



## Odisha Government's KALIA Scheme

KALIA or “**Krushak Assistance for Livelihood and Income Augmentation**” scheme was launched by the Odisha Government for farmer's welfare.

- The aim of the scheme is to **accelerate agricultural prosperity and reduce poverty** in the State payments to encourage cultivation and associated activities.
- The scheme is being seen as a viable **alternative to farm loan waivers**.
- Under the scheme, around Rs, 10,180 crores will be spent over three years until 2020-21 in providing financial assistance to cultivators and landless agricultural laborers.

### Eligibility

- **Small and marginal farmers, landless agricultural household, vulnerable agricultural household, landless agricultural laborers and sharecroppers** (actual cultivators) are eligible under different components of the scheme.

### Provision of the Scheme

- **For Cultivators:** All farmers will be provided Rs 10,000 per family as assistance for cultivation. Each family will get Rs 5,000 separately in the Kharif and Rabi, seasons, for five cropping seasons between 2018-19 and 2021-22. Crop loans up to Rs 50,000 are interest-free.
- **For Landless Agricultural Households:** Financial Assistance of Rs.12500 will be provided to each landless Agricultural Household for Agricultural allied activities like for small goat rearing unit, mini-layer unit, duckery units, fishery kits for fisherman, mushroom cultivation and bee-keeping, etc.
- **For Elderly:** The elderly, sick and differently-abled population who are unable to take up cultivation, will be provided Rs 10,000 per household per year.
- **Insurance for cultivators and landless agricultural household:** The KALIA scheme also includes a life insurance cover of Rs 2 lakh and additional personal accident coverage of the same amount for 57 lakh households.

### Advantages of KALIA scheme

- KALIA **targets a whole** bunch of **rural activities**.
- KALIA scheme **support farmers farming on a small scale, sharecropping, fishing, animal herding, which are not covered under bank loans**, but are caught in debt traps set up by local moneylenders.
- KALIA is considered as a **better alternative to farm loan waiver as loan waivers penalize honest farmers** who repay on time and can discourage them from doing so.