

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

RAJYA SABHA
UNSTARRED QUESTION NO. 652
ANSWERED ON 05/12/2025

INCOME SUPPORT/ CROP INSURANCE FOR LANDLESS CULTIVATORS

652. DR. V. SIVADASAN:

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

- (a) whether Government has identified the number of landless agricultural workers and cultivators operating on leased or informal tenancy arrangements across the country;
- (b) whether any income-support credit-access or crop-insurance benefits are proposed to be extended to such cultivators who are currently excluded from land-based schemes;
- (c) the steps being taken to recognise lease-based cultivators in official records and ensure their inclusion in central agricultural support programmes; and
- (d) the funds allotted by Central Government to the landless cultivators in the last five years, details thereof, year-wise and State-wise?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
(SHRI RAMNATH THAKUR)

(a): No specific number on landless agricultural workers and cultivators operating on leased or informal tenancy arrangements is available. However, number of wholly leased-in operational holdings/landless farmers in the country as per the latest Agriculture Census 2015-16 is 5,31,285.

(b) to (d): Agriculture being a State subject, the State Governments undertake implementation of agriculture schemes/programmes for the welfare of farmers including landless farmers/ cultivator and the Government of India also supplements these efforts through implementation of various Central Sector/Centrally sponsored schemes/programmes. It supports the efforts of States through appropriate policy measures and budgetary allocation. Further, the Department of Agriculture and Farmers Welfare is also implementing various schemes for the benefit of landless farmers in the country such as Pradhan Mantri Fasal Bima Yojana (PMFBY), Interest Subvention Scheme, Kisan Credit Card (KCC) etc.

Under the Kisan Credit Card (KCC) scheme, farmers receive KCC loans at a subsidized interest rate of 7%. To facilitate this, an up front interest subvention (IS) under Modified Interest Subvention Scheme (MISS) 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. However, if the short-term loan is taken for allied activities (other than crop husbandry), the loan amount is limited to Rs.2 lakhs only.

Landless and tenant farmers/artisans can also avail collateral-free institutional credit by forming Joint Liability Groups (JLGs), which is a medium for financing landless farmers, tenant farmers, sharecroppers and oral lessees.

Further, under the Pradhan Mantri Fasal Bima Yojana (PMFBY), all farmers including landless, sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest for the insured crops and lands. Such farmers are required to submit necessary documentary evidence of land records prevailing in the State (Records of Right (RoR), Land Possession Certificate (LPC) etc.) and/or applicable contract/ agreement details/ other documents notified/ permitted by concerned State Government in case of sharecroppers/tenant farmers and the same should be defined by the respective States in the notification itself.

In addition to above schemes there is no specific provision for budget fund allotted to landless farmers/cultivators
