

Reshaping Agriculture Through

Government Schemes

A West Bengal Perspective



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Executive Summary

West Bengal's agricultural sector, the backbone of its economy, faces mounting challenges from **shrinking water resources, soil erosion, saline water ingress, and erratic rainfall**. These threats, compounded by the region's diverse agro-climatic zones, underscore the need for robust Climate-Resilient Agriculture (CRA) strategies. The report highlights major schemes in West Bengal that support CRA through integrated approaches in agriculture, water conservation, and solar energy.

The Krishak Bandhu Scheme has significantly improved financial stability for farmers by providing assured annual financial assistance of up to ₹10,000 per acre, benefiting millions of **small and marginal farmers**. Additionally, the death benefit provision under the scheme has offered security to vulnerable farming families. The Bangla Shasya Bima Scheme, a fully state-funded crop insurance initiative, has shielded farmers from economic shocks due to adverse weather conditions. Covering over 47–49 lakh farmers annually, it has reduced financial risks by compensating for crop loss, protecting standing crops, and adopting advanced technologies like remote sensing for transparent claim settlements. The Amar Fasal Amar Gola program addresses post-harvest losses by subsidizing storage solutions and vending carts for small farmers. This initiative has improved crop quality, increased productivity, and enhanced farmers' profitability by reducing the financial burden associated with storage infrastructure.

The Jal Dharo-Jal Bharo program has strengthened water conservation efforts by creating over 1,18,557 water retention structures, improving irrigation during dry spells, and boosting agricultural income through allied activities like pisciculture. Through these schemes and others like Rashtriya Krishi Vikas Yojana and PM-KISAN, farmers have gained access to improved irrigation facilities, sustainable farming practices, and financial assistance, ensuring resilience and sustainability in West Bengal's agricultural sector. These initiatives demonstrate the state's commitment to empowering its farmers and securing their livelihoods amidst climate uncertainties.



Introduction

West Bengal is an agrarian state located in eastern India and its agricultural sector is currently under threat by shrinking water resources and growing population. These are two common threats to agriculture, especially in agro-climatic zones (Western Lateritic area, Darjeeling and Sundarbans). There is high surface run off in the western zone leading to soil erosion, while the coastal area suffers from saline water ingress and limited groundwater aquifers. Water springs (locally known as Jhoras), which are the lifeline of hilly area in Darjeeling, are drying up as well.

Climate-resilient agriculture (CRA) in West Bengal is becoming increasingly vital as the region faces significant challenges due to climate change, including erratic rainfall, soil erosion, and saline water intrusion. The West Bengal Accelerated Development of Minor Irrigation Project (WBADMIP) is a key initiative aimed at enhancing agricultural production among small and marginal farmers in remote areas. This project focuses on constructing minor irrigation structures, such as check dams and dug wells, to improve water conservation and soil moisture retention. By promoting innovative intercropping practices and providing agricultural support services through Water User Associations (WUAs), the project has successfully improved the socio-economic conditions of farmers. Notably, over 81,000 farmers have benefited from these irrigation services, with significant improvements in crop yields and diversity, particularly in vulnerable areas like the western lateritic zone and coastal regions.

Additionally, adaptive agricultural practices are being promoted to further bolster resilience against climate impacts. Programs like Uttoran have empowered farmers through training in climate adaptive agriculture practices (CAAP), focusing on traditional seed varieties, participatory water governance, and soil health management. These initiatives have not only enhanced farmers' incomes but also encouraged community engagement in sustainable practices. For instance, smallholder farmers have reported doubling their monthly earnings by adopting innovative cultivation methods that include drainage systems for better crop management during monsoon seasons. The integration of climate-resilient seeds and crop insurance has also been emphasized by the state government to mitigate risks associated with climate variability, ensuring that West Bengal's agricultural sector can adapt effectively to ongoing environmental changes. This document outlines the benefits of key agricultural schemes in West Bengal, highlighting their impact on financial stability, crop insurance, water conservation, and post-harvest management to support climate-resilient farming practices.



Krishak Bandhu Scheme:

Status: **Active**

- **About :** The scheme "Krishak Bandhu Scheme" is a flagship scheme of the government of West Bengal and was launched by the Department of Agriculture in 2019. Farmers with less than one acre of land, including bargadars, will get the grant on a pro-rata basis with financial assistance. This also assists farmers in the event of the untimely death under the 'Krishak Bandhu' (Death Benefit) scheme.

