

**GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT**

**LOK SABHA  
UNSTARRED QUESTION NO. 2779  
ANSWERED ON 10/03/2026**

**RURAL INDEBTEDNESS ASSESSMENT**

**2779. Shri Vishaldada Prakashbapu Patil:**

**Ms. Praniti Sushilkumar Shinde:**

**Adv Gowaal Kagada Padavi:**

**Will the Minister of RURAL DEVELOPMENT be pleased to state:**

- (a) whether the Government has conducted any assessment of rural indebtedness among small and marginal farmers, tenant farmers, landless agricultural labourers and migrant agricultural workers since 2014, State and district-wise including Maharashtra;**
- (b) the total outstanding institutional and non-institutional debt owed by these categories, including borrowings from moneylenders and microfinance institutions, state-wise since 2014, State and district-wise including Maharashtra;**
- (c) whether the Government proposes to introduce a structured, long-term rural debt relief or resolution mechanism for existing debt, not in the nature of crop insurance, fresh credit-linked schemes, liability-creating restructuring or one-time grants;**
- (d) if so, the details including eligibility, funding pattern and implementation timeline; and**
- (e) if not, the reasons therefor and alternative measures to address chronic rural indebtedness beyond credit expansion?**

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT  
(SHRI KAMLESH PASWAN)**

**(a) to (e): As far as any assessment of rural indebtedness among small and marginal farmers, tenant farmers, landless agricultural labourers and migrant agricultural workers are concerned, Ministry of Rural Development (MoRD) does not conduct such assessment. However, MoRD is implementing a number of welfare schemes/programmes such as Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Pradhan Mantri Awaas**

**Yojana-Gramin (PMAYG), Pradhan Mantri Gram Sadak Yojana (PMGSY), Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY), Rural Self Employment Training Institutes(RSETIs), National Social Assistance Programme (NSAP) and Watershed Development Component (WDC) of the Pradhan Mantri Krishi Sinchayee Yojana (WDC-PMKSY) for overall development of rural areas of the country, including in the State of Maharashtra. These schemes/programmes aim to alleviate poverty and to bring about overall improvement in the quality of life of the people in rural areas of the country by strengthening livelihood opportunities, providing minimum guaranteed employment, promoting self-employment, skilling of youths in various useful trades and entrepreneurship qualities, infrastructure development and provision of social assistance.**

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