

A Study on the Impact of Schemes and Programmes of Government of India on Agriculture to Increase Productivity, Profitability, Financial Inclusion, and Welfare of Farmers to Transform them into Modern Society

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ABSTRACT

Purpose: *The foremost intent of this research article is to create awareness about various schemes for the productive sector of agriculture. Through this study, the level of performance of these agricultural schemes and programmes were analysed that will be helpful for the attainment of financial inclusion. Hence it is necessary to know about various schemes and their making to connect the beneficiaries. Agriculture is the basic source of food supply, production, processing, promotion and distribution. Agricultural products contribute to Gross Domestic Product (G.D.P.) and generate employment in rural areas. They transform the lives of the farmers in modern society. The government of India has introduced Minimum Support Price (MPS), MIF, PMKSY, PMFBY, e-NAM, PM-KISAN, PMJDY, PM-KUSUM, PKVY, NAMS, and MGNREGS. The mobile app KisanSuvidha and innovative programmes like Kisan Rail, KrishiUdaan double the farmers' Income (DFI). These help in transforming village economy, coverage of irrigation, crop insurance, and stabilizing the income. They also ensure financial support, flow of credit and Direct Benefit transfer of subsidies and funds to beneficiaries. Adopting modern technology, farm-based activity, poultry, dairy, forestry, beekeeping and with the support of SHGs which will directly impact productivity, profitability, financial inclusion, and the welfare of farmers in the 21st century and development of the country's economy.*

Design/ methodology/approaches: *This study is all about the theoretical concepts based on analysis of various schemes and interconnect.*

Findings and results: *This study reveals that the effectiveness of various agricultural programs and also identifies the benefits and beneficiaries of these schemes. Under this research, various financial services, subsidies, funds released, online platform for agricultural products, funds for micro-irrigation, and so on benefits provided by the government of India were studied.*

Originality/value: *Analysed the various schemes and compelled its beneficiaries and develop a modern to achieve financial inclusion and economic growth through the study.*

Type of Paper: *Research Analysis.*

Keywords: The Government of India Schemes, Impact of Schemes and Programmes, Financial Inclusion, Economy Development, DFI, Farmer welfare, ABCD analysis

1. INTRODUCTION :

Agriculture is the main source for the economic growth and development of India so there is a need to undertake various measures for the welfare of the farmers. Indian government introduced several

schemes in this regard that will enhance the productivity monetary status of the farmer’s agricultural infrastructure warehousing facilities insurance against various extracts irrigation facilities and so on. Welfare of the farmers paved the way for the substantial growth of financial inclusion in the country [1-2]. Hope in the next decade if the government of India will focus on the growth of four key areas which will enhance income of the farmers and also reach the target then the overall welfare of productive sector becomes feasible [3].

The first area is intention of government must be shifted from policies for enhancing production to policies for welfare and income of the farmers. Second area is Policies, should be framed in order to conserve water and fertility of the land resources. Third area is reform must consider the risks of weather and policy should be formulated to control the volatility of price for agricultural products. Forth area is regarding agricultural marketing infrastructure with bigger competition for farmers to sell for agricultural products with higher returns [4].

2. RELATED WORKS :

Many research papers are published in analysing the impact of various schemes and programmes of Govt. of India on improving the productivity of agriculture. This includes watershed development programme, crop insurance and crop credit programmes, soil health card scheme, etc. The current status of impact of Schemes and Programmes of Govt. of India is discussed in Table 1.

