

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

RAJYASABHA
UNSTARRED QUESTION NO.1462

TO BE ANSWERED ON THE 12/12/2025

DEBT AND FARMER SUICIDES

1462. SHRI SAKET GOKHALE:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) the total number of persons involved in the farming sector, including farmers and agricultural labourers, who have died by suicide, State-wise and year-wise, between 2021 till date;
- (b) the average real farm income growth rate recorded annually between 2018-19 and 2023-24, compared to the targeted rate for doubling farmers' income; and
- (c) the specific steps taken by the Ministry to address the reported link between institutional/non-institutional debt and farmer suicides in suicide-prone regions?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

(SHRI RAMNATH THAKUR)

(a): The National Crime Records Bureau (NCRB) under the Ministry of Home Affairs compiles and disseminates information on suicides in its publication titled 'Accidental Deaths and Suicides in India' (ADSI). The report till 2023 is available on NCRB website (<https://ncrb.gov.in>). Reasons for suicides are wide ranging. Agriculture is a State Subject. Ex gratia or relief is provided by State Governments as per State provisions & rules.

(b): The Committee on Doubling Farmers' Income (DFI) recognised agriculture as a value led enterprise and has identified seven major sources of growth, viz., improvement in crop productivity; improvement in livestock productivity; resource use efficiency or savings in the cost of production; increase in the cropping intensity; diversification towards high value crops; improvement in real prices received by farmers; and shift from farm to non-farm occupations. Several initiatives have already been rolled out on the recommendations of DFI Committee. All Schemes/programmes of Ministry of Agriculture and Farmers Welfare are aligned to achieve these objectives.

Indian Council on Agricultural Research (ICAR) has released a compilation of **success stories of 75,000 farmers** who have increased their income more than two times by convergence of schemes being operated by Ministry of Agriculture & Farmers Welfare and the allied Ministries/Departments.

The National Sample Survey Office (NSSO), Ministry of Statistics and Programme Implementation (MoSPI) conducted a Situation Assessment Survey (SAS) of Agricultural Households during NSS 77th round (January, 2019 – December, 2019) with reference to the agricultural year July, 2018- June, 2019 in the rural areas of the country.

According to these surveys, the estimated average monthly income per agricultural household increased from ₹6,426 in 2012-13 (NSS 70th round) to ₹10,218 in 2018-19 (NSS 77th round).

As per NSSO Survey on House hold Consumption Expenditure (2023-24), a comparison of the estimates of all-India average Monthly Per Capita Consumption Expenditure (MPCE) is as under:

Sector	Average MPCE (Rs.) over different period	
	2011-12 NSS (68th round)	2023-2024
Rural	1,430	4,122
Urban	2,630	6,996
Difference as % of Rural MPCE	83.9	69.7

(c): The government is implementing Modified Interest Subvention Scheme (MISS) to provide loan on concessional interest rate through Kisan Credit Card (KCC). Farmers receive KCC loans at a subsidized interest rate of 7%. To facilitate this, an upfront interest subvention (IS) of 1.5% is provided to financial institutions. Additionally, farmers who repay their loans promptly receive a 3% Prompt Repayment Incentive (PRI), effectively reducing the interest rate to 4% per annum. The benefits of IS and PRI are available for loan limits up to Rs. 3 lakhs.

Government has introduced yield based Pradhan Mantri Fasal Bima Yojana (PMFBY) and weather index based Restructured Weather Based Crop Insurance Scheme (RWBCIS) from Kharif 2016 to provide financial support to farmers suffering crop loss/damage arising out of natural calamities, adverse weather incidence and to stabilize the income of farmers etc. Comprehensive risk insurance is provided under the scheme from pre-sowing to post-harvest losses. The Pradhan Matnri Fasal Bima Yojana (PMFBY) is voluntary for the States as well as for farmers.

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is an income support scheme for cultivable landholding farmers providing Rs. 6000 per year in 3 equal installments. So far, more than Rs. 4.09 lakh Crore has been disbursed through Direct Benefit Transfer (DBT) in 21 instalments to the eligible farmers across the country.

As per NABARD All India Rural Financial Inclusion Survey (NAFIS 2021-22) for Agricultural Year 2021–2022, conducted by NABARD, 75% of Agricultural households availed loans from institutional sources in 2021-22 as against 60.50% in 2016-17.
