



## Schemes in Agriculture in India: Overview of Policy Interventions towards Sustainable Growth

Vishal Gulab Vairagar<sup>1</sup>,  
Pankaj N Madavi<sup>2</sup>,  
Tanaji R. Walkunde<sup>3</sup>,  
Kajal Mhatre<sup>4</sup>

<sup>1</sup>SMS Agri extension KVK  
solapur II Maharashtra

<sup>2</sup>SMS plant protection, KVK  
solapur II Maharashtra

<sup>3</sup>Programme Coordinator, KVK  
solapur II Maharashtra

<sup>4</sup>SMS soil science, KVK solapur  
II, Maharashtra



\*Corresponding Author  
Vishal Gulab Vairagar \*

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### INTRODUCTION

Agriculture is a significant contributor to both India's GDP and employment, making it a crucial industry for national development. Despite being so important, the sector is plagued by several challenges like low productivity, small and fragmented holdings, climate uncertainty, and post-harvest losses. Successive governments have come forward with a number of schemes addressing input support, credit facility, irrigation, technology use, insurance, and marketing reforms to counter these challenges. These schemes collectively seek to increase farmers' incomes, lower risk, and encourage sustainable agricultural growth.

### Major Agricultural Schemes in India: Opportunities and Challenges

Agriculture remains the corner-stone of India's economy, sustaining the livelihood of almost 58% of the rural populace. The Government of India has initiated various schemes to increase farmers' income, increase productivity, minimize risk, and encourage sustainable agriculture over the years. Some of the important agricultural schemes are elaborated below:

#### 1. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Launch Year: 2019

Objective: To ensure direct income support to small and marginal farmers.

PM-KISAN gives a financial assistance of ₹6,000 annually to each farmer, divided into three equal installments. The scheme guarantees financial security, lessens dependence on informal credit, and allows farmers to invest in quality seeds, fertilizers, and irrigation. PM-KISAN has also deepened the link between the government and farmers through DBT, where the transfer is done directly to the beneficiary by bypassing intermediaries, thus making the system transparent and efficient.

#### Opportunities

- ✓ Direct financial relief to farmers.
- ✓ Promotes investment in farm technology and inputs.
- ✓ Enhances rural consumption and demand.

#### Challenges:

- ✓ Inadequate database of farmers in certain areas.
- ✓ Transfer delay due to administrative hiccups.

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

**Launch Year: 2016**

**Objective:** To offer end-to-end crop insurance against natural disasters, pests, and diseases.

PMFBY secures farm revenues by paying the farmer for crop loss or damage. It encourages farmers to take up modern agricultural practices without worrying about monetary loss. Insurance under PMFBY is very subsidized, with premiums split between the government and the farmer.

**Opportunities**

- ✓ Reducing risk from climate-induced crop losses.
- ✓ Investment in high-yielding technologies.

**Challenges**

- ✓ Low farmer awareness and literacy related to insurance.
- ✓ Reticence in claim settlement in certain states.
- ✓ Lack of proper crop loss assessment infrastructure.

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

**Objective:** “Har Khet Ko Pani” (Water for Every Field)

This scheme aims to expand irrigation coverage and improve water-use efficiency through micro-irrigation, watershed development, and soil moisture conservation techniques. PMKSY focuses on reducing dependence on monsoon and increasing cropping intensity.

**Opportunities:**

- ✓ Improves crop yield and productivity.
- ✓ Encourages water-efficient farming methods.

**Challenges**

- ✓ High initial investment for micro-irrigation equipment.
- ✓ Maintenance of irrigation infrastructure remains a concern.

## 4. Soil Health Card Scheme

**Launch Year: 2015**

**Objective:** Providing farmers with comprehensive information regarding soil nutrient status and fertilizer application.

Through the issuance of soil health cards, the scheme allows for exact nutrient management, lowers input costs, and averts soil degradation. The farmers are advised on the ideal amount of macro and micro-nutrients required for various crops.

**Opportunities**

- ✓ Encourages sustainable agriculture and soil fertility management.

- ✓ Decreases excessive use of chemical fertilizers, saving the environment.

**Challenges**

- ✓ Limited penetration in rural and tribal regions.
- ✓ Farmers may not have technical expertise to understand suggestions.

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

**Goal:** To consolidate agriculture markets in India on a web-based trading platform.

e-NAM provides transparent, competitive, and online market trading of agricultural commodities, allowing farmers to get better prices. It also minimizes intermediaries and market inefficiencies.

**Opportunities**

- ✓ Timely price discovery for farmers.
- ✓ Minimizes post-harvest losses and increases market transparency.

**Challenges**

- ✓ Poor digital literacy of small farmers.
- ✓ Lack of connectivity and infrastructure in rural regions.

## 6. Paramparagat Krishi Vikas Yojana (PKVY)

**Goal:** To advance organic farming in India.

PKVY promotes cluster-based organic farm practices, facilitates financial support for certification, training, and market linkage, and facilitates value addition. PKVY also supports the adoption of bio-fertilizers and eco-friendly pest control.

**Opportunities**

- ✓ Improves soil health and biodiversity.
- ✓ Puts high-value export potential for organic crops.

