

## Latest Schemes for Agriculture in Budget 2025

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Manuscript No: KN-V3-03/012

### Abstract

Union Finance Minister Nirmala Sitharaman has termed the agriculture sector as the first engine of growth and announced schemes where she announced schemes of which the Prime Minister Dhan-Dhaanya Krishi Yojana--a scheme that is likely to benefit 1.7 crore farmers in 100 districts with low crop production--for the sector in the Budget presented in Parliament. Some of the key schemes that are announced by the finance minister in Agriculture scheme are Prime Minister Dhan-Dhaanya Krishi Yojana, Mission for Aatmanirbharta in Pulses and the modified interest subvention scheme for farmers which help the farmers financially. This Budget highlights agriculture as one of the power engines of the economy and presents an ongoing plan to boost agricultural productivity and growth, strengthen rural India and foster prosperity for the farmers, support MSMEs, enhance export capabilities, spur innovation, promote the advancement of women, improve digital and technological expertise, expand infrastructure, and improve farmers' access to credit.

**Key words :** Interest Subvention, Krishi , Kisan credit card, Aatmanirbharta, Pulses

### Prime Minister Dhan-Dhaanya Krishi Yojana:

It is a mission for districts having lower crop production, moderate crop intensity, and not enough credit access. Overall, the total budget for agriculture increased marginally. The PM Dhan-Dhaanya Krishi Yojana is designed to improve farming in areas where productivity is low. The scheme is inspired by the success of the Aspirational Districts Programme. It aims to make farming more productive and sustainable. It will use current government programs and add new measures to cover several important areas like: crop yield, diversification, post harvest management, irrigation and financial or credit support to the farmers.

### Main goals:

The scheme is made to make farming more productive by better farming practices and technologies. Encourage farmers to grow different kinds of crops so they can become profitable and reduce risks from a single type of crop. Expanding ecologically friendly farming practices that take care of the soil, save water, and reduce the use of chemicals. Building better facilities at the local and block level to reduce the losses that happen after harvesting. Ensuring more farmlands receive adequate water supply to increase the efficiency of farming. Give short-term and long-term loans to farmers that will empower them to invest in better seeds, technology, and other infrastructure. Empower the rural dweller with skills, investment, and technology so that they do not have to move to urban areas.

### The salient features of this scheme are :

The program shall be implemented across 100 aspirational districts in the country characterized by low agricultural productivity and average crop intensity. It will integrate already existing government schemes to create an all-round improvement in farming. Storage facilities developed at local and block levels that reduce post-harvest loss. Expansion of irrigation infrastructure as well as irrigation system to distribute water efficiently during farming.

The significance of this scheme is that this initiative will increase average crop output at the district level, making food available on the market side. Diversifying and more environmentally-friendly farming makes agriculture less hazardous and risk-proof. Appropriate storage structures reduce crop loss and ensure better

returns to the farmer. Improved irrigation facilities will help in increasing the yields of farmers and with the credit facilities available to the farmer on time helps the farmers in better productivity using proper tools, seeds and requisite infrastructure and by proper means of training and investment reduces the need for migration with a special focus on small and marginal farmers, rural women, and landless families lead to inclusive growth and fair development. With improved storage and processing helps the farmers in realizing better markets and enhanced storage and processing facilities can help farmers realize a better price for their produce by value addition and linking them to markets. International technical and financial help by adopting more modern practices makes the sector more advanced and the scheme will not only boost farming but also make the rural areas self-sufficient and robust.

### **Mission for Aatmanirbharta in Pulses:**

The Finance Minister has announced the launch of a six-year 'Mission for Aatmanirbharta (self-reliance) in Pulses. With an allocation of 1000 crore and its aim is to boost the output and help achieve self-sufficiency in pulses, with special focus on Tur, pigeon-pea, Urad ,black gram and red lentil. It will provide minimum support price (MSP)-based procurement and post-harvest warehousing solutions. India's Target: India has set a target to end India's dependence on imports to meet the country's pulses demand by 2029. In 2023-24, imports went up 84% higher year-on-year to 4.65 million tonnes, the most in six years. In value terms, the country's spending on imports rose 93% to \$3.75 billion. India largely imports from countries Canada, Australia, Myanmar, Mozambique, Tanzania, Sudan and Malawi.