- **Key Interventions :** Financial assistance, Life insurance

- **Benefits :**

1. An assured sum of ₹10,000/- per acre per year will be given to the farmers who have 1 acre or more cultivable land.
2. An assured sum of ₹4,000/- per acre per year will be given to the farmers who have less than 1 acre of cultivable land.
3. The financial support under the Scheme is payable in two equal installments, first during Kharif and second during the Rabi season each year.
4. In the event of the death of a farmer/recorded Bhagchasi (Sharecropper) in the age group of 18 - 60 years, the legal heirs of the deceased will be eligible for a one-time grant of ₹2,00,000/- (Rupees Two Lakh) only.

- **Eligibility :**

- Permanent residents of West Bengal.
- Farmers aged between 18 and 60 years.
- Must own cultivable land in their name.
- Record of Rights (ROR): Farmers must have a Record of Rights (ROR) or be recorded Bhagchasi (share-croppers).

- **Application Process :**

- **Online Process**

Step 1: Farmers can apply online from https://krishakbandhu.net/users/sign_up

Step 2: Access the Portal: Visit Krishak Bandhu Portal and select "Dept. of Agriculture" as the department.

Step 3: Select Stakeholder & Location: Choose "Farmer" or the relevant category, then select your district (twice if required), subdivision, and block.

Step 4: Provide Contact Details: Enter your email address, mobile number, and create a strong password (confirm it by re-entering).

Step 5: Enter Personal Details: Fill in your first and last name; leave the "Designation" field blank if you are a farmer.

Step 6: Submit the Form: Click "Submit" and follow the verification instructions via email or SMS.

Step 7: Login & Complete Profile: After verification, log in and update your profile with land details, bank information, and other required data.

- **Offline Process**

Currently, applications are accepted offline.

Step 1: Download the application form from the official website.

Step 2: Fill in the required details and attach necessary documents.

Step 3: Submit the form at the local agricultural office or designated centers.

- **Documents Required:**

Aadhaar card, Voter ID, PAN card, Bank passbook, Land ownership documents, Death certificate (for claiming death benefits).

(**Source :** Nabard, 2024, myschmes, 2025 a)





Bangla Shasya Bima (BSB) scheme:

Status: **Active**

- **About:** This scheme is a fully state-funded crop insurance initiative to provide financial protection to West Bengal farmers. This scheme eliminates the need for farmers to pay premiums for most crops, except potato and sugarcane, for which a maximum premium of up to 4.85% of the sum insured is required.

Since the Kharif 2020 season, the scheme has adopted a technology-driven approach to enhance efficiency and transparency in crop monitoring and claim assessments. The use of Remote Sensing, Satellite Imagery, Weather Data, and Ground Truthing (GT) allows precise monitoring of crop health and assessment of damages.

- **Key Interventions:** Crop insurance coverage, Crop monitoring

- **Benefits:**

1. Inclusive Farmer Coverage: Covers all farmers, including sharecroppers and tenant farmers. Automatic enrollment for loanee farmers; non-loanee farmers can opt-in with required documents.

2. Comprehensive Risk Protection:

2.1 Prevented Sowing: Compensation for losses due to adverse seasonal conditions.

2.2 Standing Crops: Coverage for damages from drought, floods, pests, diseases, and natural disasters.

2.3 Post-Harvest Losses: Protection for up to two weeks after harvest against cyclonic or unseasonal rains.

2.4 Localized Calamities: These include hailstorms, landslides, and isolated inundation.

3. Economic Stability: Safeguards farmer incomes, encouraging continued investment in agriculture.

4. Technology-driven: Uses satellite imagery, remote sensing, and weather data for accurate monitoring and faster claim settlements.

This fully state-funded scheme ensures financial security, resilience, and sustainability for West Bengal's farmers.

- **Eligibility:**

- Residents of West Bengal with valid ID proof (Aadhaar, Voter ID, etc.).
- Open to all farmers, including small, marginal, tenant farmers, and sharecroppers.
- Covered crops include Aman Paddy, Aus Paddy, Boro Paddy, Maize, Jute, and notified crops.
- Must have an active Kisan Credit Card (KCC).
- Bank account linked to Aadhaar is required.
- Eligibility varies by season (Kharif/Rabi) and notified areas.

