

The AtmaNirbhar Krishi Yojna is a significant step towards empowering the agrarian community in Arunachal Pradesh. Launched under the umbrella of the AtmaNirbhar program, this initiative aims to strengthen the economic base of farmers and Self-Help Groups (SHGs) by providing them with easier access to credit. This scheme is particularly noteworthy for its focus on women-dominated SHGs, reflecting a commitment to inclusive growth.

Introduction to AtmaNirbhar Krishi Yojna

The AtmaNirbhar Krishi Yojna was introduced as a part of the state government's larger vision to promote self-reliance among farmers in Arunachal Pradesh. By setting aside a substantial budget of Rs.60 crore, the scheme is designed to ease the financial burdens on the agricultural sector, which forms the backbone of the rural economy. The scheme is not only a financial booster but also a consolidation effort that merges previous initiatives for a more streamlined approach to agricultural development.

Subsidized Loans for Farmers and SHGs

One of the central features of the AtmaNirbhar Krishi Yojna is the provision of subsidized loans. These loans are intended to provide farmers with the necessary capital to invest in their agricultural practices, thereby increasing productivity and profitability. The scheme recognizes the critical role played by SHGs in rural economies, especially those led by women, and provides them with financial support to contribute effectively to the agricultural sector.

Merger of Previous Schemes

The new scheme is not an isolated policy but rather a strategic move that incorporates the benefits of earlier initiatives. By subsuming the Chief Minister's Sashakt Kisan Yojna and Chief Minister's Samuh Yojna, the AtmaNirbhar Krishi Yojna simplifies the process for beneficiaries to avail assistance. This merger is expected to eliminate redundancy and create a singular, more efficient channel for distributing agricultural aid.

Land Records Not Required for SHGs

In an unprecedented move, the AtmaNirbhar Krishi Yojna has waived the requirement for land records for SHGs wishing to avail credit. This decision significantly reduces the bureaucratic hurdles that often impede the ability of SHGs to secure loans. By removing the need for land as collateral, the scheme empowers even landless farmers and SHGs to access financial resources, thus encouraging broader participation in agricultural activities.

Collateral-Free Loans for Individuals and SHGs

The scheme offers a lifeline to individual farmers by providing them with the opportunity to take collateral-free loans of up to Rs.1.60 lakhs. This provision ensures that individual farmers, who may not have substantial assets to pledge as security, can still secure the funds needed for their farming operations. For SHGs, the stakes are higher, with the collateral-free loan limit extended up to Rs.10 lakh.

This considerable amount reflects the scheme's recognition of the collective capability of SHGs and their potential to drive agricultural progress at a larger scale.

In conclusion, the AtmaNirbhar Krishi Yojna represents a comprehensive effort by the Arunachal Pradesh state government to foster a more self-reliant agricultural sector. Through the provision of subsidized loans, the integration of previous schemes, and the elimination of collateral requirements, the scheme is set to make a significant impact on the lives of farmers and SHGs, particularly women-led groups. As the program unfolds, it holds the promise of transforming the agrarian landscape of the state, paving the way for increased productivity, prosperity, and empowerment.