Table1: Review of literature

S. No.	Focus	Authors & Reference
1	Improving access to agricultural credit- new perspectives. This research paper states that the financial inclusion is also one of the factors that affects the agricultural sector in the developing country like India where agriculture is the backbone of the country full stop this paper explains about the present financial inclusion for Indian farmers and also emphasizes the need to understand the financial status of the Indian farmers in the financial sector.	Renita & D'Souza (2020) [5]
2	Innovations in agricultural credit disbursement and payment systems for financial inclusion in India- by Arghya das and Neelamadhav Patnaik. Agricultural credit plays an important role in the agricultural production. This research article states that availability of credit to farmers in a proper time which uplift the yield of the agriculture. It explains regarding Kisan credit card, small help group bank and various financial creative methods to promote financial inclusion.	Arghya das and Neelamadhav Patnaik (2020) [6]
3	States that effectiveness of Kisan credit card scheme in Bellary district. This can be studied under two perspective they are -(1) cost of credit card perspective, (2) number of credit card renewable perspective. This paper mainly explains about the cost effectiveness of credit card and also timely availability of credit for farmers.	Jainuddin, S. M., Hiremath, G. M. and Patil, S. (2015) [7]
4	States that if there is a change in the technology and development that will shows the positivity in the financial inclusion.	N. S. Rao, (2014) [8]
5	This research paper studied about the financial inclusion, availability of formal credit to productive sector with the lowest rate of interest by micro financial institutions and SHGs. It also gives detail study about Debt waiver scheme and boosting of cooperatives. Researcher is enlightened on small and	Dushyant Kumar (2014) [9]

	marginal farmers were unable to access the credit facility offered by government of India.	
6	<p>As per the research paper it states that there is a great a priority for agricultural price policy that quotes the price which is higher than the cost of cultivation of rice and also wheat. If there is improper agricultural price policy that will leads to market distortion and also scarcity of food in the country because policies will directly affect the production of rice and wheat which are the most state protected crops and millions of farmers are depends for their livelihood.</p> <p>This paper analyses the impact of agriculture price policies that allows the farmers to earn better profit in order to enhance their productivity, technology and also the living standards. It also provides an idea about agricultural market volatility and also variations in the cost of production.</p>	Mahendra Dev, S., Chandrasekhara Rao, N. [10]
7	<p>This research paper evaluates the impact of several atmospheric and non- atmospheric conditions and also demographic factors on Indian agricultural productivity. This paper also calculates the returns on each hectares of land for kharif and Rabi crops through the application of Cobb- Douglas production function model and these output considered as dependent variables that are regressed with different demographic and climatic factors. This research explains the impact of demographic factors and climate factors on Indian agricultural productivity and results of this research based on prais Winston models that proves the average maximum temperature which have positive impact on Rabi crops productivity and negative impact on kharif crops productivity.</p>	Ajay Kumar, Pritee Sharma and Surabhi Joshi [11]
8	<p>This article explains about impact of modern digital technology, mobile phones and internet on several sectors of the economy throughout the country nowadays. It also emphasizes on a recent development of technology in developing countries and how it is useful to remove the hardships in accessing market for small-scale farmers, reduces the cost of transaction, provide innovative ways to improve agricultural production supply chain management.</p>	Uwe Deichmann, Aparajita Goyal, Deepak Mishra [12]
9	<p>This research evaluates the effects of digital technology and usage of mobile phones that helps to obtain easy timely credit for the purpose of implementing modern technology in agricultural production. This article's findings explain about the modern agricultural practices for greater yield obtained by village youths who are well trained by various government programs. This study also helps to create awareness about various agricultural innovative production practices in order to get higher returns by farmers in rural areas.</p>	Xiaolan Fu, Shaheen Akter [13]

Agri-tech players guidance to the farmers are make big difference in Indian agriculture and enhance opportunities for receiving funding support and training to the farmers to reduce the cost of cultivation

and improve farmers profitability to enhance the quality of life by integrating the allied agriculture sectors with help of SHG for carrying out the agricultural activity to reap the advantages of higher production for both the marginal and small farmers. The Digital village with mini-bank, mini-ATM, financial literacy towards creating a vibrant agrarian economy. Based on the review of related works, we found a research gap of the systematic study of the various schemes and their reach to the beneficiaries.

3. OBJECTIVES :

The study on the impact of various Schemes and Programmes of Government of India on Agriculture to increase Productivity, Profitability, Financial Inclusion, and Welfare of Farmers with the intension to transform them into Modern Society, the following objectives are identified:

- (1) To know the various Schemes and programmes for agriculturists by Govt of India.
- (2) To study the importance and need of the above schemes in agriculture
- (3) To find out whether the schemes are reached to the formers.
- (4) To analyze advantages, benefits, constraints, and disadvantages of these schemes using ABCD analysis framework.
- (5) To know financial inclusion through agricultural reforms.
- (6) To recommend further improvements in implementation of schemes and programmes for better reachability to stakeholders.

