojana (PKVY)**. By adopting organic farming, farmers can reduce input costs related to synthetic fertilizers and pesticides while accessing high-value markets for organic produce. Additionally, diversified farming, which includes horticulture, livestock, and agroforestry, provides multiple streams of income, enhancing overall farm profitability.

8. Digitalization and Technology Adoption: The adoption of technology and digital tools can transform farming practices, boost productivity, and reduce costs. The government has been promoting the use of **smart farming technologies**, including **drip irrigation**, **precision farming**, **drones**, and **mobile apps** that provide farmers with real-time weather updates, market prices, and expert advice. Initiatives like the **Digital Agriculture Mission** aim to enhance technology access and build digital literacy among farmers, enabling them to make informed decisions that lead to higher productivity and income.

9. Credit and Financing Schemes: Access to affordable credit is essential for farmers to invest in modern farming practices. The **Kisan Credit Card (KCC)** scheme and **Pradhan Mantri Mudra Yojana** provide farmers with easy access to low-interest loans for agricultural and allied activities. Additionally, the **National Bank for Agriculture and Rural Development (NABARD)** supports the creation of rural infrastructure, including rural markets, cold storage facilities, and warehouses, to ensure that farmers can store and sell their produce profitably.

Challenges and Way Forward

While these policies and schemes have had a positive impact, several challenges remain. Farmers still face issues like low implementation of schemes in remote areas, delays in payments, inadequate insurance coverage, and limited access to credit and technology. To truly double farmers' incomes, it is essential to focus on improving the efficiency and accessibility of these schemes, enhance public-private partnerships in agricultural research and development, and ensure better coordination between state and central governments. Furthermore, agricultural reforms that focus on deregulating markets, ensuring fair pricing, and removing bottlenecks in the supply chain are essential to unlocking the full potential of farmers. Moving towards more climate-resilient agricultural practices and addressing labor shortages through mechanization and rural industrialization will also play a critical role in achieving the income doubling target.

Conclusion

The government's agricultural schemes and policies, while numerous and varied, aim to create a more sustainable, productive, and profitable farming sector. Achieving the goal of doubling farmers' incomes is a complex challenge, but with continued investment in infrastructure, technology, market reforms, and financial support, these schemes have the potential to significantly improve the economic conditions of India's farmers and pave the way for a more prosperous rural economy.

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