

**ROLE OF GOVERNMENT SCHEMES IN INDIAN AGRICULTURE AND
RURAL DEVELOPMENT**

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Introduction:

One of the most crucial elements in the expansion of the Indian economy is rural development. The development of the segments of rural economies that face severe poverty problems is the main focus of rural development, which also successfully attempts to increase their productivity. Rural development also highlights the necessity of addressing a number of urgent problems facing village economies that impede development and enhance these regions. About two-thirds of India's population depends on agriculture, making it one of the most significant primary industries in rural areas. The primary issue is that the agriculture sector's share of the country's GDP is steadily declining. The emphasis, methods, strategies, and programmers used in rural development in India have changed over time. As a result, it has changed perspectives and added a new dimension. Only by involving development clients can rural development become more rich and meaningful. The focal point of rural

development is people's participation, just as implementation serves as the benchmark for planning. People's involvement is one of the most important prerequisites for the development process, according to both procedural and philosophical reasoning. It is imperative for development planners and administrators to register the participation of various rural populations and involve them in the programs. In India, the government has planned a number of initiatives pertaining to rural development. In India, the Ministry of Rural Development is the highest authority for creating laws, rules, and policies pertaining to the growth of the rural sector.

Types Of Schemes**1. PM-PRANAM:****Objectives:**

The primary goal of the PM-PRANAM is to address a pressing issue - the excessive use of chemical fertilizers and pesticides in agriculture. In pursuit of higher production, there is an excess use of fertilizers

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and pesticides that is making the mother earth sick and reducing its production capacity. It is well known fact that excess chemical use can cause serious ailments like cancer etc.

Benefits:

- ☞ Aims to reduce the use of chemical fertilizers by incentivizing states to adopt alternative and balanced nutrient management practices.
- ☞ Encourages the use of biofertilizers and organic fertilizers.
- ☞ Promotes sustainable agriculture and improve soil health overtime.
- ☞ Reduces the government's subsidy burden on chemical fertilizers by sharing 50% of the savings with states as grants.

2. Pradhan Mantri Krishi Sinchayee**Yojana: Per Drop More Crop:****Objective:**

- ☞ Increase the area under micro irrigation technologies to enhance water use efficiency in the country.
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- ☞ Promote micro-irrigation technologies in water-intensive/consuming crops like sugarcane, banana, cotton, etc., and give adequate focus to extend the coverage of field crops under micro-irrigation technologies.

Benefits:

- ☞ Financial assistance to farmers for the installation of irrigation components under Micro Irrigation.
- ☞ Installation of drip or sprinkler irrigation in the farmers' field for selected crops.
- ☞ Under the micro irrigation scheme, the Central Government and State Governments will provide 60:40 assistance to all states, with the exception of the North Eastern and Himalayan states, with 55% going to small and marginal farmers and 45% to other farmers. Regarding these states, the share ratio is 90:10. 100% of the funding for the Union Territories comes from the Central Government.
- ☞ Direct Benefit Transfer into the accounts of farmers.

**3. PMDDKY: Pradhan Mantri Dhan
Dhaanya Krishi Yojana****Objectives:**

- ☞ Increase crop yields by 20-30% through high-quality inputs and technology.
- ☞ Reduce reliance on monsoons with advanced irrigation systems like drip and sprinkler.
- ☞ Provide affordable tools and mechanization to enhance efficiency.
- ☞ Offer loans and direct market access to double farmer incomes by 2030,

aligning with the government's extended goal from 2022 due to economic disruptions like COVID-19.

Benefits:

- ☞ **Increased Crop Yields:** Access to high-yielding seeds.
- ☞ **Higher Income:** Diversifying into high-value crops like pulses (₹80-100/kg) and vegetables, and direct market access through apps to increase profits by 20-40%.
- ☞ **Sustainable Farming:** Organic fertilizers, water-saving irrigation, and climate-resilient crops to maintain soil health and reduce environmental impact.
- ☞ **Financial Support:** Subsidies (50-80% off inputs) and loans (short-term: ₹50,000–₹1 lakh; long-term: ₹1–10 lakh) through Kisan Credit Cards or NABARD.

4. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN):

Objective:

- ☞ Aims to supplement the financial needs of all landholding farmers' families by procuring various inputs to ensure proper crop health and appropriate yields.
- ☞ Commensurate with the anticipated farm income as well as for domestic needs.

☞ Under the plan, the Central Government electronically transfers ₹6000/- per year into bank accounts of qualified farmers via the Direct Benefit Transfer option, with some exceptions.

Benefits:

- ☞ Financial benefit of Rs. 6000 per annum per family payable in three equal installments of Rs 2000 each, every four months.

Rural Development In India:

Rural development is the process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated areas. It involves developing infrastructure (roads, electricity, water supply), enhancing access to education and healthcare, creating employment opportunities, and promoting sustainable agriculture and livelihood practices.

Schemes Available For The Rural Development

1. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005:

- ☞ Aims to provide 100 days of guaranteed wage employment to rural households annually.
- ☞ Focuses on social inclusion, gender parity, and equitable growth.
- ☞ Steps taken for implementation include electronic fund management,

Aadhaar seeding, and geo-tagging of assets.

2. Pradhan Mantri Awaas Yojana-Gramin (PMAY-G):

- ☛ Aims to provide pucca houses with basic amenities to rural households by 2024.
- ☛ Unit assistance varies based on location, with priority given to SC/ST households and persons with disabilities.

3. Pradhan Mantri Gram Sadak Yojana (PMGSY):

- ☛ Launched in 2000 to provide all-weather road connectivity to rural habitations.
- ☛ Objective is to connect eligible unconnected habitations with a population threshold, managed by the NRRDA.

4. National Institute of Rural Development and Panchayati Raj

- ☛ Autonomous organization under the Ministry of Rural Development.
- ☛ Recognized internationally as a UN-ESCAP Centre of Excellence.
- ☛ Located in Hyderabad, Telangana, with a regional centre in Guwahati, Assam.
- ☛ **Vision** focuses on policies benefiting the rural poor, democratic decentralisation, and environmental awareness.

- ☛ **Mandated** to organise training programs, conferences, and research collaborations.

Conclusion:

Government schemes in agriculture and rural development serve as the backbone of India's rural economy. They:

- Boost productivity and income,
- Provide social and financial security,
- Improve rural infrastructure,
- Encourage sustainable practices, and
- Empower rural communities.

By integrating modern technology with welfare initiatives, these schemes aim to achieve the vision of "Doubling Farmers' Income" and building Atmanirbhar Bharat (self-reliant India).

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