4. RESEARCH METHODOLOGY :

The study is based on secondary data which include, Existing Articles, Website, Articles published in different Journals, online articles, Newspapers. Through these secondary data and information available. Here, a systematic study on the Impact Schemes and Programmes of Government of India on Agriculture to increase productivity, Profitability, Financial inclusion and welfare for transforming the formers to modern society is carried out.

5. NEED AND IMPORTANCE OF AGRICULTURAL SCHEMES FOR THE ACHIEVEMENT OF FINANCIAL INCLUSION :

India is a developing country where most of the population directly or indirectly depending on agriculture for their livelihood full stop so there is a need for the implementation of agricultural schemes for the welfare of farmer. So, Government of India has considered the welfare of farmers as its preponderance to improve the economic status of the farmers. These agricultural schemes are more advantages for the farmers so that its awareness becomes crucial. This paper gives detailed study about various government schemes for farmers in India.

6. SCHEMES AND PROGRAMMES OF GOVERNMENT OF INDIA ON AGRICULTURE :

- (1) E-NAM
- (2) National agriculture market scheme.
- (3) National Mission for Sustainable Agriculture (NMSA)
- (4) Pradhan Mantri Krishi Sinchai Yojana (PMKSY)
- (5) Paramparagat Krishi Vikas Yojana (PKVY)
- (6) Pradhan Mantri Fasal Bima Yojana (PMFBY)
- (7) Gramin Bhandaran Yojna
- (8) Kisan Credit Card Loan Scheme
- (9) Micro Irrigation Fund (MIF)
- (10). PM-KISAN Scheme

6.1. e-NAM:

Pan-India Electronic trading portal which connects the network of various APMC Mandis in order to create integrated national market for different agricultural products under National agricultural market. Small farmers agriculture business syndicate SFAC is a lead agency which helps for the execution of e-NAM under the supervision of ministry of agriculture and farmers welfare, Government of India.

6.2 National agriculture market scheme:

NAM connection network of physical Mandis nationally so that it can be easily accessed online. It helps the buyers can participate in trading even though there outside the state at local level. The main of this scheme is each and every farmer can get the advantage of national market that can easily trade their

agricultural products with a fair price to the end users through online. Although farmers stay at home the Ken can sold their products nationally or internationally with high profit.

