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PM-Kisan and Agricultural Support Schemes

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INTRODUCTION

Agriculture plays an important role in the Indian economy and forms a source of livelihood for almost half the population in India. In order to increase the income of farmers, minimize production risks, and foster sustainable agricultural growth, the Government of India has come up with various agricultural support schemes. Out of these, Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) scheme has been found to be the most important direct income support scheme for farmers. Apart from PM-Kisan, some of the other agricultural support schemes are Pradhan Mantri Fasal Bima Yojana (PMFBY), Kisan Credit Card (KCC), Soil Health Card Scheme, PM-KUSUM, e-NAM, and Paramparagat Krishi Vikas Yojana (PKVY). All these schemes help increase agricultural production, boost farmers' income, and ensure food security. This paper aims at discussing the topic of PM-Kisan and other agricultural support schemes.

Agriculture is essential for the Indian economy, in terms of food security, employment, and rural development. Although significant technological progress has been made in India, farmers still have to face many challenges in the form of land fragmentation, climatic uncertainty, increased cost of production, market instability, and lack of institutional credit facilities. Such problems lead to lower income and vulnerability of farmers.

Acknowledging such challenges faced by farmers, various welfare schemes for farmers have been introduced by the government of India to improve the productivity of agriculture, reduce financial risks, and improve rural livelihoods. In addition to Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) scheme, which was started in February 2019, many other schemes related to insurance, irrigation, renewable energy, organic farming, mechanization, and digital agriculture have been introduced. Such schemes together constitute the comprehensive scheme of agricultural development, which will change Indian agriculture into a productive and profitable sector.

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2. Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) Scheme

2.1 Introduction

PM-Kisan is a central sector scheme for providing financial assistance to eligible farmer families. Financial assistance is provided to the eligible farmer families through the Direct Benefit Transfer (DBT) mode.

Objectives

- Provide assured income support to farmers.
- Help meet agricultural input costs.
- Reduce dependence on informal credit.
- Improve farmers' purchasing power.
- Enhance rural economic growth.

2.2 Key Features

Particular	Details
Launch Year	2019
Implementing Agency	Government of India
Financial Assistance	₹6,000 per year
Payment Mode	Direct Benefit Transfer (DBT)
Installments	Three equal installments of ₹2,000
Beneficiaries	Eligible farmer families

2.3 Benefits

- Timely financial assistance before cropping seasons.
- Improved purchase of seeds, fertilizers, and pesticides.
- Reduced financial stress.
- Increased investment in agriculture.
- Transparent fund transfer with minimal leakage.

3. Major Agricultural Support Programs in India

3.1 Pradhan Mantri Fasal Bima Yojana (PMFBY)

Pradhan Mantri Fasal Bima Yojana (PMFBY) is an affordable crop insurance scheme for farmers that covers them against loss due to natural calamities, pests, and diseases. This scheme provides financial protection against crop failure at low premiums, with broad risk coverage and faster claim processing through modern technologies.

3.2 Kisan Credit Card (KCC)

Kisan Credit Card (KCC) scheme ensures timely and affordable institutional credit to farmers for fulfilling their agricultural requirements. It gives farmers short-term loans with low-interest rate flexibility with repayment facilities and also covers farming, dairy, and fishery activities. This scheme enables farmers to get easy working capital, avoids borrowing from moneylenders, and also provides financial assistance in emergencies.

3.3 Soil Health Card Scheme

Soil Health Card Scheme ensures the balanced and scientific usage of fertilizers by issuing soil testing reports with nutrient recommendations to farmers. This scheme ensures improved soil health and improved nutrient efficiency, reduced fertilizer usage, and ultimately improves crop productivity.

3.4 PM-KUSUM Scheme

The Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) promotes the use of solar energy in agriculture. It includes solar pumping of water for irrigation, solar-based electricity generation plants and solarization of existing pumps. This scheme helps reduce electricity bills, promotes the use of renewable energy, generates extra income from electricity production and ensures environmentally sustainable agriculture.

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3.5 e-NAM (National Agriculture Market)

The National Agriculture Market (e-NAM) is an online trading system that helps connect various agricultural markets of the country. e-NAM facilitates price discovery, transparency in auctioning process, increased market accessibility, elimination of intermediaries, and digital payment methods.

