

The Paddy Farmer's Full Stack — Every Scheme an Odisha Small Farmer Can Access

This note is for agricultural NGOs, Krishi Vigyan Kendra (KVK) staff, Block Agriculture Officers, FPO facilitators, and community workers supporting small and marginal paddy farmers in Odisha. It maps every scheme that an Odisha paddy-growing household can legitimately access — a...

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Who Is the Odisha Small Paddy Farmer?

Odisha has approximately 44 lakh registered PM-KISAN beneficiaries and 51 lakh CM-KISAN beneficiaries — the slight discrepancy reflecting landless agricultural households eligible under CM-KISAN but not PM-KISAN. The majority are small or marginal farmers — holding less than 2 hectares, dependent on one or two paddy crops per year, operating on rainfed land that is highly vulnerable to drought and flood, and selling to local aggregators at prices well below government MSP.

The district-level picture: in Bolangir, Kalahandi, Nuapada, Bargarh, Sambalpur, Sundargarh, and Keonjhar — Odisha's principal paddy-growing districts — a typical small farming household cultivates 0.5-2 acres, harvests 5-15 quintals of paddy per season, earns Rs. 15,000-45,000 from paddy alone, supplements with VB-G RAM G wages, and lives below or just above the poverty line. For this household, the full scheme stack represents income support, risk protection, and infrastructure access that can meaningfully improve year-round financial stability.

The Complete Entitlement Stack

Layer 1 — Direct Income Support (Annual cash: Rs. 10,000-22,500 depending on land status)

PM-KISAN — Rs. 6,000/year (Central) Every small and marginal farmer with land records receives Rs. 6,000/year in three installments of Rs. 2,000 each — in April-July, August-November, and December-March. As of the latest data, approximately 44 lakh Odisha farmers are registered. eKYC is mandatory before each installment cycle.

The critical condition: **land must be in the farmer's name in revenue records.** Tribal farmers cultivating land under oral tenancy, podu cultivation, or pending FRA claims are excluded — despite being among the most farm-dependent households in the state.

CM-KISAN — Rs. 4,000/year (State) CM-KISAN, launched 8 September 2024 to replace the earlier KALIA Yojana, provides Rs. 4,000/year to small and marginal farmers in two installments of Rs. 2,000 each — one on Akshaya Tritiya (April-May) and one on Nuakhai (August). On 27 August 2025, the third CM-KISAN installment was disbursed to 51,54,115 beneficiaries, transferring Rs. 1,041 crore.

For landless agricultural households: CM-KISAN provides Rs. 12,500/year in three installments — significantly more than the small farmer rate. Landless agricultural households confirmed as engaged in agricultural labour are covered under CM-KISAN even when excluded from PM-KISAN.

Combined PM-KISAN + CM-KISAN for a small farmer: Rs. 6,000 + Rs. 4,000 = **Rs. 10,000/year** in direct cash income support — the most significant direct cash transfer available to any farming household in Odisha outside MAMATA and Subhadra.

Samrudha Krushaka Yojana — Paddy at Rs. 3,100/quintal guaranteed

Launched in the first Cabinet meeting of the current BJP government, the Samrudha Krushaka Yojana guarantees paddy procurement at Rs. 3,100/quintal — above the Central MSP — from all registered Odisha paddy farmers. All paddy farmers are

eligible; registration is online through the Agriculture Department portal. The government allocated Rs. 5,000 crore for this scheme.

For a farmer producing 15 quintals of paddy: at open market Rs. 2,200-2,500/quintal vs. Samrudha Krushaka Rs. 3,100/quintal — **additional income of Rs. 9,000-13,500 per season** from this price guarantee alone.

Total direct income from Layer 1 for a small paddy farmer: Rs. 10,000 (PM+CM KISAN) + paddy price premium (Rs. 9,000-13,500/season × 2 seasons) = **Rs. 28,000-37,000/year in incremental income** — without doing anything differently in their farming.

Layer 2 — Crop Insurance (Protection: Rs. 40,000-80,000/hectare per season)

Pradhan Mantri Fasal Bima Yojana (PMFBY) Crop insurance covering paddy against drought, flood, hailstorm, pest attack, and prevented sowing — at a farmer premium of just **2% of the sum insured for Kharif crops** (typically Rs. 800-1,600/hectare for paddy in Odisha).

The sum insured for paddy in Odisha varies by district — typically Rs. 40,000-80,000/hectare depending on the District Level Technical Committee's Scale of Finance. If actual yield falls below 80-90% of the normal yield in the insurance unit (block/panchayat), all insured farmers in that unit receive claims — settled within two months of harvest.

Odisha is among the nine states implementing YES-TECH (satellite-based yield estimation) — which reduces delay in claim calculation and makes trigger determination more accurate and less disputeable.