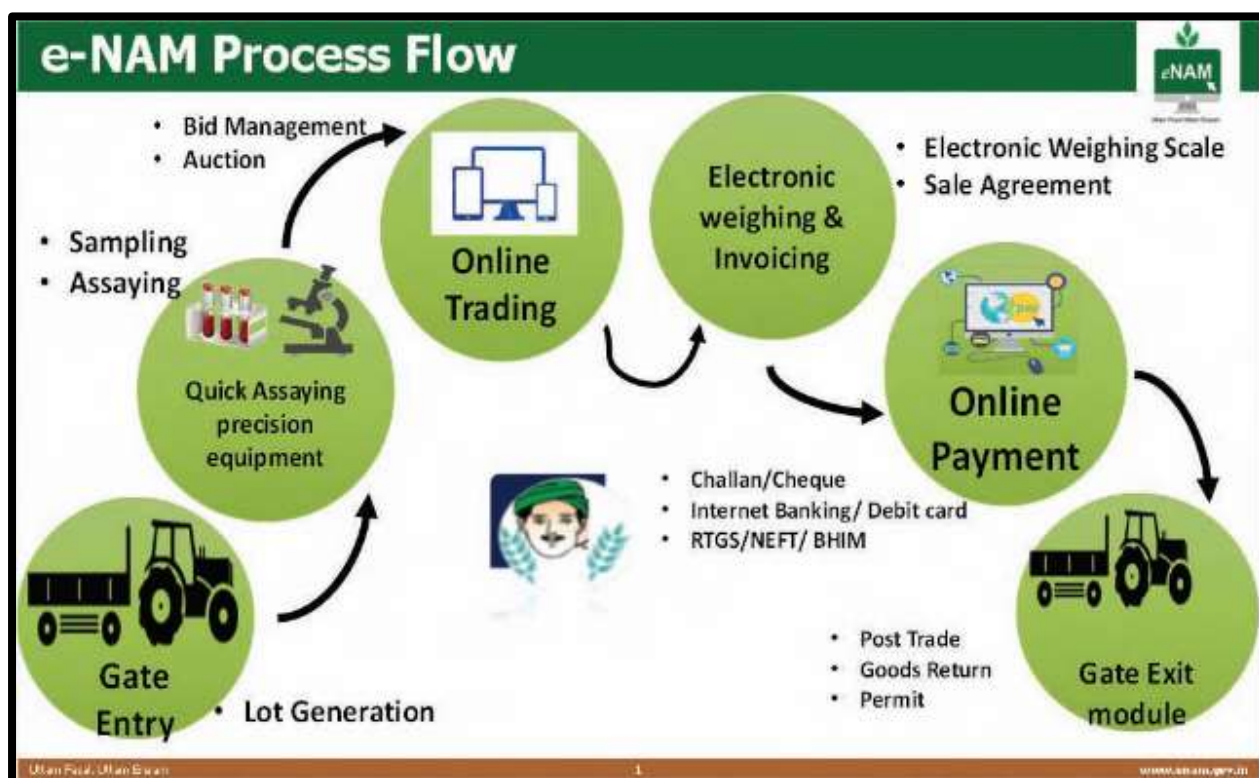


Fig. 1: Agriculture Market Working Model. Source: www.enam.gov.in

Table 2: E Nam Performance at a glance

Performance at a glance	
a) Stake holder Registration	
• No. of Farmers Registered on e-NAM	1.65 Crore
No. of Traders Registered	1.26 Lakhs
• No. of Commission Agents Registered	70,765
b) Trade Recorded	
• Total trade recorded in volume	3.15 Crore MT
• Value recorded	Rs. 89,896 Cr.
• Tradable parameters notified	150 commodities

6.3. National mission for sustainable agriculture NMSA:

This scheme has been setup for the purpose of increasing agricultural productivity particularly in pastureland. It emphasizes on mixed farming, efficient water usage, management of soil quality and conservation of resources.

It will regale various is fundamental concepts of agriculture like efficient usage of water, nutrition management, livelihood diversification by the way of implementation of environment and energy saving equipment, preservation of natural resources mixed farming etc.,

Schemes under NMSA

- ❖ RAD - Rainfed Area Development: RAD is being executed by Division of RFS
- ❖ SHM - Soil Health Management : SHM is being executed by Division of INM
- ❖ SMAF - Sub Mission on Agro Forestry : SMAF is being executed by Division of NRM
- ❖ PKVY - Paramparagat Krishi Vikas Yojana: PKVY is being executed by Division of INM
- ❖ SLUSI - Soil and Land Use Survey of India : Being executed by Division of RFS
- ❖ NRAA - National Rainfed Area Authority: Being executed by Division of RFS
- ❖ MOVCDNER - Mission Organic Value Chain Development in North Eastern Region: Being executed by Division of INM
- ❖ NCOF - National Centre of Organic Farming: Being executed by Division of INM

- ❖ CFQC&TI - Central Fertilizer Quality Control and Training Institute: executed by Division of INM

6.4 Pradhan Mantri Krishi Sinchai Yojana (PMKSY):

This is scheme helps to provide enough water at each and every land of the farmers throughout the country. This will enhance the productivity of the whole country that will be useful for the attainment of financial inclusion. The main aim of the scheme is to provide harketh Ko Pani through drip irrigation and sprinkler irrigation which will improve the efficiency of the water usage. This provides water from initial stage to the end stage of the production such as creation, development, management and distribution of various agricultural producers to the end users.

6.5. Paramparagatkrisi Vikas Yojana PKVY:

The main goal of this scheme is to encourage natural farming in the country which was introduced by government of India 2015. As per the yojana the farmers should increase to produce crops in large area so that they to get high yield. Before production they should form groups and adopt natural farming in huge areas. The main intention of the scheme is to create 10,000 clusters over three years and bring out five acres of agricultural areas. Under this scheme organic farming. The main criteria for attaining the advantage of the system is each farmer group or clustered must contain 50 farmers who are wish to do organic farming and also they should possess a total land area of 50 acres under this paramparagat krishi Vikas Yojana. If the farmers fulfill the norms of the scheme, then there eligible for getting the benefit of INR 20000 per acre by the government of India.