India is the largest producer (25% of global production), consumer (27% of world consumption) and importer (14%) of pulses in the world. Pulses account for around 23% of the area under food grains and contribute around 9-10% of the total food grains production in the country. Where Rabi pulses contribute more than 60% of the total production .

### **Challenges**

Pulses traditionally has been a neglected crop because of the low yields and their instability, pulses are considered a residual crop and are grown grown under rain-fed conditions in marginal/less fertile lands, with very little focus on pest and nutrient management. With the onset of green revolution rice and wheat got promoted where it used external inputs and pushed pulses to the brink of marginal lands leading to a decline in the productivity and land degradation combined with the lack of breakthrough in pulses crops which led to lower benefit cost ratio for the pulses and the penetration and adoption of HYV are low and combined with post harvest losses caused due to the excess moisture and attack caused by stored grain pests .

### **Measures taken by government to increase production**

National Food Security Mission: The Department of Agriculture & Farmers Welfare is implementing the National Food Security Mission (NFSM)-Pulses with the objectives of increasing production through area expansion and productivity enhancement in all the districts. PM-AASHA: Government implements an umbrella scheme PM-AASHA comprising Price Support Scheme (PSS), Price Deficiency Payment Scheme (PDPS) and Private Procurement Stockist Scheme (PPSS) in order to ensure Minimum Support Price (MSP) to farmers for their produce of notified oil-seeds, pulses and copra. Model Pulses Villages: According to the agriculture ministry's plan to achieve self-sufficiency, model pulses villages will be set up from the current kharif or summer-sown season. Use of Fallow Land: The ministry is also working with states to bring fallow land for cultivation of lentils. Hubs: It is set to create 150 hubs to distribute high-yielding seeds. Alongside, the farm department will collaborate with the department of agricultural research to promote climate-resilient varieties. The government has to ensure crop diversification and incentivize farmers sufficiently across varieties to stop imports.

**Modified interest subvention scheme:**

The Loan limit under the Modified Interest Subvention Scheme (MISS) has been increased from Rs 3 lakh to Rs 5 lakh. The MISS Scheme: The farmers engaged in agriculture and other allied activities can acquire Kisan Credit Card (KCC) loans up to Rs 3 lakh at a benchmark rate of 9 per cent (A 2 per cent interest subvention on the benchmark rate is provided) An additional 3 per cent concession for prompt and timely repayment further reduces it to 4 per cent per year.

**Conclusion :**

The Kisan Credit Card scheme has been instrumental in transforming agricultural credit accessibility, ensuring that farmers receive timely and affordable financial assistance. By increasing financial support under the Union Budget 2025-26, the government is reinforcing its commitment to empowering farmers. These initiatives not only promote agricultural growth but also enhance rural livelihoods, paving the way for a resilient and self-sufficient farming community in India. The Mission for Atma Nirbharta in Pulses is a significant step toward reducing India's dependence on imports. However, achieving self-reliance in pulses requires addressing agronomic challenges, policy ambiguities, and climate vulnerabilities. The success of the mission will depend on effective implementation, technological advancements, and farmer-centric policies. The Prime Minister Dhan-Dhaanya Krishi Yojana (PMDKY) is a transformative step towards improving India's agricultural landscape. By focusing on productivity, irrigation, storage, and financial access, the scheme aims to empower 1.7 crore farmers and ensure sustainable rural development. While challenges remain, effective coordination between central and state governments and timely implementation of initiatives will be key to the scheme's success. If executed efficiently, PMDKY has the potential to make India's agricultural sector more resilient, productive, and financially secure.

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