



AGRI MAGAZINE

(International E-Magazine for Agricultural Articles)

Volume: 02, Issue: 07 (July, 2025)

Available online at <http://www.agrimagazine.in>

© Agri Magazine, ISSN: 3048-8656

Government Schemes and Policy Impact on Farmers: Bridging Promise and Practice

*Savitha S

Retail Store Manager, Zuari FarmHUB Limited, Veppanapalli, Krishnagiri,
Tamil Nadu-635115, India

*Corresponding Author's email: savitha18.info@gmail.com

India's agriculture sector sustains **over 50% of the population** but contributes only **~18% to the GDP**. To strengthen this backbone, **government policies and schemes** have evolved over the decades—from subsidies and price support to digital empowerment and insurance. This article examines the major schemes affecting farmers, their scientific and economic rationale, the lived experiences of beneficiaries, and the challenges that remain. Real stories from across India showcase how these policies are transforming lives—or falling short.

Why Government Schemes Are Crucial for Farmers

Key Structural Challenges

Issue	Why It Matters
Small landholdings	86% are <2 ha, limiting mechanization
Rain-fed dependency	52% of cultivated land is rain-fed
Market volatility	Crop prices fluctuate due to demand/supply shifts
Credit access	High dependence on informal lenders
Climate shocks	Droughts, floods, and temperature stress rising

Government intervention is **not a handout**, but a **catalyst for resilience**.

Key Government Schemes for Farmers

Scheme/Policy	Objective	Year	Implementing Body
PM-KISAN	₹6,000 direct income support annually	2019	Ministry of Agriculture
PMFBY (Crop Insurance)	Coverage for crop loss due to weather/pests	2016	Ministry of Agriculture
PMKSY (Per Drop More Crop)	Efficient irrigation systems (drip/sprinkler)	2015	Ministry of Jal Shakti
E-NAM	Digital marketplace for farm produce	2016	Ministry of Agriculture
Soil Health Card	Personalized soil fertility advice	2015	Department of Agriculture
KCC (Kisan Credit Card)	Easy farm loans at 4% interest	1998	NABARD + Banks
PM-KUSUM	Solar energy for pumps and farming	2019	MNREGA + MoP

Scientific fact: A study by IARI (2021) found that adoption of PMKSY-based drip irrigation reduced water use by 48% and increased crop yield by 28%.

Farmer Voices: Real Impacts on the Ground

Story 1: Kamla Devi, Rajasthan – PM-KISAN & Soil Health Card

Kamla Devi owns 1.5 acres of land in Barmer. “Earlier I didn’t know why my wheat wasn’t growing well,” she says. After receiving a **soil health card**, she adjusted her fertilizer usage. “The soil test showed high phosphate. I saved money and my yield improved.”

The ₹6,000 from **PM-KISAN** helped her buy seeds and a new sprinkler. “It’s not a lot, but it’s timely,” she adds.

Story 2: Ramesh Singh, Bihar – PMFBY & KCC

In 2022, floods destroyed Ramesh Singh’s paddy crop. Unlike his neighbors, he had **crop insurance**. “I got ₹16,000 compensation in my bank within 45 days,” he says.

Ramesh also has a **Kisan Credit Card**, allowing him to borrow at **4% interest** instead of 24% from the local moneylender. “Now I repay on time and save more.”

Story 3: Meena Kumari, Telangana – PM-KUSUM

Meena used to rely on diesel for irrigation, which cost ₹800/week. After enrolling in PM-KUSUM, she got a **solar pump with 60% subsidy**. “No more diesel. No more delay. My vegetable crops doubled,” she beams.

Policy Impact Analysis: Data-Driven Review

Scheme Impact Overview

Scheme	Beneficiaries (as of 2024)	Measurable Outcomes
PM-KISAN	11+ crore farmers	₹6,000/year to all eligible small/marginal holders
PMFBY	6 crore enrolled	₹28,000+ crore in claims paid since inception
PMKSY	82 lakh hectares covered	30–40% increase in WUE (ICAR)
E-NAM	1,260+ mandis integrated	1.7 crore farmers linked to digital markets
Soil Health Card	22 crore cards distributed	Improved fertilizer use efficiency by 20%
PM-KUSUM	3 lakh solar pumps installed	Saved diesel, reduced CO ₂ emissions

NITI Aayog (2023) analysis showed that combining PMFBY with PM-KISAN significantly reduced rural distress in drought-prone districts.

Challenges in Implementation

Despite the reach, ground realities reveal several **implementation bottlenecks**.

Challenge	Details
Incomplete beneficiary targeting	Tenant farmers and sharecroppers often excluded
Low awareness	45% farmers unaware of their scheme eligibility
Delayed payments	Insurance claims and KCC loans sometimes delayed
Tech access gap	Digital schemes (E-NAM, Aadhaar linkage) face issues
Fragmented delivery	Lack of synergy between departments

The Way Forward

Strategies for Stronger Policy Impact

- **One-stop agri-service centers** in every Panchayat
- **Farmer helplines and chatbots** for real-time scheme guidance
- **Blockchain for transparency** in subsidy and crop procurement
- **Inclusion of tenant and women farmers** in PM-KISAN and PMFBY
- **Real-time dashboards** for scheme monitoring and farmer feedback

Quote from Dr. Ramesh Chand (NITI Aayog): “Policy must be seen in the eyes of the farmer, not the file of the administrator.”

Conclusion

Government schemes, when well-executed, are powerful tools of transformation. As the stories of Kamla, Ramesh, and Meena show, the impact is real when policy meets the people it was designed for. To build a sustainable, farmer-first future, India must ensure that policies are not just on paper but in the palm of every farmer's hand.

“Empower the farmer, and you feed the nation.”

References

1. Indian Council of Agricultural Research (ICAR), 2021. *Water Use Efficiency Report*
2. NITI Aayog, 2023. *Impact Assessment of PMFBY and PM-KISAN*
3. Ministry of Agriculture & Farmers Welfare – Scheme Guidelines
4. OECD (2022). *Agricultural Policy Monitoring and Evaluation: India Chapter*
5. Joshi, P.K. (2018). *Policy Issues in Indian Agriculture*. Academic Foundation.