- **Application Process:**

- **Online Process**

Step 1: Visit the Bangla Shasya Bima portal at <https://banglashasyabima.net/>

Step 2: Check status using your application ID or registered mobile number.

- **Offline Process**

Step 1: Collect the application form from the Gram Panchayat or local agricultural office.

Step 2: Submit the filled form with required documents.

Step 3: Verified applicants receive an SMS confirmation.

- **Documents Required:**

Aadhaar card, Land ownership or lease documents, Crop sowing certificate, Bank account details, Kishan Credit Card details.

(**Source :** Nabard, 2024; IRDAI, 2023)





Agriculture Infrastructure Fund in West Bengal :

Status: **Active**

- **About :** The Agriculture Infrastructure Fund (AIF) is a Central Government scheme launched in 2020–21 to provide medium and long-term debt financing for investment in post-harvest management and community farming assets. The fund aims to bridge infrastructure gaps at the farm gate and aggregation points, supporting storage, logistics, processing, and other critical facilities to enhance farmers' income and reduce post-harvest losses.

- **Key Interventions :** Support for community farming assets, Financing for construction of warehouses, grading and sorting units, logistics and supply chain facilities, e-marketing platforms, and primary processing centres.

- **Benefits :**

1. Loans up to ₹2 crore per project at a 3% interest subvention for up to 7 years.
2. Credit guarantee coverage for eligible borrowers through the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for loans up to ₹2 crore, with the government covering the guarantee fee.
3. Borrowers can undertake up to 25 projects in different locations (limit not applicable to FPOs, cooperatives, SHGs, and their federations).
4. Mandatory contribution of at least 10% of the project cost by the borrower.
5. Priority to SC/ST, women, and other weaker sections; 24% of grants earmarked for SC/ST entrepreneurs.
6. Reduction in post-harvest losses, improved crop quality, better price realization, and increased farmer income through enhanced market access.

- **Eligibility :**

Individual farmers, Farmer Producer Organisations (FPOs), Primary Agricultural Credit Societies (PACS), Marketing cooperative societies, Self Help Groups (SHGs), Joint Liability Groups (JLGs), Multipurpose cooperative societies, Agri-entrepreneurs and startups.

- **Application Process :**

- **Online Process**

Step 1: Visit the official AIF portal (agriinfra.dac.gov.in).

Step 2: Register and fill out the application form with project details and required documents.

Step 3: Submit the application online for review and processing by the lending institution.

- **Offline Process**

Step 1: Approach designated banks, cooperative banks, RRBs, NBFCs, or the National Cooperative Development Corporation (NCDC) with the project proposal and required documents.

Step 2: Fill out the application form and submit all necessary documents.

Step 3: The lending institution will review the proposal and process the loan application.

- **Documents Required:**

Detailed project report/business plan, Identity proof (Aadhaar, PAN card), Address proof, Land ownership/lease documents (if applicable), Registration certificate of FPO/SHG/cooperative (if applicable), Bank account details, Caste certificate (for SC/ST applicants), Any other documents as specified by the lending institution or as per project requirements.

(Source : PIB, 2025 c; Myschemes, 2025 d)





Amar Fasal, Amar Gola:

Status: **Active**

- **About:** The West Bengal Government had announced a pilot project to provide financial assistance to marginal farmers of the State so that they can have their own storehouses and vending carts. A subsidy varying between Rs. 5,000 and Rs. 25,000 will be provided for the warehouses. Though there are 24 lakh small and marginal farmers in the State, only around 10,000 such farmers would be covered initially under one scheme Amar Fasal, Amar Gola (My Crop, My Storehouse).

- **Key Interventions:** Personal storage facilities, Post-harvest support

- **Benefits:**

1. **Improved crop quality:** By providing farmers with access to high-quality seeds and fertilizers, the scheme may help improve the quality of their crops, leading to better yields and higher income.

2. **Increased agricultural productivity:** The scheme may help farmers increase the productivity of their land by providing them with the resources they need to maintain and improve it.

3. **Reduced financial burden:** By providing financial assistance to farmers, the scheme may help reduce the financial burden associated with purchasing seeds, fertilizers, and other inputs, making it easier for them to invest in their farms.

