

# 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	<p>PM-KISAN (Pradhan Mantri Kisan Samman Nidhi)</p> <p><b>Benefit:</b> ₹6,000 per year given in 3 installments of ₹2,000 each.</p> <p><b>Eligibility:</b> All landholding farmer families.</p> <p><b>Website:</b> <a href="http://pmkisan.gov.in">pmkisan.gov.in</a></p>
2	<p>KALIA Scheme (Odisha Specific)</p> <p><b>Full Name:</b> Krushak Assistance for Livelihood and Income Augmentation.</p> <p><b>Benefit:</b> Financial assistance of ₹12,500 for small/marginal farmers and landless agricultural households.</p> <p><b>Insurance:</b> Life insurance cover of ₹2 lakh and accident cover of ₹2 lakh.</p> <p><b>Website:</b> <a href="http://kalia.odisha.gov.in">kalia.odisha.gov.in</a></p>
3	<p>Pradhan Mantri Fasal Bima Yojana (PMFBY)</p> <p><b>Purpose:</b> Crop insurance against natural calamities (drought, flood, pests).</p> <p><b>Premium Rates:</b> Farmers pay only:</p> <ul style="list-style-type: none"><li>• 2% for Kharif crops (Rice, Maize).</li><li>• 1.5% for Rabi crops (Wheat, Barley).</li><li>• 5% for Commercial/Horticultural crops.</li></ul> <p>The rest of the premium is paid by the Government.</p>
4	<p>Soil Health Card Scheme</p> <p><b>Purpose:</b> Provides a report card on the nutrient status of the soil.</p> <p><b>Benefit:</b> Helps farmers decide the exact dosage of fertilizers required, reducing cost and improving yield.</p> <p><b>Frequency:</b> Card is renewed every 2 years.</p>
5	<p>Kisan Credit Card (KCC)</p> <p><b>Purpose:</b> Provides easy short-term loans to farmers.</p> <p><b>Interest Rate:</b> Loans up to ₹3 lakh at an effective interest rate of 4% (if repaid timely).</p> <p><b>Eligibility:</b> Owner cultivators, tenant farmers, and sharecroppers.</p>
6	<p>PM-Kusum Yojana</p> <p><b>Purpose:</b> Subsidies for installing Solar Pumps.</p> <p><b>Benefit:</b> Farmers can replace diesel pumps with solar pumps. Government provides up to 60% subsidy.</p> <p><b>Extra Income:</b> Farmers can sell extra electricity generated back to the grid.</p>
7	<p>National Horticulture Mission (NHM)</p> <p><b>Purpose:</b> Promotes holistic growth of the horticulture sector (Fruits, Vegetables, Flowers).</p> <p><b>Benefit:</b> Subsidies for setting up polyhouses, cold storage, and nurseries.</p>
8	<p>CM-Kisan Yojana (Odisha)</p> <p><b>Purpose:</b> Launched to rationalize and supplement the KALIA scheme under the new state administration.</p> <p><b>Benefit:</b> Targeted financial assistance to small/marginal farmers and landless agricultural households who might be left out of central schemes.</p> <p><b>Key Update:</b> It is designed to work in tandem with PM-KISAN to fill state-level funding gaps.</p> <p><b>Website:</b> <a href="http://portal.odisha.gov.in">portal.odisha.gov.in</a> (often linked via the Krushak Odisha portal).</p>
9	<p>Samrudha Krushak Yojana</p> <p><b>Purpose:</b> To ensure farmers receive a higher price for their harvest.</p> <p><b>Benefit:</b> The state government has promised procurement of paddy at ₹3,100 per quintal, which is significantly higher than the standard Minimum Support Price (MSP).</p> <p><b>Eligibility:</b> Farmers registered for paddy procurement.</p>
10	<p>Balram Yojana</p> <p><b>Target:</b> Specifically for landless farmers (sharecroppers) who usually face rejection from banks due to lack of land titles.</p> <p><b>Benefit:</b> Provides agricultural credit (loans) of up to ₹1.60 lakh to Joint Liability Groups (JLGs) of sharecroppers without requiring land documents as collateral.</p>
11	<p>Agriculture Infrastructure Fund (AIF)</p> <p><b>Purpose:</b> To help farmers build their own storage so they don't have to sell in distress.</p> <p><b>Benefit:</b> Loans provided with 3% interest subvention (subsidy) to build cold storage, warehouses, silos, or grading units.</p> <p><b>Eligibility:</b> Farmers, FPOs, and PACS (Primary Agricultural Credit Societies).</p>
12	<p>e-NAM (National Agriculture Market)</p> <p><b>Purpose:</b> An online trading platform connecting local mandis (markets) across India.</p> <p><b>Benefit:</b> Farmers can sell their produce digitally to buyers in other states who offer a higher price, breaking the monopoly of local agents.</p> <p><b>Website:</b> <a href="http://enam.gov.in">enam.gov.in</a></p>
13	<p>PM Rashtriya Krishi Vikas Yojana (PM-RKVY)</p> <p><b>Purpose:</b> An umbrella scheme allowing states to choose their own agriculture development projects.</p> <p><b>Benefit:</b> 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).</p>
14	<p>Sub-Mission on Agricultural Mechanization (SMAM)</p> <p><b>Purpose:</b> Making expensive machinery affordable.</p> <p><b>Benefit:</b> 50% to 80% subsidy on purchasing modern equipment like tractors, rotavators, laser land levelers, and drone sprayers.</p> <p><b>Note:</b> Also funds "Custom Hiring Centers" where small farmers can rent big machines at low cost.</p>
15	<p>Paramparagat Krishi Vikas Yojana (PKVY)</p> <p><b>Purpose:</b> Promoting organic farming.</p> <p><b>Benefit:</b> Financial assistance of ₹50,000 per hectare for 3 years.</p> <p>₹31,000 is transferred directly (DBT) for organic inputs (bio-fertilizers, seeds).</p> <p>The remaining amount is used for branding, labeling, and marketing support.</p>
16	<p>PM Kisan Maandhan Yojana (PMKMY)</p> <p><b>Purpose:</b> A pension scheme for old-age social security.</p> <p><b>Benefit:</b> Guaranteed pension of ₹3,000/month after the farmer turns 60.</p> <p><b>Contribution:</b> Farmers (18-40 years) contribute ₹55 to ₹200/month, and the Central Govt deposits an equal matching amount.</p>
17	<p>National Mission on Edible Oils – Oil Palm (NMEO-OP)</p> <p><b>Purpose:</b> To reduce India's import of cooking oil.</p> <p><b>Benefit:</b> High subsidies for farmers planting Oil Palm trees.</p> <p><b>Assurance:</b> The government provides a "Viability Gap Payment" to protect farmers if global edible oil prices crash.</p>