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Social Security for India's Farmers: A Lifeline in a Modernizing Landscape

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Abstract

India's economic growth has been heavily reliant on agriculture for many years, and this trend continues today. India's agricultural industry, historically pivotal to its economy, faces numerous challenges, including low productivity and inadequate infrastructure. This paper provides a comprehensive review of social security schemes in India, focusing on their implementation and impact within the agricultural sector. In response, the government has introduced initiatives such as the Pradhan Mantri Fasal Bhima Yojana (PMFBY) and Pradhan Mantri Krishi Sinchai Yojana (PMKSY) to support farmers and rural communities. Through a mixed-methods approach drawing from literature reviews and empirical data, this study evaluates the efficacy of these schemes in addressing the needs of beneficiaries. It highlights the importance of ongoing policy evaluation and stakeholder engagement in ensuring the equitable distribution of social welfare benefits. Ultimately, this review underscores the crucial role of social security schemes in advancing agricultural development and improving the livelihoods of farmers in India.

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Introduction

India's agricultural sector remains a cornerstone of the nation's identity. For generations, it has been the backbone of the economy, providing employment for a vast majority of the workforce and contributing significantly to the GDP. However, the story of Indian agriculture is not without its challenges. Low productivity, dependence on outdated practices, and a lack of robust infrastructure have hampered the sector's potential, leading to persistent rural poverty and a widening gap in socioeconomic well-being. Recognizing these challenges, the Indian government has embarked on a journey to revitalize agriculture and empower its rural communities. A crucial aspect of this initiative involves the implementation of social security programs designed to bolster the livelihoods of farmers and create

a more secure environment for them and their families. This paper delves into these social security programs, exploring their objectives, implementation strategies, and the impact they have on the larger narrative of agricultural development in India.

The Landscape of Challenges

Before diving into the government's interventions, it's essential to understand the specific challenges plaguing Indian agriculture:

Low Productivity

Compared to developed nations, India's agricultural output per unit of land remains low. This can be attributed to factors like fragmented landholdings,

limited access to quality seeds and fertilizers, and inadequate irrigation infrastructure.

Outdated Practices

Traditional farming techniques, while possessing historical value, often lack efficiency and fail to utilize modern advancements that could optimize yields and resource management.

Infrastructure Bottlenecks

The lack of proper storage facilities, transportation networks, and market access often leads to post-harvest losses and reduces farmers' bargaining power.

Financial Vulnerability

Farmers are particularly susceptible to unpredictable weather patterns, volatile market prices, and mounting debt burdens.

These challenges create a domino effect, perpetuating rural poverty and hindering overall agricultural growth.

Objectives of the Study

The primary objective of this study is to assess the status of major social security schemes in the agricultural sector and identify challenges faced by beneficiaries.

Through a comprehensive review of existing literature and empirical data, the study aims to shed light on the effectiveness of these schemes in addressing the needs of farmers and rural populations. Additionally, the study seeks to identify areas for improvement and recommend policy measures to enhance the reach and impact of social security programs in India.

Materials and Methods

This study employs a mixed-methods approach, drawing on both qualitative and quantitative data sources to analyze the status of social security schemes in the agricultural sector. A review of relevant literature from management journals, government publications, and official websites provides insights into the design, implementation, and outcomes of these programs. Additionally, empirical data, including program enrollment figures and beneficiary profiles, are analyzed to assess the reach and effectiveness of social security schemes in India.

Results and Discussion

Social security schemes play a crucial role in promoting inclusive development and ensuring the well-being of vulnerable populations. In India, where a significant portion of the population relies on agriculture for their livelihood, the adoption of social security schemes is essential to address the needs of farmers and rural communities. By providing financial assistance, health coverage, and other essential benefits, these schemes help mitigate the adverse effects of poverty and enhance the resilience of agricultural households. However, challenges such as low awareness and inadequate enrollment pose barriers to the effective implementation of social security programs, highlighting the need for targeted interventions and awareness campaigns.

Social Security Programs: A Beacon of Hope

In response to these pressing issues, the Indian government has introduced a range of social security programs specifically tailored to the needs of farmers. Here's a closer look at some key initiatives. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) provides direct income support to small and marginal farmers.

Eligible individuals receive a fixed amount annually, helping them meet basic needs and invest in agricultural inputs. Pradhan Mantri Fasal Bima Yojana (PMFBY) scheme offers financial protection to farmers in the event of crop failure due to natural calamities or unforeseen events. By mitigating risk, PMFBY encourages farmers to adopt innovative practices and invest in their land.

Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY) scheme caters to the long-term financial security of small and marginal farmers. By contributing a nominal amount regularly, farmers become eligible for a monthly pension upon reaching retirement age, providing a much-needed safety net in their later years.

These programs, along with several others, represent a significant step towards building a more robust social safety net for India's agricultural workforce.

Pradhan Mantri Fasal Bima Yojana (PMFBY)

PMFBY was conceived as a milestone initiative to provide comprehensive risk solutions to farmers across the country. The scheme offers a simplified and minimum premium structure, ensuring early settlement of crop assurance claims for the full-insured sum.

