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### Union Budget 2025: What Key Agriculture And Farmers-Centric Measures Are Expected?

By Saumya Joshi | Updated: Monday, January 27, 2025, 18:37 [IST]

As India prepares for the [Union Budget 2025](#), experts and stakeholders from the agriculture sector are voicing their expectations for policies that will drive growth, inclusivity, and sustainability.

Gurinder Singh, CEO of Kissandhan Agri Financial Services, a leading NBFC for farmers, highlights key areas for improvement in the upcoming budget that could significantly impact the agricultural community.

#### Union Budget : Key Agriculture And Farmers-Centric Measures Are Expected?

Below, we break down the essential points of expectations and their potential effects on India's agriculture sector, as per sources:

#### 1. Increased Focus on Financial Inclusion

Last year's budget witnessed a 31% increase in agricultural credit disbursement, which rose from INR 21 lakh crores to INR 27.5 lakh crores. However, there remains significant room for improvement in financial access for small and marginal farmers. Mr. Singh emphasizes the need for policies that increase credit limits for these farmers and introduce more innovative financing models.

**What This Means for Farmers:**

Increasing credit access for small farmers will allow them to invest in better farming practices, buy quality seeds and fertilizers, and improve crop yields. Additionally, it will enable rural entrepreneurs to expand their businesses, contributing to economic growth in rural India.

**2. Enhanced Infrastructure and Digitization**

For the agriculture sector to thrive, investment in infrastructure development is critical. This includes improving roads, irrigation facilities, and access to cold storage chains, which are essential for reducing post-harvest losses. Furthermore, digitization in farming practices can help optimize productivity and ensure better market access for farmers.

**What This Means for Farmers:**

Upgrading infrastructure and promoting digital tools can help farmers reduce dependency on middlemen, ensuring better market prices and transparency. It also allows farmers to adopt sustainable practices and mitigate the effects of climate change, such as fluctuating rainfall and extreme weather conditions.

**3. Legal Guarantee for MSPs (Minimum Support Prices)**

With rising input costs and volatile market prices, farmers are increasingly demanding a legal guarantee for Minimum Support Prices (MSPs). This would ensure that they receive a fair price for their produce, regardless of market fluctuations.

**What This Means for Farmers:**

A legal guarantee for MSPs would provide financial security for farmers, reducing their vulnerability to market risks. It will help them recover production costs, boost their incomes, and reduce distress selling, where farmers are forced to sell at lower prices due to financial pressures.

"Enhancing credit support, such as increasing limits for small and marginal farmers, and introducing innovative financing models, will be critical for empowering rural entrepreneurs," said Gurinder Singh, CEO of Kissandhan Agri Financial Services.

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**4. Support for Women Farmers and Entrepreneurs**

Kissandhan's Women Entrepreneur Loan Scheme has already supported thousands of women farmers in India, helping them access financial resources to start and scale businesses. Policies that focus on empowering women in agriculture, including increased access to credit and leadership opportunities, will have a significant impact on rural communities.

#### **What This Means for Rural Women:**

By prioritizing women's financial inclusion, the government can help uplift rural households, improve family incomes, and reduce gender inequality in agriculture. This can also inspire more women to enter the agri-business sector, leading to greater economic development in rural areas.

#### **5. Sustainability and Resilience in Agriculture**

As climate change continues to pose risks to farmers, Mr. Singh calls for more targeted schemes to promote sustainable agricultural practices. This includes adopting technologies that reduce environmental impact and investing in climate-resilient crops and practices.

#### **What This Means for Farmers:**

By focusing on sustainability, the government can help farmers adapt to changing climatic conditions and reduce crop failures. It also encourages the adoption of eco-friendly practices that improve long-term soil health and water use efficiency.

#### **6. Collective Efforts for a Resilient Agricultural Ecosystem**

Mr. Singh's final call is for a collective response from the government and private sector to build a resilient agri-financing ecosystem. He suggests that addressing these challenges with comprehensive solutions will drive inclusive growth and ensure the long-term sustainability of the agriculture sector.

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#### **What This Means for Farmers:**

A robust agri-financing ecosystem that includes increased access to credit, infrastructure improvements, and sustainable farming practices will enable farmers to withstand the challenges posed by climate change, rising costs, and market fluctuations.

"A robust budget focused on these areas can drive equitable growth, stabilize farmer incomes, and build a resilient agri-financing ecosystem," said CEO of Kissandhan Agri Financial Services.

#### **Conclusion: Driving Growth in India's Agricultural Sector**

The [Union Budget 2025](#) holds the potential to significantly impact India's agricultural sector. By focusing on financial inclusion, infrastructure development, sustainability, and legal safeguards for farmers, the government can lay the groundwork for a resilient and thriving agriculture economy. Policies targeting these areas will ensure that farmers are better equipped to meet the challenges of the modern world while also securing the future of India's rural economy.

For stakeholders like Kissandhan, which supports over 7,00,000 farmers, these changes could bring about a transformative shift in how rural entrepreneurs access resources, develop sustainable practices, and ultimately prosper.