

## AIR Spotlight - Agricultural Reforms and Rural Development

AIR Spotlight is an insightful program featured daily on the All India Radio Newsonair. In this program, many eminent panellists discuss issues of importance which can be quite helpful in the [IAS exam](#) preparation. In this article, the discussion is on agricultural reforms and rural development.

### Context:

Agriculture is the fabric of rural society and is the main economic activity in many countries of the world. Any sudden and profound change affecting the agricultural sector could have serious consequences for the social and political stability of economically developing countries. Agriculture also plays an important role in rural development, particularly due to land use, in countries where the sector operates less economically.

Some of the schemes related to agricultural reforms and rural development are as follows:

#### 1. Pradhan Mantri Fasal Bima Yojana

The characteristics of [Pradhan Mantri Fasal Bima Yojana \(PMFBY\)](#) are as follows:

- Fully insured against crop failure for unavoidable reasons. The goal is to stabilize farmers' incomes and promote innovative agricultural practices.
- Enhanced and increased risk protection for crop cycle insurance for losses during pre-planting and post-harvest.
- To resolve claims for widespread damages, Pradhan Mantri Fasal Bima Yojana (PMFBY) uses an area approach that reduces one unit of insurance for larger crops at the village or panchayat level.
- It allows farmers to claim the full insured amount without any reduction by eliminating the premium reserve limit and other reductions in the insured amount.
- In addition to landslides and hail storms, flooding was also taken into account as a local disaster for the individual farm level assessment.
- The Pradhan Mantri Fasal Bima Yojana (PMFBY) now provides an assessment at the individual farm level for post-harvest losses. These are losses caused by unusual and cyclonic rains throughout the country that destroy crops that dry for up to two weeks.
- The prevented planting is now covered with claims of up to 25% of the insured sum.
- An insurance company is assigned to a group of districts. This type of group approach will result in effective policy implementation. The insurance company is assigned to a bidding process for a longer period of up to 3 years.

#### 2. e-NAM

- In May 2020, the Government of India announced the integration of 38 new mandis into the Electronic National Agricultural Market ([eNAM](#)). With the addition of these 38 mandis, the total number of mandis reached the 1,000 milestone, spanning 18 states and 3 union territories.
- e-NAM or the trading platform (online trading portal) for the National Agricultural Market (NAM) was launched by the Prime Minister in April 2016.

- The eNAM project would be executed through the online portal linked to the mandis (wholesale markets) of the states. All participating states provide the software (website and mobile app) for eNAM free of charge.

### 3. BharatNet Project

- It aims to connect all Indian households, especially rural households, through affordable, on-demand high-speed internet connections to meet the goals of the Digital India program in partnership with states and the private sector.
- The [Bharat Net project](#) proposes broadband connectivity for the homes of village panchayats and even for government institutions at the district level.
- It is intended to cover all 2.5 lakh gram panchayats for the provision of self-governance, e-health, e-commerce, e-education, and public interest access services.
- The device types for the program are indigenous constructions and are manufactured in India as part of the “Make in India” initiative.

### 4. Neem Coated Urea

The initiative deals with spraying the fertilizer urea with neem oil. It has some advantages (agronomic and environmental benefits).

- Neem has proven anti-nitrification properties. In this way, it slows down the process of releasing nitrogen from urea (between 10 and 15 per cent). The nitrogen use efficiency (NUE) of neem-coated urea is increased, resulting in lower NCU consumption compared to normal urea. This reduces the consumption of fertilizer.
- Improved soil health
- Reduced use of pesticides
- Reduced infestation of pests and diseases
- Negligible diversion to non-agricultural purposes.

### 5. Housing For All Scheme

- The [Housing for All](#) program was an initiative of the Government of India to provide housing for slum dwellers. It was launched by the Ministry of Housing and Urban Poverty Reduction of the Government of India. This is also known as Pradhan Mantri Awas Yojana. It is suitable for both urban and rural residents who meet certain criteria.

### 6. Pradhan Mantri Ujjwala Yojana

The [Pradhan Mantri Ujjwala Yojana](#) was created to provide clean fuel for women below the poverty line. Using unclean fuel for cooking is detrimental to human health. The goals of Pradhan Mantri Ujjwala Yojana are listed below:

- To empower women and protect their health.

- To minimize health problems caused by the use of fossil fuels and other unclean fuels in the kitchen.
- To control indoor pollution from the use of fossil fuels, which causes respiratory problems.
- To prevent the deterioration of the purity of the environment, which is adversely affected by the widespread use of unclean fuel for cooking.

## 7. Pradhan Mantri Gram Sadak Yojana

It is an important program for rural development in India. Its usefulness and importance are discussed in the following points.

- Rural road connectivity is very important for two main reasons. First, it is a key component of rural development because it improves access to social and economic services, thereby increasing farm income and employment opportunities for people. Second, it is an essential part of the fight against poverty.
- The expansion of highways, except for federal highways, is the responsibility of state governments. Due to insufficient financial resources and distracted planners, rural roads received little attention. This program aims to fill this void and bring the fruits of development to the most remote corners of the country.
- Improved connectivity will help rural populations take advantage of employment, health, education, and various other welfare systems provided by the government. Good and reliable roads lead to an easier and faster connection from farm to market, timely transportation of perishable goods from the village to market centres, and, among many other advantages, offer an incentive for the industry to move to the market inside.
- Connectivity is also encouraging government officials, such as health workers, teachers, and agricultural advisers, to voluntarily travel to villages to provide their services. Ultimately, this contributes to prosperity and enables economies of scale and sustainable employment.

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