4. **Increased profitability:** By improving the quality and yield of their crops, farmers who participate in the scheme may be able to increase their profitability, which could lead to an overall improvement in their standard of living (myscheme, 2025 b).

5. **Community Storage Structure:** One one-time assistance is provided through "Amar Fasal Amar Gola" for the construction of the Community Storage Structure and Onion Storage Structure @ 50% of the cost limited to Rs. 39,133/- and Rs. 71838/- respectively to minimize post-harvest loss.

- **Eligibility:**

- Applicants must be permanent residents of West Bengal.
- They should possess cultivable agricultural land.
- Eligible beneficiaries include small farmers, marginal farmers, Farmers Interest Groups, Self Help Groups (SHGs), and Farmer Producer Organizations (FPOs).

- **Application Process:**

- **Offline**

Step 1: Collect the free application form from the Block Assistant Agriculture Officer's office or Village Panchayat Office. **No online process currently available.**

Step 2: Fill out the form accurately with all required information.

Step 3: Attach the necessary documents.

Step 4: Submit the completed form at the same office where it was obtained.

Step 5: The application will be scrutinized, and upon successful verification, financial assistance will be transferred to the beneficiary's bank account.

- **Documents Required:**

Domicile Certificate, Kisan Credit Card, Aadhar Card, Voter ID Card, Land Details, and bank account details.

(**Source :** myscheme, 2025 b; Nabard, 2024)



Mission for Integrated Development of Horticulture (MIDH) in West Bengal

Status: **Active**

- **About :** MIDH is a centrally sponsored scheme implemented in West Bengal to promote holistic growth of the horticulture sector. The scheme integrates production, post-harvest management, processing, and marketing of horticultural crops such as fruits, vegetables, flowers, spices, and plantation crops. In West Bengal, the Directorate of Horticulture and the West Bengal State Food Processing & Horticulture Development Corporation Ltd. (WBSFPHDCL) play key roles in planning and executing MIDH interventions, including cluster-based approaches and value chain development.

- **Key Interventions :** Identification and development of crop-specific horticulture clusters, Training and skill development for farmers, FPOs, and other stakeholders, support for nurseries, protected cultivation (polyhouses, greenhouses), micro-irrigation, grading, packaging, and market infrastructure, formation of Farmer Groups, FPOs, and cooperatives.

- **Benefits :**

1. Enhanced production and quality of horticultural crops.
2. Improved post-harvest management, reducing losses and increasing farmers' income.
3. Access to modern infrastructure and technology for small and marginal farmers.
4. Better market linkages and branding, leading to higher price realization.
5. Employment generation in rural areas through value chain activities.

- **Eligibility :**

- Individual farmers, Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), cooperatives, and other collectives engaged in horticulture.
- Implementing agencies, agribusinesses, and service providers for cluster development projects.
- State and district-level agencies, including Panchayati Raj Institutions, involved in planning and execution

- **Application Process :**

- **Online Process:**

For cluster development and infrastructure projects, eligible agencies and groups can apply through the official portals such as:

Step 1: West Bengal Food Processing & Horticulture Development Corporation Ltd. (www.wbfpjh.wb.gov.in)

Step 2: National Horticulture Board (www.nhb.gov.in)

Step 3: State procurement portal (<https://wbtenders.gov.in>) for calls for proposals and tenders.

- **Offline Process:**

Step 1: Farmers and groups can approach the local office of the Directorate of Horticulture or District Horticulture Officer.

Step 2: Submit the prescribed application form along with required documents for the relevant intervention.

- **Documents Required:**

Identity proof (Aadhaar, PAN card, etc.), Address proof, Land ownership/lease documents (if applicable), Registration certificate of FPO/SHG/cooperative (if applicable), Detailed project proposal/business plan (for infrastructure or cluster development), Bank account details, Caste certificate (for SC/ST applicants, if seeking special benefits), Any other documents as specified in scheme guidelines or by the implementing agency

MIDH in West Bengal leverages the state's agro-climatic diversity and institutional support to transform the horticulture sector, focusing on cluster development, technology adoption, capacity building, and inclusive growth for sustainable rural livelihoods.





Financial Support Scheme for Farm Mechanization (FSSM) scheme:

Status: **Active**

- About :** This scheme is under the Farm Mechanization Umbrella Scheme, which was launched on 5th December 2012 by the Agriculture Department, Government of West Bengal for extending financial support as a subsidy to the small and marginal farmers of the State for purchase of power operated farm equipment/ machinery to facilitate mechanization in agriculture to ensure better productivity and minimization of cost of cultivation.