A farmer producing paddy on 1 hectare who pays Rs. 1,200 in insurance premium receives up to Rs. 80,000 in claims if the season fails. For a family whose entire year depends on the paddy harvest, this protection is the difference between debt and dignity.

The automatic enrollment for loanee farmers: If a paddy farmer has taken a crop loan from a bank for the notified crop in a notified area, PMFBY enrolment is compulsory — premium is auto-debited. Non-loanee farmers must voluntarily enrol before the season's cut-off date.

Layer 3 — Solar Irrigation (Capital subsidy: Rs. 30,000-78,000; saves Rs. 15,000-18,000/year in electricity)

PM-KUSUM Component B — Standalone Solar Pump Small paddy farmers in areas without reliable grid electricity are entitled to a subsidised standalone solar pump (up to 15 HP) under PM-KUSUM Component B:

- Central subsidy: 30% of benchmark cost
- State subsidy: Minimum 30%
- Farmer contribution: Maximum 40% (financeable as a loan)

OREDA (Odisha Renewable Energy Development Agency) invited tenders for 10,000 Component B pumps in October 2024 — the current pipeline for Odisha farmers. A solar pump eliminates the diesel cost for irrigation (Rs. 15,000-30,000/year for a typical holding) and enables irrigation of a second crop on otherwise single-crop rainfed land.

PM Surya Ghar: Muft Bijli Yojana — for farmers with grid electricity connections: rooftop solar installation with up to Rs. 78,000 Central subsidy (for 3 kW systems) + Rs. 25,000 Odisha state top-up (for 1 kW) providing up to 300 units of free electricity per month, dramatically reducing electricity bills for pump-set irrigation.

Layer 4 — Employment During Lean Season (Annual wages: Rs. 29,640-49,400)

VB-G RAM G (Viksit Bharat Grameen Rozgar Guarantee Act) Every adult member of a farming household with a job card is entitled to 125 days of wage employment per year at Rs. 247/day (Odisha 2025-26 rate). For a farming household

with 2 adults each working 100 days:

- $200 \text{ days} \times \text{Rs. } 247 = \text{Rs. } 49,400/\text{year}$

The lean season in paddy farming — May to June (pre-Kharif) and November to December (post-Rabi harvest) — is when VB-G RAM G employment is most critical. Water conservation works, field bunding, land levelling, and soil conservation — all VB-G RAM G permissible works — directly improve the farmer's agricultural productivity the following season.

Layer 5 — Credit at Subsidised Rates

Kisan Credit Card (KCC) Every farmer with land records is eligible for a Kisan Credit Card — providing revolving credit at 7% per annum (effectively 4% after the Central interest subvention) for crop production, maintenance of agricultural assets, and consumption needs. Credit limit is based on the Scale of Finance for the crops grown.

For a paddy farmer needing Rs. 30,000-50,000 for seeds, fertilisers, and labour at the start of each Kharif season: KCC credit at 4% effective interest vs. moneylender credit at 36-60% is the difference between financial autonomy and perpetual debt.

PM MUDRA Yojana — Kishor (Rs. 50,001-5 lakh) For allied activities — poultry, goat rearing, vegetable cultivation, food processing — beyond the paddy crop itself: MUDRA Kishor provides up to Rs. 5 lakh at collateral-free terms through any bank or NBFC. Farmers diversifying from pure paddy to mixed farming use this route.

Layer 6 — Women in the Farming Household (Annual direct transfers: Rs. 10,000-20,000)

Subhadra Yojana Every farming household's eligible woman aged 21-60 receives Subhadra Yojana — Rs. 5,000/year (Rs. 10,000 over 2 years). For a farming family, this is supplementary cash income entirely independent of the agricultural cycle — arriving in August and March regardless of crop yield.

MAMATA-PMMVY Every pregnant woman in the farming household receives MAMATA — Rs. 10,000 in two installments (Rs. 6,000 during third trimester, Rs. 4,000 at 10 months post-delivery). The maternity benefit arriving during the third trimester often coincides with the pre-Kharif period when household cash reserves are lowest.

Mission Shakti SHG Membership The majority of Odisha farming households have at least one woman member in a Mission Shakti SHG — providing access to zero-interest loans up to Rs. 10 lakh (for Lakhpati Didi candidates), the Revolving Fund (Rs. 30,000/SHG), and the Community Investment Fund (Rs. 60 lakh/CLF). The Lakhpati Didi Sahayika Yojana is creating 25 lakh women earning Rs. 1 lakh/year by 2027 — primarily through agricultural and allied enterprises.

Layer 7 — Food and Nutrition Security

National Food Security Act — PDS Farming households below the poverty line with NFSA ration cards receive 5 kg/person/month of grain at effectively zero cost under PM Garib Kalyan Anna Yojana (extended through December 2028). A family of 5 receives 25 kg/month.

