

PRIME MINISTER DHAN DHAANYA KRISHI YOJANA: SCHEMES

NEWS: Nirmala Sitharaman announces PM Dhan Dhanya Krishi Yojana for farmers in Budget 2025

WHAT'S IN THE NEWS?

The **Prime Minister Dhan-Dhaanya Krishi Yojana** is an initiative to **enhance agricultural productivity, diversify crops, and improve rural infrastructure** through the **convergence of existing schemes** and targeted interventions in **100 districts** with low productivity and credit access. The scheme incorporates **missions for pulses, vegetables, fruits, cotton, hybrid seeds, and financial support**, aiming to uplift **1.7 crore farmers** while introducing **Grameen Credit Score** for better credit access.

1. Implementation Approach & Funding

- **Convergence of existing schemes** with no separate allocation.
- Major fund allocations under different missions:
 - **₹1,000 crore** → **Mission for Pulses**
 - **₹500 crore** → **Mission for Vegetables & Fruits**
 - **₹100 crore** → **Support for Makhana Board**
 - **₹100 crore** → **Mission on Hybrid Seeds**
 - **₹500 crore** → **Cotton Technology Mission**
- **Initial Implementation in 100 districts** with poor agricultural performance.
- **Focus on enhancing credit access and improving agricultural productivity.**



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 2025-26

Prime Minister Dhan-Dhaanya Krishi Yojana
Developing Agri Districts Programme

Scheme to cover 100 districts with low productivity, moderate crop intensity and below-average credit parameters

- To enhance agricultural productivity
- To adopt crop diversification and sustainable agriculture practices
- To augment post-harvest storage at Panchayat and Block levels
- Improve irrigation facilities
- Improve credit availability


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2. Key Focus Areas of PM DDKY

1. Enhancing Agricultural Productivity

- Adoption of modern **agricultural technologies and precision farming**.
- Development of **climate-resilient crops** to counter environmental challenges.

2. Crop Diversification & Sustainable Farming

- Promotion of **horticulture, pulses, and oilseeds** to reduce over-reliance on specific crops.
- Encouraging **sustainable agricultural practices** such as organic farming and agroforestry.

3. Post-Harvest Infrastructure Development

- Establishment of **panchayat & block-level storage facilities** for perishable commodities.

- Expansion of **cold storage and processing units** to minimize post-harvest losses.

4. Irrigation & Water Management

- Strengthening **existing irrigation systems** to improve water efficiency.
- Promotion of **micro-irrigation techniques (drip & sprinkler irrigation)**.

5. Improving Credit Access & Financial Inclusion

- Introduction of **Grameen Credit Score** for farmers and Self-Help Groups (SHGs).
- Ensuring **long-term & short-term credit availability** through Public Sector Banks (PSBs).

3. Major Components of PM DDKY

A. Rural Prosperity and Resilience Program

Objective: Address **rural underemployment** through **investment, skilling, and technology adoption**.

- **Key Interventions:**
 - Job creation through **rural micro-enterprises & agri-based industries**.
 - Promotion of **women entrepreneurship in farming & allied sectors**.
 - Special support for **small, marginal, and landless farmers**.
 - **Technology integration** to improve rural productivity.
- **Outcome:** Reduce migration by **creating economic opportunities in rural areas**.

B. Aatmanirbharta in Pulses

Objective: Reduce India's import dependence on pulses by boosting **domestic production**.

- **Key Features:**
 - **6-year mission** targeting **Tur, Urad, and Masoor** production.
 - Development of **climate-resilient, high-protein seeds**.
 - Enhancement of **post-harvest management & storage**.
 - **Central Agencies (NAFED & NCCF)** to procure pulses from registered farmers **for 4 years**.

- **Outcome:** Higher farmer income and **greater self-sufficiency in pulses.**

C. Comprehensive Programme for Vegetables & Fruits

Objective: Strengthen the **horticulture sector** for better **price realization and supply chain efficiency.**

- **Key Features:**
 - **Boost production, processing, and supply chain efficiency.**
 - Establish **Farmer Producer Organizations (FPOs)** for direct market access.
 - Institutional mechanisms to **ensure remunerative prices** for farmers.
- **Outcome:** Strengthened horticulture sector and **reduced market price fluctuations.**

D. Grameen Credit Score Initiative

Objective: Improve **credit accessibility** for **rural borrowers** through **public sector banks (PSBs).**

- **Key Features:**
 - **Credit scoring framework** to assess financial trustworthiness.
 - Special focus on **Self-Help Groups (SHGs), marginal farmers, and rural entrepreneurs.**
 - **Faster loan processing** and **better credit terms** for eligible borrowers.
- **Outcome: Financial inclusion & increased rural lending.**

Source:

<https://pib.gov.in/PressReleasePage.aspx?PRID=2098401#:~:text=PRIME%20MINISTER%20DHAN%20DDHAANYA%20KRISHI,CREDIT%3A%20UNION%20BUDGET%202025%2D26>