

Farmer Welfare Schemes and Policies in India- A Study

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INTRODUCTION:

Agricultural Subsidies in India have played an important role in developing farmers' economic and social outcomes, but their impact is multidimensional and complex. These subsidies are intended to increase agricultural profitability, maintain income stability, and stimulate rural development. However, there is ongoing disagreement about the usefulness and sustainability of these subsidies. While subsidies have helped to boost agricultural output and income in the near term, their long-term impact on profitability and sustainability is unclear. This analysis examines the economic and social effects of agricultural subsidies on Indian farmers, building on findings from a variety of studies. (Deepak Bhagwad Patil (2025)1. The results reflect that the awareness regarding different schemes among rural women was highest regarding PMKISAN, whereas the lowest awareness was about PMMSY. These schemes have been under implementation for several years, yet the awareness regarding some schemes is not satisfactory. The association of the selected schemes with some independent variables was found to be significant. Therefore, awareness campaigns should also focus on promoting these apps and educating users on their functionalities to maximize their benefits and accessibility. (Prastuti Bharadwaj and Mayuri Bora,2025)2, The difficult task of doubling farmers' incomes across the country has been announced by the government in An effort to boost India's agricultural sector and ensure sustained national growth. This ambitious project aims to improve the standard of living of millions of farmers, who make up India's agrarian economy. Back In 2016, India's Prime Minister expressed his vision to increase farmers' incomes by twofold by the time India reaches 75 years of Independence and enters the Amrit Kaal era. As we are now in 2023, it is an opportune moment to reassess this goal and determine if it has been achieved, and if not, explore strategies to make it a reality. According to the Periodic Labour Force Survey, agriculture will employ 45.5% of the workforce in 2021-22. Therefore, even if it was only in a dream, concentrating on agriculture is the right strategy for ensuring that the economy as a whole will grow rapidly over the long term. In countries like India, where agriculture accounts for a significant portion of the economy and provides millions of people with a significant means of subsistence, doubling farmers' incomes is a crucial objective in agricultural production. (Darshana Kapadni and D.T. Khairnar,2025)3. There is a strong need for the Haryana government, policy makers, farmers and other stakeholders to strengthen mindset training to inspire the spirit of self-help in Haryana farmers. This will help farmers to take risks and diversify to enhance profitability. Efforts have to be made to enhance farmer participation during scheme and policy implementation. The Govt should organize some needs assessment training and surveys to recognize the men's needs, desires, and abilities before organizing any training and development programmes in the agriculture sector. A governmental institution needs to persuade farmers by properly and timely communicating the benefits of schemes. Government schemes and programs have to be designed after thorough research and surveys. (Mahipal Singh, Vandana Nasa and Lalita Rani,2025)4. The awareness of the PM Kisan scheme is a crucial element in ensuring its success and reaching its intended beneficiaries. As explored in his article, the scheme