This is an umbrella scheme under which various initiatives, including OTA-SFI, Farm Machinery Bank, and Custom Hiring Centres, are implemented to promote mechanisation in agriculture, especially for small and marginal farmers

- Key Interventions :** Provides subsidies for purchasing power-operated farm machinery, promotes agricultural mechanization.

Sub-Scheme/Initiative	Objective/Target Group	Max Subsidy/Support
OTA-SFI	Small & marginal farmers for small implements	For small farm machinery tools, a maximum of 50% or
Farm Machinery Bank	Rural youth/entrepreneurs for machinery banks	The subsidy will be 80% of the Total Financial Outlay (TFO)
Custom Hiring Centres	Rural entrepreneurs for hiring high-end machinery	The scheme provides a subsidy of 40% of the Total
FSSM	Small & marginal farmers for small implements	Subsidy of 50% to 60% or up to a maximum of ₹3 lakhs, can

- Benefits :**

1. They make modern farm machinery and implements accessible and affordable for small and marginal farmers, reducing manual labor and increasing productivity.
2. By supporting custom hiring centres and machinery banks, these schemes enable farmers to rent expensive equipment at reasonable rates, which is especially helpful for those who cannot afford to purchase machinery outright.
3. The initiatives promote rural entrepreneurship and generate employment opportunities by encouraging youth and groups to set up hiring centres and machinery banks.
4. Overall, these schemes help improve the efficiency of farm operations, lower production costs, and contribute to higher farm incomes and rural development.

- **Eligibility :**

To be eligible for the FSSM, applicants must meet the following criteria:

- **Registration:** Beneficiaries must be enrolled under the Krishak Bandhu (New) Scheme.
- **Land Requirement:** A minimum of 0.5 acres of agricultural land is required for certain machinery.
- **Age:** Applicants must be at least 18 years old.
- **Exclusions:** Government employees and retirees are ineligible, and beneficiaries cannot apply again until four years after their last subsidy.

- **Application Process :**

- **Offline**

Step 1: Online Application: Applicants can apply online through the Matirkatha portal at <https://matirkatha.wb.gov.in/>

Step 2: Documentation: After online submission, hard copies of the application along with required documents must be submitted to the Block office.

Step 3:Subsidy Release: The subsidy is provided via DBT, linked to bank loans.

- **Documents Required:**

Applicants need to provide identity proof (EPIC/Voter ID), Aadhar details, active bank account information, mobile number, land details, and Krishak Bandhu ID.

(**source :** myscheme, 2025 c)





Agriculture Technology Management Agency (ATMA) Scheme in West Bengal

Status: **Active**

- **About:** The Agriculture Technology Management Agency (ATMA) is a district-level registered society in West Bengal, established to decentralize agricultural extension, integrate research and extension activities, and ensure efficient technology dissemination to farmers. ATMA acts as a focal point for planning and implementing need-based agricultural development programs, involving all key stakeholders—including line departments, research institutions, NGOs, and farmer organizations—for sustainable growth of the agriculture and allied sectors.
- **Key Interventions :** Decentralized Planning, Capacity Building, Farm Information & Advisory Centres (FIACs), Farmer Mobilization, Technology Demonstration, Convergence, Market Linkages.
- **Benefits :**

 1. Improved access to latest agricultural technologies and practices.
 2. Enhanced skills and knowledge of farmers through regular training and exposure.
 3. Increased productivity and income due to adoption of improved methods.
 4. Stronger research-extension-farmer linkages and feedback mechanisms.
 5. Empowerment of farmer groups and collectives for better bargaining power and resource mobilization.
 6. Better convergence and utilization of resources among multiple departments and agencies.
- **Eligibility :**

 - Individual farmers and farm women across all districts of West Bengal.
 - Farmer Interest Groups (FIGs), Farmer Producer Organizations (FPOs), and Self Help Groups (SHGs).
 - All stakeholders involved in agriculture and allied activities, including NGOs and private sector partners.
 - Priority is often given to small, marginal, SC/ST, and women farmers
- **Application Process :**

 - **Online Process:**

For cluster development and infrastructure projects, eligible agencies and groups can apply through the official portals such as:

Step 1: Some activities and nominations may be facilitated through the West Bengal Agriculture Department's portal or district ATMA websites (where available).