6.6. Pradhanmantrifasal Bima Yojana PFBY:

Under this scheme crop insurance is a subsidized by government of India that United different stakeholders under solitary platform.

Pradhan mantrifasal Bima Yojana major objectives are

- ❖ To hedge the natural calamities, pests, diseases and gives monetary support to the farmers in case of failure of crops.
- ❖ To provide credit to the agricultural sector.
- ❖ To provide innovative technologies and modern question is for the agricultural production and create awareness about them.

6.7 Graminbhandaran Yojana GBY:

Under the scheme farmers can easily store that producer in proper warehouses. Government of India will provide cold storage facilities, provide financial support for standardization, distribution, packaging, promotion to the farmers in rural areas.

Objectives of this scheme

- ❖ To render agricultural market credit in order to improve infrastructure of agricultural market in the country.
- ❖ It helps to store the agricultural products and providing facilities like grading standardization packaging distribution quality control and pledge financing facilities etc.,
- ❖ To bring fair prices for the agricultural product produced by the farmers in the country.

6.8 Kisan credit card loan scheme:

Under this credit card loan scheme there were total number of 1.82 crore credit cards were sanctioned to the farmers till the last year on 29th February as per the latest revised by union finance minister Nirmala Sitharaman.

Credit Kisan credit card scheme is a scheme which was launched by the government of India in 1998 in order to provide timely credit to the farmers to meet the agricultural requirements. This credit cards are linked to Pradhan Mantri Kisan Samman Nidhi Yojana so that the beneficiaries can get advantages of this credit card easily [14].

This is scheme helps the farmers to get short term for formal credit and was introduced by NABARD National bank for agriculture and rural development farmers can easily obtain a loan of 300000 at the 4% rate of interest [15].

Government of India gives credit notes not only for agriculture but also for animal husbandry and fisheries in order to meet their various expenses incurred to conduct the business.

Usually, banks provide loans to the farmers at a high rate of interest but under the scheme Kisan credit cards with low interest rate as low as 2% and averages at 4%.

6.9. Micro irrigation fund:

Government of India sanction 5000 crores pulsar the purpose of brinjal and area under micro irrigation full stop the maintenance to supply water tropical entrance that it would be possible to place the financial status of the farmers and all cities of the prettiest agricultural land.

This fund was introduced by the NABARD. This fund sanction to the states in order to encourage micro irrigation at very low rate of interest. In the current scenario, this fund covers only 10 million hectares in spite of coverage of 70 million hectares.

6.10. PM-Kisan scheme:

This scheme has implemented by the government of India in 1st December 2018. The main objective of this is scheme is to give financial support to the land holding families of rupees 6000 per year equal installments. Under this scheme complete 100% of monetary support from the Indian Government to the farmers and transferring of these funds directly to the bank accounts of beneficiaries of this scheme. As per the scheme definition for family includes husband, wife and children and this family will be recognized by State Government and UT administration which are suitable for the benefits of this scheme.

Table 3: Period wise No. of Payments PM Kissan scheme

Months and Years	Total Payments (Rs)
AUG-NOV 2021-22	10,78,03,892
APR-JUL 2021-22	11,09,89,455
DEC-MAR 2020-21	10,23,45,132
AUG-NOV 2020-21	10,22,81,673
APR-JUL 2020-21	10,49,28,860
DEC-MAR 2019-20	8,95,87,959
AUG-NOV 2019-20	8,76,19,844
APR-JUL 2019-20	6,63,18,439
DEC-MAR 2018-19	3,16,08,927

Source: pmkisan.gov.in



Fig. 2: Graph showing payments under PM-Kissan scheme

Source: pmkisan.gov.in

7. ANALYSIS AND INTERPRETATION :

Above table and graph provides information regarding PM Kisan scheme and development over various installments. Indian government made total 9 installments to the farmers till its inception. In the first installment farmers obtain total payment of INR 3,16,08,921. In 2019-20 and 2020-21 government

made three installments and in subsequent year 2021- 22 it was 2 installments. Total number of nine installments sanctioned by government of India in which the amount of last installment was INR 10,78,03,892. From year to year the amount of installment under this scheme was enhanced, so that it helps for the smoothening of agricultural activities of farmers.