holds immense potential to uplift the lives of millions of farmers across the country by providing them with financial support and stability. However, for the scheme to truly make a transformative impact, it is imperative that both the government and various stakeholders actively engage in comprehensive awareness campaigns. These efforts should aim not only to disseminate information about the scheme but also to address any existing gaps in implementation. Moreover, heightened awareness fosters a sense of empowerment among the farming community, encouraging them to leverage the scheme's resources for sustainable agricultural practices and improved livelihoods. In the broader context, a well-informed citizenry contributes to the success of government initiatives, fostering transparency and accountability. (Anjula C S, and Asha R Nair,2024)5. Apart from strengthening the agricultural sector, rural entrepreneurship plays a vital role in the economic development of India, particularly in the rural economy. It helps in generating employment opportunities in the rural areas with low capital, raising the real income of the people, contributing to the development of agriculture by reducing disguised unemployment, underemployment, poverty, migration and economic disparity. The government should go for an appraisal of various rural development schemes and programmes to uplift rural areas. Rural entrepreneurship finds it difficult to take off due to a lack of capital accumulation, risk-taking and innovation. The rural development programs should combine infrastructure development, education, health services, investment in agriculture and the promotion of rural non-farm activities in which women and the rural population can engage themselves. (Ch. Rajalingam,2015)6. The evaluation of the PM-KISAN scheme in Uttar Pradesh and Uttarakhand reveals that it has played a significant role in providing direct income support to small and marginal farmers, especially in terms of easing short-term financial burdens. The timely transfer of funds through Direct Benefit Transfer (DBT) has improved access to essential agricultural inputs and reduced reliance on informal credit. However, challenges such as the inclusion of ineligible beneficiaries, exclusion of genuine farmers, and lack of awareness persist. To enhance its impact, greater focus is needed on targeting accuracy, financial literacy, and integration with complementary schemes. Regular monitoring and region-specific adaptations can further improve effectiveness. Overall, PM-KISAN has demonstrated potential as a transformative initiative, but sustained efforts are required to ensure that the benefits are distributed to each of the most vulnerable farmers and contribute meaningfully to long-term agricultural sustainability and rural development. (Sanjay Kumar and Chatar Singh Negi,2025)7. The study aimed to evaluate the impact of the three key government initiatives—PM-KISAN, PMFBY, and MSP—on enhancing the livelihoods of farmers in Uttar Pradesh. The findings monitor that while the schemes have created a basis for profit security and risk mitigation, their effectiveness remains limited by way of gaps in awareness, access, and implementation performance. The PM-KISAN scheme, no matter the excessive cognizance tiers, suffers from irregular disbursements and inadequate support agencies. Though it gives brief-term monetary relief, it does not substantially improve agricultural productivity or earnings balance. Furthermore, marketplace constraints and logistical challenges deter complete participation in the procurement manner. Overall, while these schemes make contributions partly to financial and livelihood safety, they may be some distance from being transformative. There exists a clear need for greater inclusive, farmer-centric coverage reforms that address structural boundaries, nearby disparities, and implementation bottlenecks. The agricultural sector's contribution to GDP has been declining over the past few years, but at the same time, investment is helping to boost the sector's production. Agricultural subsidies significantly influence the growth of India's agricultural

industry. Without subsidies, the agriculture sector would be exceedingly challenging to develop. (Neeraj Kishore Mishra, 2017)8. . . The agricultural sector's contribution to GDP has been declining over the past few years, but at the same time, investment is helping to boost the sector's production. Agricultural subsidies significantly influence the growth of India's agricultural industry. Without subsidies, the agriculture sector would be exceedingly challenging to develop. The study demonstrates that subsidies affect India's agricultural economy negatively and favourably. Agricultural subsidies are important for the agricultural industry, but they cannot fully benefit the users because of poor management, corruption, and intermediaries in the distribution chain. So that the benefits truly reach people in need, the government needs to implement this better. As subsidies delay growth and negatively impact the economy, funds should also be allocated to enhancing agricultural practices, educating farmers, building a stronger infrastructure for trade, and improving the economic climate. (Heena B Dayal and R V Gangshetty, 2023)9. **NEED OF THE STUDY** The present study Discussuss the Welfare schemes, which are often criticized for their financial burden. Some researchers assert that, to the extent that it should be withdrawn in a phased manner, it will reduce the fiscal deficit, improve the efficiency of resource use, funds for public investment in agriculture. On the other hand, there is after that agriculture production and income of farmers would decline if subsidies are curtailed. These are very important issues that need serious investigation.

OBJECTIVES OF THE PRESENT STUDY:

1. The present paper exexamineshe growth and Distribution of farmers' welfare schemes in India.
2. The present paper studies the different welfare schemes in various states.
3. T o The impact of farmers' welfare schemes, Pradhan Mantri Kisan Saman Nidhi, Pradhan Mantra Fasal Bhima Yijana and Rythu Bandhu, in India.
4. To know the perception of farmers on the Rythu Bandhu scheme.
5. To Suggest ways and means for giving farmers welfare schemes in India.