Step 2: Submit required forms and documents as per instructions for specific interventions or schemes.
 - **Offline Process:**

Step 1: Farmers or groups approach the Block Agriculture Office or District ATMA Office

Step 2: Submit applications or nominations for participation in training, demonstrations, or group formation activities.

Step 3: Participate in PRA exercises and planning meetings organized at village or block level..

- **Documents Required:**

Identity proof (Aadhaar, Voter ID, etc.), Address proof, Land ownership or cultivation certificate (if applicable), Group registration certificate (for FIGs, FPOs, SHGs), Bank account details, Caste certificate (for SC/ST applicants, if seeking special benefits)





PM-KISAN In West Bengal:

Status: **Active**

- **About :** The PM-KISAN Scheme was launched in Feb. 2019. The state of West Bengal joined the Scheme from 8th installment (April-July, 2021) as initially the State desired that the funds under PM-KISAN Scheme be transferred to the State Government for onward disbursement to the farmers through the State Government.

- **Key Interventions :** Direct income support, allied activities.

- **Benefits :**

1. Financial Support to Farmers : PM-KISAN provides direct financial assistance of ₹6,000 annually to landholding farmer families. In West Bengal, over ₹7,380.46 crore has been transferred directly to the accounts of 51,14,346 farmers since FY 2021-22. This consistent cash flow helps farmers manage agricultural expenses, procure quality inputs, and meet domestic needs, reducing their dependence on informal credit sources.

2. Promotion of Inclusive Growth : By ensuring the direct transfer of benefits through Aadhaar-seeded bank accounts, the scheme promotes transparency and inclusivity. In West Bengal, it has supported nearly 47-49 lakh farmers annually during FY 2022-23 and 2023-24, addressing economic disparities and improving the livelihoods of small and marginal farmers across the state.

- **Eligibility :**

To be eligible for PM-KISAN in West Bengal, applicants must meet the following criteria :

- **Landholding Farmers:** The scheme is open to all landholding farmer families, regardless of the size of their landholding.
- **Family Unit:** The benefit is provided to the family as a whole, defined as a husband, wife, and minor children.
- **Exclusions:** Certain categories are excluded, including institutional landholders, government employees (except Multi-Tasking Staff/Group D/Class IV), and individuals with higher income status.

- **Application Process :**

- **Online Process:**

Step 1: Online Application: Applicants can apply online through the Matirkatha portal at <https://matirkatha.wb.gov.in/>

Step 2: New Farmer Registration: Click on 'New Farmer Registration' under the 'Farmers Corner' section.

Step 3: Enter Details: Provide Aadhaar number, state, and bank details.

Step 4: Upload Documents: Upload required documents.

Step 5: Submit: Click 'Submit' for verification.

- **Offline Process:**

Step 1: Visit Local CSC or Village Panchayat Office: Obtain the application form from Common Service Centers (CSCs) or local village panchayat offices.

Step 2: Fill Out the Form: Complete the form with all required details.

Step 3: Attach Documents: Include necessary documents.

Step 4: Submit: Submit the form at the same office.

- **Documents Required:**

Applicants need to provide updated land records (Jamabandi), Aadhaar number or enrolment number, other valid ID cards (like Voter ID or Driving License), bank account details (account number, bank name, branch, and IFSC code), and a passport-sized photograph.

(Source : PIB, 2023 a; PIB, 2023 b)





Jal Dharo–Jal Bharo:

Status: **Active**

- **About :** This scheme was launched in 2011-12, the Jal Dharo–Jal Bharo program focuses on preserving water resources by harvesting rainwater and arresting surface runoff. The initiative improves water availability by constructing, renovating, and managing minor irrigation structures like ponds, tanks, canals, and check dams while promoting citizen awareness about water conservation. As of December 2014, 1,18,557 nos water bodies/retention structures have been created out of which WRI&DD has created 32,851 pond equivalent, 85,423 nos have been created in convergence with P&RD Deptt. and 283 nos tanks have been created by WRI&DD under MGNREGA.

- **Key Interventions :** Water harvesting, surface runoff arrest, irrigation infrastructure development, awareness campaigns on water conservation.

