GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 293
ANSWERED ON 21/07/2026

ASSESSMENT OF RURAL INDEBTEDNESS

293. Dr. Bachhav Shobha Dinesh:
Adv Gowaal Kagada Padavi:
Shri Vishaldada Prakashbapu Patil:
Ms. Praniti Sushilkumar Shinde:

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, if so, the details thereof year-wise since 2014, State and district-wise for Maharashtra;
(b) the total outstanding institutional and non-institutional debt owed by these categories, including borrowings from moneylenders and microfinance institutions year-wise since 2014, State and district-wise for Maharashtra;
(c) whether the Government proposes to introduce a structured, long-term rural debt relief or resolution mechanism that reduces or extinguishes existing debt and is not like crop insurance, fresh credit-linked schemes, liability-creating restructuring, or one-time grants;
(d) if so, the details thereof including eligibility, funding pattern and implementation timeline; and
(e) if not, the reasons therefor and the 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 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, as informed by D/o Agriculture and Farmer Welfare, the statistical

information on agricultural household indebtedness is available in the Situation Assessment Survey (SAS), 2019, conducted by the National Statistical Office (NSO), as per which the average amount of outstanding loan per agricultural household in Maharashtra is Rs.82,085/- and percentage of indebted agricultural households is 54 (*Source:-NSS Report No. 587: Situation Assessment of Agricultural Households and Land and Livestock Holdings of Households in Rural India, 2019*). Further, as informed by NSO, in the All India Debt & Investment Survey (AIDIS) conducted by them, only occupational category wise rural households' indebtedness data was prepared.

The Ministry of Rural Development implements a number of schemes/programmes such as Viksit Bharat–Guarantee for Rozgar and Ajeevika Mission (Gramin) (VB–G RAM G), Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), National Social Assistance Programme (NSAP) and Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) etc. with the 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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