SCOPE AND LIMITATIOIS OF THE STUDY :

The present paper is strictly confined to the schemes and welfare programmes of Pradhan Mantri Kisan Saman Nidhi, Pradhan Mantra Fasal Bhima Yijana and Rythu Bandhu, in India. The above programmes show how to implanting, and what are the merits and demerits of schemes.

METHODOLOGY :

The Present data is conducted only ton he secondary data. The secondary data will be collected bya researcher from various journals, books, newspapers, Govt reports etc.

REVIEW OF LITERATURE:

GOWSALYA.U, and B. REVATHY,(2022) 10: The adoption of new agricultural technology is encouraged by the government as a means of increasing agricultural output and thereby achieving a higher growth rate in the agricultural sector. The implementation of innovative agricultural technology calls for extensive usage of inputs as well as a comprehensive set of practices. This encourages public nd private investment in agriculture and results in a significant rise in the demand for financing for production and investment. The farming population's ability to make a living has become much more challenging as a result of a decline in agricultural output, a rise. in the cost of production, distortions in the market, and inadequate infrastructure. A poor growth rate in agriculture, low productivity, and failed harvests, unemployment, and insufficient command over resources owing to a low income level, low adoption of agricultural technology,

and no access to credit, and even inequitable access to credit are the causes of widespread rural poverty. Expanding agricultural production is the silver bullet for reducing Poverty in rural areas. The adoption of new agricultural technology is encouraged by the government as a means of increasing agricultural output and thereby achieving the higher growth rate in the agricultural sector.

Bapu Suresh Shivkar and Dilip Maruti Bhoite (2024)¹¹: Crop insurance is a vital mechanism for safeguarding the farmer via compensating the insured farmers timely, when the crop damaged, c. Critical analysis disclosed that crop insurance is a robust solution for the risk suffered by the farmers. Every year, the number of farmers participating in the scheme increases. Both the central and state governments should work in collaboration to formulate and effectively execute the crop insurance scheme. It has been found that 50% of the farmers who participated in the scheme during the Kharif season is significant. Because the benefits of the plan are available in this season. The Study shows that the participation of the farmers in the scheme is very low during the Rabi season, as the benefits of the scheme are not available during this season, and therefore, the farmers do not participate in the scheme. Also, the Maharashtra Government has implemented the scheme better than other states.

Reena T N. Prabhu C Basarkod, (2024)¹²: The Government of Karnataka has made significant strides in improving the financial inclusion of farmers through a combination of financial services, literacy programs, and credit access, and insurance schemes, addressing the remaining challenges, such as technological barriers, lack of awareness, and trust issues, continued focus on improving infrastructure, digital literacy, and community-based financial support will be key to ensuring that farmers can fully benefit from these programs and improve their economic well-being. Vanitha D., and Vezhaventhan D. (2018)¹³: The rural economy is an example of an agrarian economy. Although farming and agriculture are one of the most important primary activities, the problem lies in the fact that the share in GDP of the agriculture sector is on a constant decline. At the same time, about two-thirds of India's population depends on agriculture. As a result, the productivity is not up to the mark, with conditions only getting worse. To develop the rural areas, the agriculture sector must be improved. Rural development is the process of qualitative and quantitative changes to improve the conditions in rural regions. To develop a stronger economy, the rural areas must grow. Rural areas are still bound by many problems such as the nourishment, illiteracy, unemployment and lack of basic infrastructure like schools, colleges, hospitals, sanitation, and etc. This has led to youth moving out of villages to work in cities. Our villages need to grow equally as cities, and the standard of living has to improve for inclusive growth to happen. If rural areas are poor, India will be poor. So, to bring out the rural areas and develop them, rural development is needed.

