

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

LOK SABHA
UNSTARRED QUESTION NO. 277
TO BE ANSWERED ON THE 15TH SEPTEMBER, 2020

DEBT BURDEN OF FARMERS

277. SHRI REBATI TRIPURA:
SHRI GAJANAN KIRTIKAR:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण
मंत्री

be pleased to state;

(a): the details of the indebtedness of farmers household in the country during each of the last three years and the current year, State/UT wise;

(b): whether the Government has conducted any survey regarding indebtedness of farmer household and if so, the findings of the survey thereof;

(c): whether per farmer debt burden is higher than the average annual per capita in the country, if so, the details thereof alongwith the reasons for indebtedness of farmers;

(d): the details of various efforts made by the Government to reduce the burden of debt along with the outcome thereof; and

(e): the steps taken/being taken by the Government to formulate farm loan waiver scheme for farmers to reduce the debt burden of farmers?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (c): The Government had conducted a Survey on 'Household Indebtedness in India 2013' in NSSO 70th Round, Report No. 577. The key findings are at **Annexure-I**. As per the above survey report, the average income is Rs.77,112 against a debt of Rs. 47,000. The state-wise debt per agricultural households is at **Annexure-II**.

(d): The Government of India, has inter-alia, taken the following major initiatives to reduce the debt burden of farmers and thus freeing them from the clutches of money lenders. These schemes/initiatives include KCC Saturation drive to ensure concessional institutional credit to all eligible farmers in the country, income support of Rs.6000 per year to farm families in 3 equal instalment through Pradhan Mantri Kisan SAMman Nidhi (PM-KISAN), Pradhan Mantri Fasal Bima Yojana (PMFBY), formation of Joint Liabilities Groups (JLG's), Rashtriya Krishi Vikas Yojana (RKVY), National Food Security Mission (NFSM), National Agriculture Market (e-NAM), National Mission For Sustainable Agriculture (NMSA), Pradhan Mantri Kisan Maan-Dhan Yojana (PM-KMY) etc.

(e): The Government of India had implemented Agricultural Debt Waiver and Debt Relief Scheme (ADWDRS) in 2008-09. After the closure of ADWDR, 2008, no other waiver scheme has been implemented by the Union Government.

Key finding of the survey on 'Household Indebtedness in India 2013' in NSSO 70th Round, Report No. 577 on Indebtedness and loan by farmers:

Indebtedness of agricultural households

Information on the amount of loan outstanding on the date of survey (i.e. the day on which data was collected from the household) was collected from each surveyed agricultural household. Along with this, information on source and nature of the loan was also collected. The information included all kinds of outstanding loans irrespective of the purpose for which loans were taken. The table below at **Appendix** shows the average amount of outstanding loan per agricultural household by size class of land possessed for major States. The Statement reveals that about 52 percent of the agricultural households in the country were estimated to be indebted. The average amount of outstanding loan per agricultural household was Rs.47000/- (approx.).

Among the major States, Andhra Pradesh had the highest share of indebted agricultural households in the country (92.9 percent) followed by Telangana (89.1 percent) and Tamil Nadu (82.5 percent). Assam (17.5 percent), Jharkhand (28.9 percent), and Chhattisgarh (37.2 percent) were the major States with lowest share of indebted agricultural households. The average amount of outstanding loan was highest for Kerala (Rs.213600/-) followed by Andhra Pradesh (Rs.123400) and Punjab (Rs.119500). Assam (Rs.3400), Jharkhand (Rs.5700) and Chhattisgarh (Rs.10200) were the States with lowest amount of average outstanding loan.

Average amount of outstanding loan (Rs. 00) per agricultural household by size class of land possessed for major States.

State	Average amount of outstanding loan (Rs. 00) per agricultural household belonging to size class of land possessed (ha)								Esd. No. agri. Households having outstanding loan (00)	Proportion of indebted agricultural household (0.0%)
	<0.01	0.01 - 0.40	0.41 - 1.00	1.01 - 2.00	2.01 - 4.00	4.01 - 10.00	10.00+	All classes		
1	2	3	4	5	6	7	8	9	10	11
Andhra Pradesh	2409	739	893	1049	1623	3500	2494	1234	33421	92.9
Assam	4	8	24	67	71	173	0	34	5995	17.5
Bihar	73	138	132	341	279	424	1494	163	30156	42.5
Chhattisgarh	0	48	93	79	202	239	0	102	9538	37.2
Gujarat	69	120	247	311	826	1624	1148	381	16743	42.6
Haryana	95	192	737	900	1573	1162	4681	790	6645	42.3
Jharkhand	0	56	46	85	92	200	0	57	6464	28.9
Karnataka	355	778	633	987	1248	2321	3673	972	32775	77.3
Kerala	1690	1592	1944	3467	6070	7505	15726	2136	10908	77.7
Madhya Pradesh	91	119	152	270	629	1168	1952	321	27414	45.7
Maharashtra	102	453	232	455	582	2071	3869	547	40672	57.3
Odisha	88	167	337	181	326	1302	22281	282	25830	57.5
Punjab	131	246	516	1641	2292	3266	9274	1195	7499	53.2
Rajasthan	1694	334	431	678	1031	1548	1528	705	40055	61.8
Tamil Nadu	377	674	1192	1200	2147	3224	4512	1159	26780	82.5
Telangana	563	578	794	1033	1097	1369	2690	935	22628	89.1
Uttar Pradesh	219	160	218	457	1075	1248	2178	273	79081	43.8
West Bengal	57	146	197	330	329	435	2760	178	32787	51.5
All India*	311	239	354	548	949	1827	2903	470	468481	51.9

* Based on all States and UTs, including States and UTs not shown in this Statement.

The state-wise debt per agricultural households

States/UTs	Average Amount of Debt per Cultivator Household (Rs.)
Andhra Pradesh	87777
Arunachal Pradesh	3763
Assam	4580
Bihar	19672
Chhattisgarh	11677
Delhi	6957
Goa	28161
Gujarat	28667
Haryana	64916
Himachal Pradesh	39504
Jammu & Kashmir	12613
Jharkhand	7004
Karnataka	66127
Kerala	171581
Madhya Pradesh	26255
Maharashtra	43129
Manipur	5275
Meghalaya	1697
Mizoram	4206
Nagaland	2271
Odisha	12480
Punjab	120889
Rajasthan	52150
Sikkim	46896
Tamil Nadu	64298
Telangana	68028
Tripura	3636
Uttarakhand	26336
Uttar Pradesh	25805
West Bengal	14848
A & N Islands	15483
Chandigarh	6338
Dadra & N. Haveli	5864
Daman & Diu	36388
Lakshadweep	11407
Puducherry	59076

NSSO Report No.577: Household Indebtedness in India
