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**GOVERNMENT SCHEMES
INTRODUCED FOR FARMERS**

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The agricultural segment contributed 51.9 percent to India's GDP in 1950. From that point forward it has been on a drawback and it at present stands at 13.9 percent. A change from an agrarian-driven economy to an industry-driven economy is inescapable with the appearance of enterprises. With businesses developing at a quicker pace than the rate at which trees are being planted, there will be a period when farming's efficiency lessens to a null and void. While urbanization may be referred to as a reason, it is hard not to disregard the way that farming is no more a productive sector. Infrastructural costs have begun running high, with its support cost and capital venture just including to the farmer's hopelessness. As indicated by an article by The Hindu, the normal rate of recovery of the investments made by Indian agriculturist is just 30 percent.

Clearly, this indicated the need for revival of the agriculture sector which was quenched by introduction of various schemes and yojanas by the government. Some of the essential developments are enumerated below:

1) Kisan Credit Card

One of the most beneficial schemes for farmers is the Kisan Credit Card scheme which is primarily targeted to provide credit support to the farmers when they are in need, both, for

agricultural and non-agricultural purposes in a cost efficient manner. Under this Scheme, the aspirant farmers will be issued a credit card cum passbook containing the name, address, land holding etc. to enable recording of the transactions on an on-going basis. This credit card allows any number of transactions within the specified limit and according to the performance of the borrower, this limit can be enhanced. The outstanding amount should always be equal to the total credit taken by the borrower. This Scheme also provides short term credits and term loans. Moreover, KCC holders are insured under the personal accidents for Rs.50,000 for disability and death and Rs. 25,000 for other risks. The best part is that the premium is borne in the ratio of 2:1 as to the bank and the borrower. Generally, the validity period is for five years, which may extend depending on the circumstances.

2) Farmers Accident Insurance Scheme

Established in the State of Gujarat, this Scheme aims to provide financial and economic assistance in the case of death or disability. Not only the farmer but also his family is very vulnerable to financial crisis and this scheme is basically designed to assist the successors and the family of the farmers in the unfortunate event of the death or disability due to accident of the earning individual of the family, who is the farmer. This Scheme is 100% sponsored by the State and the risk covered starts from a minimum of Rs.10,000 to a maximum of Rs.1,00,000. However, to claim the benefits of this Scheme, the deceased person must be a landowner, the cause of the death should be accident only and

hence, suicidal deaths are excluded from the purview of the above Scheme.

3) **Farmer's Welfare Scheme**

This Scheme is propelled in the State of Punjab by the Department of Agriculture in Punjab. Under this Scheme, one gift coupon will be given to each farmer who is selling 50 quintals of either paddy or rice. Draws will be held in the office of the Market Committee and nine cash prize holders will be declared. The first winner will get Rs.50,000, next 3 will win Rs. 35,000 and the next 5 winners will get Rs.20,000 each. This Scheme will motivate the farmers to cultivate more produce and bring it in the mandis, help in keeping up the best possible deals and will get likewise help to motivate the farmer to get continued sales.

4) **Agricultural Technology Management Agency Scheme (ATMA)**

Prevalent in the State of Maharashtra, this Scheme is for the farmers and farm women who are given appropriate training for the production and marketing of their farm produce. Rewards and incentives are given to those farmers who perform best in their groups. The Scheme involves exposure visits, meals, fairs, training and motivation of the farmers such as training the farmers outside the state or district, organisational demonstrations, exposure visits outside and within the State. These training programmes takes place for 1 to 10 days and is completely funded by the State. Main benefits of this Scheme are the capacity building, skill development of the groups of the farmers and other support services for their financial and economic upliftment.

5) **National Mission on Agricultural Extension and Technology**

Under this Scheme, the Directorate of Plant Protection, which is in Haryana, organizes various programmes purely for the benefit of the farmers. This is carried out by the 35 Central IPM Centres located all over the country. A 2 to 5 days training program is conducted for the farmers in State- run institutions for educating the farmers through the farmer field schools i.e., Krishi Vigyan Kendras about various aspects such as management, kinds of pesticides, seeding, fertigation etc., some of those areas which would have been known to a farmer only by experience. Basically, farmers are provided technical know-how about farming which ultimately helps them in increasing the quantum of their produce and as a result, their sale.

The condition of the farmers nowadays is very poor. They believe in all kinds of superstitions. In such a situation, these schemes act as ray of hope for them and hence they expect that these will certainly change their present situation. Agriculture is a State subject and the State Governments are basically in charge of the development and advancement of farming area in their individual States. The Government supplements the endeavours of States through fitting arrangement measures and budgetary help. Currently the approach of the Government of India has moved from production driven to income driven stage in the agriculture sector and the above plans are being actualized for making cultivating practical. Improvement in the situation of the agriculture will lead to enhancement of the condition of the farmers.