

# GOVERNMENT SCHEMES FOR FARMERS (2025-2026)

Here is a comprehensive overview of the government schemes available for farmers, covering various aspects from direct financial support to infrastructure development and organic farming initiatives.

## 1 PM-KISAN (Pradhan Mantri Kisan Samman Nidhi)

**Benefit:** ₹6,000 per year given in 3 installments of ₹2,000 each.  
**Eligibility:** All landholding farmer families.  
**Website:** [pmkisan.gov.in](http://pmkisan.gov.in)

## 2 KALIA Scheme (Odisha Specific)

**Full Name:** Krushak Assistance for Livelihood and Income Augmentation.  
**Benefit:** Financial assistance of ₹12,500 for small/marginal farmers and landless agricultural households.  
**Insurance:** Life insurance cover of ₹2 lakh and accident cover of ₹2 lakh.  
**Website:** [kalia.odisha.gov.in](http://kalia.odisha.gov.in)

## 3 Pradhan Mantri Fasal Bima Yojana (PMFBY)

**Purpose:** Crop insurance against natural calamities (drought, flood, pests).  
**Premium Rates:** Farmers pay only:

- 2% for Kharif crops (Rice, Maize).
- 1.5% for Rabi crops (Wheat, Barley).
- 5% for Commercial/horticultural crops.

The rest of the premium is paid by the Government.

## 4 Soil Health Card Scheme

**Purpose:** Provides a report card on the nutrient status of the soil.  
**Benefit:** Helps farmers decide the exact dosage of fertilizers required, reducing cost and improving yield.  
**Frequency:** Card is renewed every 2 years.

## 5 Kisan Credit Card (KCC)

**Purpose:** Provides easy short-term loans to farmers.  
**Interest Rate:** Loans up to ₹3 lakh at an effective interest rate of 4% (if repaid timely).  
**Eligibility:** Owner cultivators, tenant farmers, and sharecroppers.

## 6 PM-Kusum Yojana

**Purpose:** Subsidies for installing Solar Pumps.  
**Benefit:** Farmers can replace diesel pumps with solar pumps. Government provides up to 60% subsidy.  
**Extra Income:** Farmers can sell extra electricity generated back to the grid.

## 7 National Horticulture Mission (NHM)

**Purpose:** Promotes holistic growth of the horticulture sector (Fruits, Vegetables, Flowers).  
**Benefit:** Subsidies for setting up polyhouses, cold storage, and nurseries.

## 8 CM-Kisan Yojana (Odisha)

**Purpose:** Launched to rationalize and supplement the KALIA scheme under the new state administration.  
**Benefit:** Targeted financial assistance to small/marginal farmers and landless agricultural households who might be left out of central schemes.  
**Key Update:** It is designed to work in tandem with PM-KISAN to fill state-level funding gaps.  
**Website:** [portal.odisha.gov.in](http://portal.odisha.gov.in) (often linked via the Krushak Odisha portal).

## 9 Samrudha Krushak Yojana

**Purpose:** To ensure farmers receive a higher price for their harvest.  
**Benefit:** The state government has promised procurement of paddy at ₹3,100 per quintal, which is significantly higher than the standard Minimum Support Price (MSP).  
**Eligibility:** Farmers registered for paddy procurement.

## 10 Balram Yojana

**Target:** Specifically for landless farmers (sharecroppers) who usually face rejection from banks due to lack of land titles.  
**Benefit:** Provides agricultural credit (loans) of up to ₹1.60 lakh to Joint Liability Groups (JLGs) of sharecroppers without requiring land documents as collateral.

## II Agriculture Infrastructure Fund (AIF)

**Purpose:** To help farmers build their own storage so they don't have to sell in distress.  
**Benefit:** Loans provided with 3% interest subvention (subsidy) to build cold storage, warehouses, silos, or grading units.  
**Eligibility:** Farmers, FPOs, and PACS (Primary Agricultural Credit Societies).

## 12 e-NAM (National Agriculture Market)

**Purpose:** An online trading platform connecting local mandis (markets) across India.  
**Benefit:** Farmers can sell their produce digitally to buyers in other states who offer a higher price, breaking the monopoly of local agents.  
**Website:** [enam.gov.in](http://enam.gov.in)

## 13 PM Rashtriya Krishi Vikas Yojana (PM-RKVKY)

**Purpose:** An umbrella scheme allowing states to choose their own agriculture development projects.  
**Benefit:** Funds are used for pre-harvest and post-harvest infrastructure, depending on what the specific district needs (e.g., building a testing lab or a processing unit).

## 14 Sub-Mission on Agricultural Mechanization (SMAM)

**Purpose:** Making expensive machinery affordable.  
**Benefit:** 50% to 80% subsidy on purchasing modern equipment like tractors, rotavators, laser land levelers, and drone sprayers.  
**Note:** Also funds "Custom Hiring Centers" where small farmers can rent big machines at low cost.

## 15 Paramparagat Krishi Vikas Yojana (PKVY)

**Purpose:** Promoting organic farming.  
**Benefit:** Financial assistance of ₹50,000 per hectare for 3 years.  
₹31,000 is transferred directly (DBT) for organic inputs (bio-fertilizers, seeds).  
The remaining amount is used for branding, labeling, and marketing support.

## 16 PM Kisan Maandhan Yojana (PMKMY)

**Purpose:** A pension scheme for old-age social security.  
**Benefit:** Guaranteed pension of ₹3,000/month after the farmer turns 60.  
**Contribution:** Farmers (18-40 years) contribute ₹55 to ₹200/month, and the Central Govt deposits an equal matching amount.

## 17 National Mission on Edible Oils – Oil Palm (NMOEO-OP)

**Purpose:** To reduce India's import of cooking oil.  
**Benefit:** High subsidies for farmers planting Oil Palm trees.  
**Assurance:** The government provides a "Viability Gap Payment" to protect farmers if global edible oil prices crash.