Odisha Millet Mission — If in Eligible Block In the 177 blocks covered by the Odisha Millet Mission (all 30 districts now covered), farmers who also cultivate ragi or other millets can access:

- TDCCOL procurement at MSP (Rs. 3,578/quintal for ragi)
- System of Millet Intensification (SMI) training: yield improvement from 2.5 to 5-6 quintals/acre
- VDVK formation for value-added processing

For a paddy farmer who also cultivates 0.5 acres of ragi: at 5 quintals/acre, 2.5 quintals of ragi at MSP = Rs. 8,945 additional income vs. Rs. 2,500-3,750 at middleman prices.

Layer 8 — Children's Education

PM POSHAN (Mid-Day Meal) Every child from the farming household enrolled in a government school receives a hot cooked meal every school day — the most reliable nutrition support available for children during seasonal food scarcity.

SC/ST / OBC Scholarship Children from farming households belonging to SC, ST, or OBC communities are entitled to Pre-Matric (Class 9-10: Rs. 3,500-9,000/year) and Post-Matric scholarships — enabling secondary and higher education that the household's agricultural income alone cannot fund.

The Full Annual Package — What a Small Paddy Farmer Household Can Access

Scheme	Annual Cash/In-Kind Value
PM-KISAN	Rs. 6,000
CM-KISAN	Rs. 4,000
Samrudha Krushaka paddy premium	Rs. 9,000-27,000
PMFBY insurance protection	Up to Rs. 80,000/hectare (activated on crop failure)
VB-G RAM G wages (2 adults, 100 days each)	Rs. 49,400
KCC credit at 4% effective rate	Savings vs. moneylender credit
Subhadra Yojana (1 woman)	Rs. 5,000/year
MAMATA (if pregnancy)	Rs. 10,000
NFSA food grain (5 persons)	Rs. 6,000 (in-kind)
GJAY health insurance	Up to Rs. 10,00,000 (protection)
PM-KUSUM solar pump (capital subsidy, one-time)	Rs. 30,000-60,000
PM POSHAN meals (2 children in school)	Rs. 7,200 (in-kind)

For a fully enrolled household: Total annual incremental income and in-kind benefits exceed **Rs. 79,400-1,07,400** — without any change in what the household grows, compared to the situation of the same household accessing none of these schemes. The paddy price premium from Samrudha Krushaka and the VB-G RAM G wages are the two largest single contributions.

The Gap Between Entitlement and Access

The eKYC failure cycle. Both PM-KISAN and CM-KISAN require annual eKYC updates before installment release. Farmers who miss the eKYC window — because they don't know when it is, or because the nearest Jan Seva Kendra is 10 km away — have their installment withheld. NGOs can prevent this with pre-installment eKYC camps (April and August) in villages.

The PMFBY non-loanee gap. Non-loanee farmers — who cultivate without a formal bank loan — must voluntarily enrol in PMFBY before the season's cut-off date. Awareness of the cut-off dates is near-zero in most blocks. By the time a drought or flood hits, the registration window has closed. NGOs calendaring the cut-off dates and doing pre-season camp enrolments close this gap.

The Samrudha Krushaka registration gap. Online registration through the Agriculture Department portal requires a smartphone and some digital literacy. Elderly farmers and women farmers are disproportionately unregistered. Facilitated registration at agriculture camps is the solution.

Land record exclusion. Tribal paddy farmers on podu land or community land without individual records cannot access PM-KISAN, KCC, or PMFBY. FRA IFR title is the remedy — and it takes 6-18 months. NGOs facilitating FRA simultaneously prepare these farmers for the full scheme stack.

How JaBaSu and Partner NGOs Can Build the Full Stack

Step 1 — Village-level scheme status audit. Map which households are enrolled in PM-KISAN, CM-KISAN, PMFBY, Samrudha Krushaka, and VB-G RAM G — and which are not. The gap list is the action plan.

Step 2 — Pre-season convergence camp. Organise before Kharif sowing (May-June): eKYC for PM-KISAN and CM-KISAN + PMFBY enrolment for non-loanee farmers + Samrudha Krushaka registration + KCC application facilitation. One camp, 4 registrations, all requiring the same base documents.

Step 3 — Women's financial access. Ensure the women in farming households have individual Aadhaar-linked accounts (not joint) for Subhadra and MAMATA. The account opening can happen at the same camp.

Step 4 — FRA facilitation for excluded tribal farmers. For ST farming households on podu land: parallel FRA IFR title application to create the land record foundation for PM-KISAN, KCC, and PMFBY access.

Last verified: June 2026. CM-KISAN: 51,54,115 beneficiaries (August 2025). Samrudha Krushaka Yojana: Rs. 3,100/quintal procurement rate (verify current Kharif MSP with Agriculture Dept.). PMFBY: YES-TECH active in Odisha. PM-KUSUM Component B: OREDA 10,000 pump tender (October 2024). VB-G RAM G rate: Rs. 247/day (Odisha 2025-26).

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