- **Benefits :**

1. **Enhanced Agricultural Productivity and Income :** By increasing the water-holding capacity of reservoirs and water bodies, the program supports irrigation during dry spells, improving crop production. It also enables pisciculture, providing additional income avenues for farmers.

2. **Sustainable Resource Management :** The program ensures year-round water availability for domestic, livestock, and agricultural use, combating groundwater depletion and enhancing water security in rural areas

- **Eligibility :**

- Individual farmers, farmer groups, and Self-Help Groups (SHGs) actively involved in agriculture.
- Priority is given to areas prone to drought, water scarcity, or frequent crop failures.
- Landowners with clear property records in targeted areas can apply.

- **Application Process :**

- **Offline Process:**

Step 1: Visit the nearest Block Development Office (BDO) or Gram Panchayat Office to obtain the application form.

Step 2: Complete the form with details about landholding, water requirements, and expected irrigation improvements.

Step 3: Attach supporting documents (detailed below).

Step 4: Submit the completed form at the designated office for evaluation. Upon approval, technical teams will conduct a site visit before work starts.

- **Documents Required:**

Aadhaar card, land ownership records, bank passbook, residence proof, project proposal (if applying for large structures).

(Source : West Bengal Government, 2022; WRI&DD, 2024 a)



Rashtriya Krishi Vikas Yojana (RKVY)

Status: **Active**

- **About :** Rashtriya Krishi Vikas Yojana (RKVY) is a flagship program launched by the Government of India in 2007–08 to promote agricultural growth by providing states with the autonomy and flexibility to plan and implement need-based interventions. It aims to address regional imbalances, improve access to irrigation, and increase agricultural productivity through integrated and sustainable farming practices. The program encourages states to invest in agricultural infrastructure, water resource development, and innovation to ensure long-term growth and food security.

- **Key Interventions :** Irrigation infrastructure, rainwater harvesting, solar irrigation promotion, crop diversification, mechanization support.

- **Benefits :**

- 1. Improved Irrigation Facilities :** The development of minor irrigation schemes like tube wells, water harvesting tanks, and minor irrigation tanks has created assured irrigation potential, benefiting small and marginal farmers in remote areas.

- 2. Enhanced Productivity :** By providing timely and adequate water for irrigation and adopting efficient water management practices, the scheme has significantly increased cropping intensity and agricultural yields.

- 3. Rainwater Harvesting :** Promotes sustainable utilization of rainwater through the construction of farm ponds and reservoirs, ensuring water availability even during dry spells.

- 4. Support for Climate Resilience :** Encourages the adoption of solar-powered irrigation systems and sustainable practices, reducing dependency on fossil fuels and improving environmental sustainability.

- 5. Socio-Economic Development :** Increased irrigation and agricultural productivity have improved the income and livelihoods of farmers, addressing rural poverty and enhancing food security.

- **Eligibility :**

- Farmers, Farmer Producer Organizations (FPOs), Self-Help Groups (SHGs), and rural agricultural cooperatives.
- Priority for small and marginal farmers.
- Farmers engaged in rain-fed or water-stressed areas are given preference.

- **Application Process :**

- **Offline Process:**

Step 1: Farmers must visit the Agriculture Department Office or Krishi Vigyan Kendra (KVK) to collect the application form.

Step 2: Fill out the form with details about landholding, farming practices, and the type of intervention required.

Step 3: Attach the necessary documents and submit them to the designated office.

Step 4: An inspection will be conducted by technical experts before project approval.

Step 5: Upon approval, financial support is transferred directly to the applicant's bank account.

- **Documents Required:**

Aadhaar card, land records, bank account details, identification proof, cultivation details, and project proposal for major interventions.

(Source : WRI&DD, 2024 b)

Conclusion

The agricultural schemes in West Bengal have played a transformative role in improving the livelihoods of farmers by providing financial assistance, modern farming tools, and access to sustainable practices. By addressing critical challenges such as irrigation, energy efficiency, and crop diversification, these initiatives have significantly enhanced productivity and income stability for rural households. Furthermore, the emphasis on empowering women through self-help groups and capacity-building workshops has fostered inclusive growth, creating a more resilient and self-reliant farming community. Collectively, these efforts not only strengthen the agricultural ecosystem but also pave the way for long-term socio-economic development in rural regions.

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