JIYA TOM, (2019)¹⁴: Despite numerous schemes launched from time to time in the country, agriculture insurance is unknown to the majority of farmers, and the coverage in terms of area, number of farmers and value of agricultural output is very small. Coverage of farmers under the schemes was very low compared to the population of farmers as per the Census 2011. Further, coverage of non-loanee farmers was negligible. The state-level disparity is also an issue of concern. Compared to other states in India, the participation in these schemes in Kerala is very low. Unless the programme is restructured carefully to make it viable, the prospects of its future expansion to include and impact more farmers are remote. This requires renewed efforts by the government in terms of designing appropriate mechanisms and providing financial support for

agricultural insurance. Providing similar help to private sector insurers would help in increasing insurance coverage and improving the viability of the insurance schemes over time. Various measures to make the scheme easily understood by the farmers should be given prime importance. Also, the significance of creating awareness among farmers on the need and benefits of these schemes through various programmes should not be discarded.

Manisha Nayak, Sanjay Kumar Mallik and Mamata Meher,(2024)¹⁵:The agricultural sector is the backbone of India's economy, contributing significantly to its GDP, employs a vast portion of the population. In the State of Odisha, agriculture forms the primary livelihood for a substantial portion of its population, with a majority engaged in smallholder farming. However, the sector faces numerous challenges, including unpredictable weather patterns, susceptibility to natural calamities, and limited access to financial resources and modern farming practices. In response to these challenges, the government introduced the Pradhan Mantri Fasal Bima Yojana (PMFBY), a flagship crop insurance scheme aimed at providing financial support to farmers in the event of crop failure due to natural calamities or other unforeseen circumstances. The implementation and effectiveness of PMFBY in Odisha's agricultural sector holds significant importance, given the state's vulnerability to natural disasters such as cyclones, floods, and droughts natural disasters are facing the farmers.

Md. Arshad, Anita Patra and Sanju Saha (2025)¹⁶. According to the report, all farm households are aware of and use institutional credit, which has expanded throughout the Gajapati area. Yet there are persistent inequalities in the industry: lengthy repayment delays, burdensome documentation, and unequal access to subsidised loans with higher interest rates all prevent participation. The use of expensive loans from commercial moneylenders indicates structural limits, notwithstanding the increased accessibility of government-sponsored programs such as the PMFBY and Kisan Credit Card. Examples of remedial activities include the simplification of bank processes, the improvement of financial literacy among farm households, and the creation of repayment plans appropriate for agricultural businesses that are reliant on the seasons. Increased use of digital channels, the promotion of gender-sensitive finance, and investments in climate-resilient Agriculture will further improve the sustainability and engagement of farm families. Odisha has to take a holistic strategy that includes capacity building, technology-based transformation, and institutional reform to establish a strong and inclusive rural credit network.

CONCLUSION:

The Government of India and all states Governments have launched several agricultural schemes and policies in India i.e. Rastriya Krishi Vikas Yojana, this programme is only for seed development and processing. National Mission for Sustainable Agriculture, this scheme focuses on vermin compost promotion of organic production. Agriculture Technology Management Agency, it is aware of the knowledge of agriculture. The Rythu Banhu scheme is every year ten thousand rupees per acre every year for agriculture inputs, fertilisers, pesticides, labour charges, and Rythu Bhima is very important and wonderful scheme for the farmers' aims and objectives. One of the main objectives is that single Gunta land holding farmer they are eligible for this scheme. Pradhan Mantri Kisan Samman Nidhi, Mukyamantri Krishi Vidyut Yojana, etc. The agriculture department of the government of Tamil Nadu has four important goals, viz. no poverty end hunger, responsible consumption and production. Government of Karnataka implemented the Krishi Bhagya scheme, whose main objective is to improve the productivity in low rainfall areas. Kerala is very different thinking way importance of coconut, spices, food crops, and soil

conversation organic farming these are the major schemes for agriculture. The programmes and policies are development of agriculture production and improvement of farmers incomes..

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