3.6 Paramparagat Krishi Vikas Yojana (PKVY)

Paramparagat Krishi Vikas Yojana (PKVY) aims to promote organic farming through a cluster-based strategy. The program seeks to reduce dependence on chemical fertilizers, enhance soil quality, promote organic certification, and raise farmers' earnings via premium pricing of organic products.

3.7 Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) targets development and improved management of irrigation facilities in agriculture. PMKSY seeks to accomplish the goals of "Har Khet Ko Pani" and "Per Drop More Crop."

3.8 Sub-Mission on Agricultural Mechanization (SMAM)

Sub-Mission on Agricultural Mechanization (SMAM) is designed to facilitate the use of machinery on the farms. The scheme involves the provision of subsidies for purchase of agricultural machinery, creation of Custom Hiring Centres, increasing labor efficiency, and enhancing agricultural productivity.

4. Digital Agricultural Support Programmes

Agriculture in India has witnessed a great transformation into the digital world through various technological interventions in recent times. The programmes such as the Digital Agriculture Mission, AgriStack, drones for technological support, mobile advisory services, artificial intelligence-based crop monitoring, satellite-based crop assessment, and weather advisory services have helped farmers make better decisions and implement government programmes effectively.

5. Impact of PM-Kisan and Agricultural Support Schemes

The combined implementation of PM-Kisan and other agricultural support schemes has played a major role in the development of agriculture. Economically, these schemes have resulted in higher income levels, better access to institutional credit, decreased risks of production, and higher investment in agriculture. Socially, these schemes have led to stronger rural livelihoods, higher levels of financial inclusion, empowerment of small and marginal farmers, and improved quality of life. From the agricultural perspective, the schemes have increased productivity, better use of resources, sustainable agriculture practices, and crop diversification.

6 Challenges

Even with all the success recorded in relation to the PM-Kisan scheme and other agricultural initiatives, there are still many issues that affect their proper implementation. Outdated information on farmers and inaccurate beneficiary information are among the challenges that prevent some people from enjoying the benefits of such projects. Verification of the beneficiary information takes time, hence delaying the release of benefits. Some farmers have little information about these schemes, thus limiting their usage. Illiteracy on the use of digital means is another challenge facing the use of online systems and applications. Moreover, small and fragmented holdings restrict the use of technology in agriculture. Unpredictable weather conditions and climate changes, such as droughts, floods, and heavy rainfall, are a serious threat to the agricultural sector. Variation in price levels is a risk factor that affects farmers' income, while infrastructure and administrative capacity variations affect the implementation of government programs in different regions.

7. Future Prospects

The future of farm assistance programs in India is likely to be increasingly technology-led and farmer-focused. AI-driven advisory solutions can enable individualized advice on crop production, pest management, and weather-dependent decision-making. Digitally monitored schemes in real-time will result in transparency and better efficiency in scheme implementation. Blockchain technology can aid in the management of subsidies through secure and transparent transactions. The growth of precision farming through the use of sensors, drones, and satellites will help in optimal utilization of resources and increase productivity. Farmers will benefit from more focus on climate-smart agricultural practices that can help them cope with climate change. Drones and remote sensing technology will further help in crop monitoring, yield estimation, and disaster assessment. Improved Farmer Producer Organizations (FPOs) will increase farmers' bargaining power, market access, and earning potential. Digital financial inclusion will help in faster and safer delivery of financial assistance and agricultural services.

8. Recommendations

To make full use of the advantages provided by agricultural support programs, the government must improve digital infrastructure in rural areas in order to guarantee internet access and availability of digital services. The beneficiary database should be updated to reduce inaccuracies in the implementation of schemes. Campaigns for awareness raising are required to familiarize farmers with the goals and benefits of different agricultural programs. Enrollment process should be made easier in order to increase participation rates especially those of marginal and small farmers. Cooperation among government departments and other implementing organizations will contribute to effective service delivery. There should be an expansion of agricultural extension services to offer farmers timely technical support. Efforts should be made to introduce climate smart agricultural practices to build resilience against climate change. In addition, there should be special attention paid to active involvement of rural women and youth in agriculture. Finally, the use of modern technology in agriculture including artificial intelligence, drones, remote sensing, and precision farming should be encouraged.

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