8. VARIOUS SCHEMES /PROGRAMMES, INCEPTION YEAR AND TOTAL BENEFICIARIES/BENEFITS :

As per the above table it reveals that the inception date of various agricultural schemes and also it provides information about total number of beneficiaries who are benefited from these schemes till its inception. According to this research, under E-nam scheme Rs. 836 lakhs of monetary benefits have been given to the farmers and under micro irrigation scheme, 10 million hectares of land were covered but still it has not reached its target. Similarly, various benefits like Rs. 223.6 lacs and Rs. 846.48 lacs world substance by Indian government to productive sector under Pradhan mantrifasal Bima Yojana and pm Kisan scheme for the purpose of uplifting their productivity and welfare of the farmers that will directly impact on the financial inclusion of the country.

Table 4: Various Schemes /Programmes, Inception Year and Total Beneficiaries/Benefits

Sl. No	Various Schemes and Programmes	Inception Year	Total Beneficiaries/Benefits
1	E-NAM	2015	836 lakhs
2	National Mission for Sustainable Agriculture (NMSA)	2010	344 lakhs
3	Pradhan Mantri Krishi Sinchai Yojana (PMKSY)	2015	379.58 hector
4	Paramparagat Krishi Vikas Yojana (PKVY)	2015	690 clusters
5	Pradhan Mantri Fasal Bima Yojana (PMFBY)	2016	223.6 lakhs
6	Gramin Bhandaran Yojna	2001	714 lakhs
7	Kisan Credit Card Loan Scheme	1998	1.28 crore
8	Micro Irrigation Fund (MIF)	2019	10 million hectors
9	PM-KISAN Scheme	2019	846.48 lakhs

Resources: Compiled by Researcher

9. FINANCIAL INCLUSION THROUGH AGRICULTURAL SCHEMES :

Financial inclusion refers to the accessibility of financial opportunities and services for the productive sector at an affordable appropriate and timely manner that meets the requirements like transaction trading payments credit savings and insurance. Therefore, the Government of India introduced various agricultural innovative schemes in order to improve the financial status and welfare of farmers. These schemes provide various benefits like providing drip and sprinkler irrigation facilities, encouraging organic farming, insurance against the death of livestock, various innovative technologies and machineries in order to increase productivity and so on [16]. So, these schemes improve the standard of living of the farmers that will reflect the GDP rate and also development of financial status of them which helps to achieve the financial inclusion programs. These programs were adopted by the government of India in order to attain economic growth of the country. This study helps the productive sector to know about the various schemes and its benefits which will helps to meet their financial requirements and welfare of them [17-18].

10. ABCD ANALYSIS OF VARIOUS SCHEMES AND PROGRAMMES FROM FORMERS POINT OF VIEW :

ABCD analysis is a new format of stakeholder’s analysis of products, facilities, policies, or strategies used to study advantages, benefits, constraints, and disadvantages. In this study we have used qualitative ABCD analysis for advantages, benefits, constraints, and disadvantages of various schemes and programmes offered by the Govt. of India for the formers from farmers perspective using focus group discussion and listed below [19-25]:

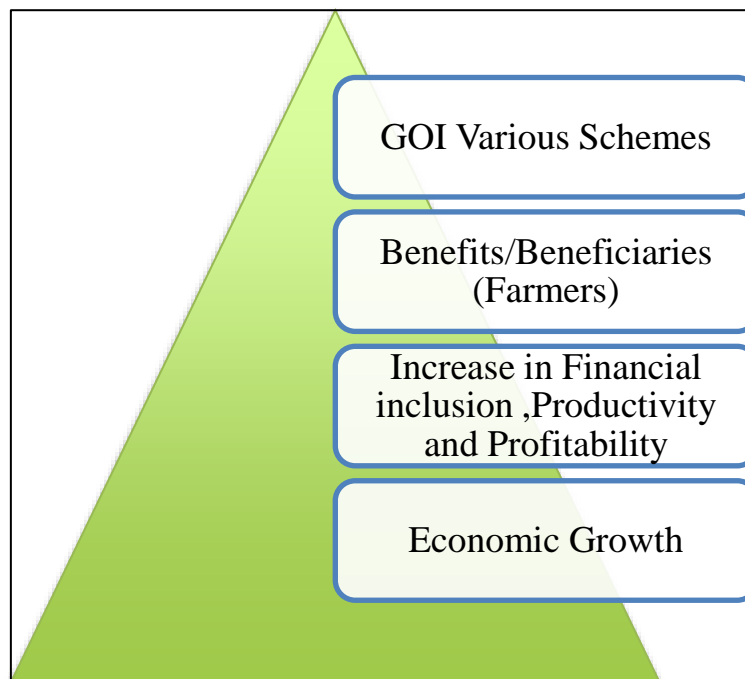


Fig. 3: Flowchart to attain FI through Agricultural schemes

10.1 Advantages:

- 1) Creation of agricultural for structure subsidy MSP bank credit will impact on farmers income
- 2) Minimum support price is a backbone of the agriculture sector it reduces the cast and for achieving food security.
- 3) Adoption of more efficient irrigation system to promote sustainability and conserve the water
- 4) Government schemes and packages to boost the incomes price accelerate the growth generate employment and agricultural productivity.
- 5) Impact of agriculture scheme emphasizes former welfare rural infrastructure financial inclusion to achieve faster socio-economic development.

10.2 Benefits:

- 1) The main benefit of these agricultural schemes is the farmers can easily obtain credit and also subsidies for their production purpose at a proper time.
- 2) Kisan sprinkler irrigation and drip irrigation which will improve the effective use of water and also conserve the natural resources.
- 3) Under E-nam scheme farmers can trade their product cultural products through online to the consumers for fare price which does not involve any brokers and brokerage price.
- 4) Increasing productivity will boost the economic growth and GDP of the country.
- 5) Through development in the agricultural infrastructure and availability of credit for innovative agricultural machineries that will amplify the output with a smaller number of labours to achieve farmers welfare in the country

10.3 Constraints:

- 1) It is a need to create awareness about agricultural literacy for farmers and also regarding various schemes with benefits.
- 2) Government should take strict measures in order to implement agricultural schemes so that the ultimate beneficiary can get benefits.
- 3) Rules and procedure for getting credit by the government should be liberalized and less interest rate should be imposed on these agricultural credits.

10.4 Disadvantages:

- 1) Farmers has to be involved in price discovery and the direct transactions
- 2) Governmental institution needs to encourage farmers in communicating benefits of schemes
- 3) The infrastructure investments in the warehouse cold storage logistics are much needed to rise the income of the farmers
- 4) More government schemes and programs ought to be designed towards insurance to the farmers against the shocks and fluctuations the farm income due to natural calamities.

- 5) Allied agricultural sectors to be increased in the rural area to reduce rural urban migration.

11. FINDINGS AND RESULTS :

This study reveals that the effectiveness of various agricultural programs and also identifies the benefits and beneficiaries of these schemes.

Under this research various financial services, subsidies, fund released, online platform for agricultural products, funds for micro irrigation and so on benefits provided by the government of India were studied.

12. RECOMMENDATION :

Government of India has introduced various such as E-NAM Indian electronic trading portal, NMSA agriculture productivity, PMKSY coverage of agriculture irrigation, PKVY organic farming, PMFBY crop insurance, Gramin Bandhan Yojana rural development, livestock insurance scheme insurance against death of livestock, schemes on fisheries.

There is an innovative scheme like E-nam introduced new electronic trading portal that established a new market for the farmers to undertake this trading business in the market easily without any inconveniences. In the similar way PMKSY and PKVY schemes helpful for the farmers to increase their productivity. So, these schemes are very necessary for the farmers to get the financial support and also to improve their livelihood.

13. CONCLUSION :

This paper reveals that Government of India introduced several agricultural schemes so that there is a greater achievement of development and welfare of Indian farmers. Most of these schemes were reached their target but still there are some of the agricultural schemes yet to be accomplished their goals. There is a proper way to implement these agricultural schemes so that the productive sector will get the benefits. Through small finance banks also financial inclusion is possible [26]. This research paper provides awareness about agricultural schemes and farmers can improve the economic growth of them that pave the way for the achievement of financial inclusion in the country.

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