Table.1 Status of PMFBY adoption in Kharif season

Year	2021	2022	2023
States/UTs	19	20	5
Districts	404	409	74
Insurance Units	1,21,733	1,41,103	731
Agriculture Crops	26	32	6
Horticulture Crops	47	52	8
Farmers	1,50,95,011	1,79,33,967	17,091
Loanee Farmers	3,73,72,081	5,29,96,377	8,534
Non-Loanee Farmers	1,23,97,269	1,46,15,460	9,706
Applications (PMFBY)	4,95,00,373	6,72,78,353	17,851
Area Insured PMFBY(Thousand Hect.)	23,921.37	24,904.57	9.52

Source : PMFBY, 2023

Table.2 Status of PMFBY adoption in Kharif season

Year	2021	2022
Season: Rabi		
States/UTs	19	21
Districts	410	441
Insurance Units	1,14,585	1,27,036
Agriculture Crops	38	46
Horticulture Crops	92	94
Farmers	98,09,873	1,07,46,105
Loanee Farmers	2,41,67,870	3,43,16,725
Non-Loanee Farmers	87,18,953	80,78,530
Applications(PMFBY)	3,25,02,438	4,18,14,687
Area Insured PMFBY (Thousand Hect)	14,831.81	14,766.94

Source : PMFBY, 2023

Table.3 Status of PMKSY

Year(s)	Activity Group	Area Covered (Ha)
2022-2023	Drip Irrigation	5,11,619.12
	Sprinkler Irrigation	5,38,894.86
	Sub Total :	10,50,513.98
	Grand Total :	10,50,513.98

Source: PMKSY, 2023

PMFBY provides a comprehensive insurance cover against crop failure, aiming to minimize losses and stabilize farmers' incomes. The premium rates for PMFBY are set at 2% for *Kharif* crops, 1.5% for Rabi crops, and 5% for commercial and horticultural crops (PIB, 2023). The details were collected and tabulated below.

In its initial years, PMFBY faced challenges related to non-coverage of loanee farmers, compulsory coverage, and dissatisfaction among stakeholders. However,

subsequent amendments and the launch of PMFBY 2.0 have addressed some of these concerns, resulting in increased farmer participation. The scheme has witnessed a steady rise in enrollment, with significant coverage across multiple states and districts. For instance, in 2021, a total of 1,50,95,011 farmers from 19 states and 404 districts were insured under PMFBY, covering an area of 23,921.37 thousand hectares (PMFBY, 2023).

Similarly, in 2022, the scheme witnessed further expansion, with 1,79,33,967 farmers from 20 states and 409 districts enrolling for PMFBY coverage. The total area insured under the scheme increased to 24,904.57 thousand hectares, encompassing a diverse range of crops and horticulture products (PMFBY, 2023). These statistics underscore the growing importance and acceptance of crop insurance among farmers, highlighting the role of PMFBY in enhancing agricultural resilience and mitigating income risks.

In 2021, totally 3,25,02,438 farmers applied for PMFBY scheme and in those 98,09,873 farmers from 19 states and 410 districts covering an area of 14,831.81 thousand hectares of 38 agriculture crops and 92 horticulture crops in 1,14,585 insurance units got benefitted. In that 2,41,67,870 were loanee farmers and 87,18,953 were non - loanee farmers.

In 2022, totally 4,18,14,687 farmers applied for PMFBY scheme, in that 1,07,46,105 farmers from 21 states and 441 districts insured their crops covering an area of 14,766.94 thousand hectares of 46 agriculture crops and 94 horticulture crops in 1,27,036 insurance units got benefitted. Among the farmers 3,43,16,725 were loanee farmers and 80,78,530 were non - loanee farmers.

Pradhan Manthri Krishi Sinchayee Yojana (PMKSY)

PMKSY aims to expand irrigation coverage and improve water-use efficiency in agriculture through a holistic approach. The scheme provides end-to-end solutions for irrigation infrastructure, including source creation, distribution, management, and field application. By adopting a dynamic annual fund allocation methodology, PMKSY incentivizes states to allocate more funds to irrigation sectors, thereby enhancing access to irrigation facilities for farmers.

One of the key components of PMKSY is the promotion of micro-irrigation techniques such as drip and sprinkler irrigation. These technologies help optimize water use and improve crop yields, particularly in water-stressed regions. In 2022-2023, PMKSY covered a total area of 10,50,513.98 hectares under drip and sprinkler irrigation, with an outlay of Rs. 4043.38 crore allocated for the scheme (PMKSY, 2023). Additionally, protective irrigation measures have been implemented to cover an area of almost 0.03 lakh hectares under PMKSY, further enhancing agricultural productivity and water-use efficiency. The details of the coverage is given in the table below

In 2022-2023, the total area covered under PMKSY were 10,50,513.98 ha of which 5,11,619.12 ha and 5,38,894.86 ha were drip irrigation and sprinkler irrigation respectively and for the Financial Year 2022-23, an outlay of Rs.4043.38 crore has been allocated under this scheme. Additionally protective irrigation covers an area of almost 0.03 lakh ha under this scheme. It is estimated that more than 125 lakh farmers have benefitted under different components of PMKSY since its inception.

Conclusion

In conclusion, social security schemes play a critical role in promoting agricultural development and improving the livelihoods of farmers in India. While significant progress has been made in the implementation of programs such as PMFBY and PMKSY, challenges persist in ensuring equitable access and awareness among beneficiaries. Moving forward, policymakers must prioritize ongoing evaluation and refinement of social security schemes to address the evolving needs of agricultural communities. Additionally, concerted efforts are needed to enhance awareness and enrollment among marginalized and vulnerable populations, ensuring that the benefits of social security reach those who need them the most.

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