

1	2	3	4	5
6.	Pulses	2546.98	4817.645	13468.09
7.	Dry Fruits	2416.8	2464.871	1558.30
8.	Spices and Condiments	2402.8	3085.505	4125.68
9.	Medicinal, Aromatic and Herbal Products	1222.81	2242.441	2898.48
10.	Coffee	1214	2004.067	2224.15
11.	Others	1165.42	464.87	5120.62
12.	Essential and Aromatic Oils	866.12	-	412.35
13.	Fibre Crops	397.3	-	-
14.	Tuber Crops	139.46	-	4.75
15.	Edible oils	129.7	-	148.02
16.	Fruits	123.59	-	6.46
17.	Vegetables	109.43	-	497.06
18.	Ornamental Plants and Flowers	78.32	-	213.36
19.	Plantation Crops other than Tea and Coffee	31.71	-	30.25
20.	Honey	17.59	-	23.64
TOTAL		285607.81	263687.011	309766.94

*Source:* Data provided by the accredited Certification Bodies under NPOP on tracenet

#### **Loan taken by farmers from informal sources**

4496. SHRI MANISH GUPTA: Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) whether it is a fact that around forty eight per cent of farmers take loans from informal sources like money lenders, landlords and others, if so, the details thereof;

(b) whether it is also a fact that most of them are small and marginal farmers, if so, the details thereof; and

(c) whether it is also a fact that Government loan waivers, when given, apply only to formal credit, if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE (SHRI PARSHOTTAM RUPALA): (a) and (b) The National Sample Survey Office (NSSO) conducted a Situation Assessment Survey (SAS) of Agricultural Households during its 70th round (January 2013- December 2013) in the rural areas of the country with reference to the agricultural year July 2012- June 2013 and *inter-alia* captured the information on outstanding loans taken from formal/informal sources. As per the survey, at all-India level, 40.2% of the loan amount outstanding for agricultural households were taken from non-institutional sources (such as employer/landlord (0.8%), agricultural/ professional money lender (25.8%), shopkeeper/ trader (2.9%), relatives and friends (9.1%) and from others (1.6%). The details which are given in the Statement (*See below*) (per 1000 distribution of loan) reveal that majority of marginal farmers with land holding less than 0.01 ha. and 0.01-0.40 ha. took loans from informal sources, whereas majority of marginal farmers with land holdings from 0.41-1 ha took loan from institutional sources. However, in the cases of small farmers with land holdings of 1-2 ha. and farmers having more than 2 ha. land holdings majority took loan from institutional sources.

(c) Yes, Sir. Government loan waivers, when given, apply only to formal credit. As in the instance of Agricultural Debt Waiver and Debt Relief Scheme (ADWDRS) announced by the Central Government in the Union Budget 2008-09.

*Statement*

*Per 1000 distribution of loans by source of loan taken for different size classes of land possessed  
Situation Assessment Survey (SAS) of Agricultural Households of NSS 70th round (January 2000)*

**All India**

Size class of land possessed (ha.)	Per 1000 distribution of loans by source of loan							
	Government	Co- operative society	Bank	employer/ landlord	Agricultural/ professional money lender	shopkeeper/ trader	Relatives & friends	Others
<0.01	4	16	129	6	637	14	175	18
0.01 - 0.40	13	146	310	8	324	25	142	31
0.41 -1.00	17	139	376	8	274	66	106	14
1.01 -2.00	26	147	475	7	233	15	76	20
2.01 - 4.00	19	156	500	14	238	12	58	3
4.01 -10.00	38	175	502	4	187	14	65	15
10.00 +	11	143	635	0	161	5	38	6
ALL SIZES	21	148	429	8	258	29	91	16

*Source:* Table 14 of Appendix A, NSS Report No, 576: Income, Expenditure, Productive Assets and Indebtedness of Agricultural Households. The outstanding amount is pertaining to all kind of loans taken by the agricultural household irrespective of the purpose. The figures correspond to the amount of outstanding loan at the time of the survey.