**Challenges**

- ✓ Delays due to conventional chemical-intensive farming practices.
- ✓ Certification and market linkage issues.

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

**Goal:** To offer states financial assistance for comprehensive agricultural development.

RKVY-RAFTAAR promotes states to innovate, embrace new technology, create farm infrastructure, and encourage agri-entrepreneurship. It also funds projects enhancing market access and value addition.

**Opportunities**

- ✓ State flexibility to tackle local agriculture issues.
- ✓ Promotes research, innovation, and entrepreneurship.

#### Challenges

- ✓ State-level project monitoring and evaluation.
- ✓ Potential for underutilization of funds in certain states.

#### 8. National Food Security Mission (NFSM)

Aim: To boost the production of rice, wheat, pulses, and coarse cereals.

NFSM encourages area expansion, improved varieties, nutrient management, and irrigation support. Integrated pest and disease management is also emphasized.

#### Opportunities

- ✓ Improves food grain production and maintains national food security.
- ✓ Decreases dependence on imports for staple foods.

#### Challenges

- ✓ Slow adoption of improved varieties in a few states.
- ✓ Lack of extension support and training of farmers.

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

Launch Year: 1998

Objective: To render timely and cheap credit for agricultural and allied operations.

KCC facilitates farmers to obtain short-term credit on concessional terms for crop production, irrigation, and farm machinery. It enhances farmers' financial independence and curbs dependence on informal sources of credit.

#### Opportunities

- ✓ Ready availability of working capital.
- ✓ Promotes investment in new technologies.

#### Challenges:

- ✓ Timelag in disbursement of loan in certain areas.
- ✓ Poor awareness among marginal farmers.

#### 10. Mission for Integrated Development of Horticulture (MIDH)

Objective: To encourage horticultural growth in fruits, vegetables, flowers, spices, and plantation crops.

MIDH gives funds for post-harvest management, processing units, cold storage facilities, and nurseries. It also promotes research, skill development, and market-linked production.

#### Opportunities

- ✓ Enhances farmer earnings through high-value crops.
- ✓ Lessens post-harvest losses through proper processing and storage.

#### Challenges

- ✓ Weak cold storage and transport facilities.
- ✓ Gradual replacement of traditional horticulture practices with modern ones in rural areas.
- ✓ Opportunities and Challenges Across Schemes

#### Opportunities

- ✓ Enhanced farm productivity and diversified crop output.
- ✓ Secured farm incomes and lowered risk vulnerability.
- ✓ Spread of modern technology, irrigation, and organic farming.
- ✓ Enhanced market connectivity and digital integration through e-NAM platforms.

#### Challenges

- ✓ Effective and timely implementation is still uneven state-wise.
- ✓ Schemes awareness and literacy are scarce in backward areas.
- ✓ Irrigation, storage, and market connectivity infrastructure gaps.
- ✓ Monitoring, evaluation, and convergence of schemes need stronger institutional support.

### CONCLUSION

Indian agriculture government schemes are a holistic strategy to empower farmers, provide food security, and foster sustainability. Proper implementation, aided by farmer awareness and participation, can make the schemes the driving force behind the evolution of Indian agriculture into a more sustainable, contemporary, and inclusive industry.

**Table: Major Agricultural Schemes in India – Objectives and Benefits**

Scheme Name	Launch Year	Objective	Key Benefits/Features
<b>Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)</b>	2019	Provide direct income support to small and marginal farmers	₹6,000 annual assistance in three installments directly transferred to farmers' bank accounts

<b>Pradhan Mantri Fasal Bima Yojana (PMFBY)</b>	2016	Provide crop insurance against natural calamities, pests, and diseases	Low premium rates, coverage of pre-sowing to post-harvest losses, income stabilization
<b>Pradhan Mantri Krishi Sinchai Yojana (PMKSY)</b>	2015	Ensure irrigation coverage and improve water-use efficiency	“Har Khet Ko Pani” slogan, promotion of drip and sprinkler irrigation
<b>Soil Health Card Scheme</b>	2015	Assess soil health and promote balanced fertilizer use	Soil testing and nutrient recommendations for efficient input use
<b>e-National Agriculture Market (e-NAM)</b>	2016	Create a unified national electronic trading platform	Transparent price discovery, better market access, online trading across states
<b>Paramparagat Krishi Vikas Yojana (PKVY)</b>	2015	Promote organic farming through cluster-based approach	Financial support for organic input use, certification, and value addition
<b>Rashtriya Krishi Vikas Yojana (RKVY-RAFTAAR)</b>	2007 (revamped 2017)	Ensure holistic agricultural development and promote innovation	Funds for entrepreneurship, infrastructure, and agri-startups
<b>National Food Security Mission (NFSM)</b>	2007	Increase production of rice, wheat, pulses, and coarse cereals	Productivity enhancement through improved seed, machinery, and practices
<b>Kisan Credit Card (KCC) Scheme</b>	1998	Provide timely and affordable credit to farmers	Short-term loans at concessional interest rates, coverage of allied activities
<b>Mission for Integrated Development of Horticulture (MIDH)</b>	2014	Promote horticultural crop production and post-harvest infrastructure	Support for nurseries, cold storage, processing units, and value chain development