

**GOVERNMENT OF INDIA  
STATISTICS AND PROGRAMME IMPLEMENTATION  
LOK SABHA**

UNSTARRED QUESTION NO:3226  
ANSWERED ON:09.12.2009  
LOAN TO FARMERS  
Chavan Shri Harischandra Deoram

**Will the Minister of STATISTICS AND PROGRAMME IMPLEMENTATION be pleased to state:**

- (a) whether the National Sample Survey Organisation has recently conducted any survey to find out the average annual loan taken by farmers;
- (b) if so, the details thereof, State-wise, including Maharashtra;
- (c) whether the survey has found that cases of debt-trap have increased in rural areas as compared to the survey conducted in the year 1991;
- (d) if so, the details thereof; and
- (e) the action proposed to be taken in this regard ?

**Answer**

MINISTER OF STATE (INDEPENDENT CHARGE), MINISTRY OF COAL AND STATISTICS & PROGRAMME IMPLEMENTATION(SHRI SRIPRAKASH JAISWAL)

(a)&(b) The National Sample Survey Organisation had conducted one time survey on "situation assessment of farmers" during January-December, 2003 on the special request of M/o Agriculture. The details of the survey with respect to indebtedness of farmer households are given in report No. 498 of NSS 59th round (January-December, 2003). As per this report, the average amount of outstanding loans per farmer household in different states are given at ANNEX-I

(c)&(d) The survey conducted during 1992 giving the information as on 30.06.1991 regarding "indebtedness of rural households" is not comparable with the findings of the survey on "situation assessment of farmers" conducted during 2003 as the latter gives the information on the farmer households and not of the entire rural households which comprises both farmer and non-farmer households. However, the results of the survey conducted during 1992 on Debt & Investment regarding indebtedness of rural households is comparable with those of the repeat survey on the same subject conducted during 2003 integrated with the survey on Situation Assessment of Farmers. The reports of these surveys give the percentage distribution of cash dues outstanding by duration of debt in rural areas. It may be observed from the findings of these surveys that the percentage of outstanding loan for more than 10 years in rural areas has marginally increased from 3% of the rural households in 1991 to 4% of the rural households in 2002.

(e) Government has introduced a number of initiatives and programmes to mitigate the hardships of the farmers. These include introduction of Kisan Credit Cards to enhance credit support to the farmers, Revival of Short Term Rural Cooperative Credit Structure, Agricultural Debt Waiver and Debt Relief Scheme, Rehabilitation Package for Distressed Farmers, National Agriculture Insurance Scheme etc.

**ANNEX-I**

Average amount of outstanding loans (in Rs.) per farmer household in different States

Sl.No.	State	AAOL (Rs)
--------	-------	--------------

(1)	(2)	(3)
-----	-----	-----

1.	Andhra Pradesh	23965
----	----------------	-------

2. Arunachal Pradesh 493

3. Assam 813

4. Bihar 4476

5. Chhattisgarh 4122

6. Gujarat 15526

7. Haryana 26007

8. Himachal Pradesh 9618

9. Jammu & Kashmir 1903

10. Jharkhand 2205

11. Karnataka 18135

12. Kerala 33907

13. Madhya Pradesh 14218

14. Maharashtra 16973

15. Manipur 2269

16. Meghalaya 72

17. Mizoram 1876

18. Nagaland 1030
19. Orissa 5871
20. Punjab 41576
21. Rajasthan 18372
22. Sikkim 2053
23. Tamil Nadu 23963
24. Tripura 2977
25. Uttar Pradesh 7425
26. Uttarakhand 1108
27. West Bengal 5237
28. Group of UT's 10931
29. All India 12585