

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

RAJYA SABHA
UNSTARRED QUESTION NO-2895
ANSWERED ON-20/12/2024

STEPS TO ADDRESS FARMERS' SUICIDE

2895. DR. M. THAMBIDURAI:
SMT. PHULO DEVI NETAM:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) whether it is a fact that suicide by farmers is on the rise in the country;
- (b) if so, the details thereof during the last five years, year-wise, State-wise and the reasons therefor;
- (c) whether debt is a major reason for farmers' suicide;
- (d) if so, the details thereof and the response of Government thereto;
- (e) the steps taken by Government to extend financial assistance to the farmers in crisis; and
- (f) the steps taken by Government to sensitize farmers to the issues involved?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

(SHRI RAMNATH THAKUR)

(a) to (d): The National Crime Records Bureau (NCRB) under the Ministry of Home Affairs compiles and disseminates information on suicides in its publication titled 'Accidental Deaths and Suicides in India' (ADSI). The report till 2022 is available on NCRB website (<https://ncrb.gov.in>). In the ADSI Reports 2020, 2021 and 2022, separate reasons for farmers' suicide have not been given.

Agriculture is a State subject and Government of India supports the efforts of States through appropriate policy measures, budgetary allocation and various schemes/ programmes. The various schemes/ programmes of the Government of India are meant for the welfare of farmers by increasing production, remunerative returns and income support to farmers. The Government has substantially enhanced the budget allocation of Department of Agriculture & Farmers Welfare (DA&FW) from Rs. 21933.50 crore BE during 2013-14 to Rs. 1,22,528.77 crore BE during 2024-25. Major schemes/ programmes initiated by DA&FW to enhance overall income of farmers and remunerative returns in the agriculture sector are as under:

1. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)
2. Pradhan Mantri Kisan MaanDhan Yojana (PM-KMY)
3. Pradhan Mantri Fasal Bima Yojana (PMFBY)/ Restructured Weather Based Crop Insurance Scheme (RWBCIS)
4. Modified Interest Subvention Scheme (MISS)
5. Agriculture Infrastructure Fund (AIF)
6. Formation and Promotion of Farmers Producers Organizations (FPOs)

7. Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA)
8. Agri Fund for Start-Ups & Rural Enterprises' (AgriSURE)
9. Per Drop More Crop (PDMC)
10. Sub-Mission on Agriculture Extension (SMAE)
11. Sub-Mission on Agriculture Mechanization (SMAM)
12. Sub-Mission on Seed and Planting Material (SMSP)
13. Paramparagat Krishi Vikas Yojana (PKVY)n
14. National Food Security and Nutrition Mission (NFSNM)
15. Digital Agriculture Mission
16. Integrated Scheme for Agriculture Marketing (ISAM) - Natinal Agriculture Market (ISAM-eNAM)
17. Integrated Scheme for Agriculture Marketing (ISAM) - Others (ISAM-Others)
18. Mission for Integrated Development of Horticulture (MIDH)
19. Soil Health Card (SHC)
20. Rainfed Area Development (RAD)
21. National Mission on Edible Oils (NMEO)-Oil Palm
22. National Mission on Edible Oils (NMEO)-Oilseeds
23. National Beekeeping and Honey Mission (NBHM)
24. Mission Organic Value Chain Development for North Eastern Region
25. Agroforestry
26. Crop Diversification Programme (CDP)
27. National Bamboo Mission

(e) & (f): The Kisan Credit Card (KCC), which has been in operation since August 1998, has emerged as an innovative credit delivery mechanism to meet the production credit requirements of farmers in a timely and hassle-free manner. The scheme has since been simplified by providing the farmers with ATM-enabled debit cards based on one-time documentation, multiple withdrawals within the limit, built-in cost escalation in the limit, etc. During 2018-19, the KCC Scheme and benefits of interest subvention were extended to animal husbandry and fisheries farmers.

Department of Agriculture & Farmers' Welfare is implementing Modified Interest Subvention Scheme (MISS), a Central Sector Scheme, with a view to provide short term Agri-loans availed by farmers through KCC for their working capital requirements at concessional rate of interest. Under this scheme, farmers are given KCC loan at subvented interest rate of 7%. For this, at present, interest subvention of @1.5% is being given to financial institutions. Therefore, short term loans for Agriculture and other allied activities including animal husbandry, dairy, fisheries etc. upto Rs. 3 lakh is available to farmers at an interest rate of 7% per annum. Additional 3% prompt repayment incentive (PRI) is also given to the farmers for prompt and timely repayment of loans; thus reducing the effective rate of interest to 4% per annum. In case of short term loan availed for allied activities only (other than crop husbandry), the loan amount upto Rs. 2.00 lakh is available at the rate of 7%. Additional 3% PRI is also available on it.

Though KCC is a demand driven scheme but Department of Agriculture & Farmers Welfare time and again has also run special campaign for increasing the saturation of KCC. Currently, 'Ghar Ghar KCC Abhiyan', is in progress with a special focus on saturating PM KISAN beneficiaries to extend the benefit of KCC and interest subvention to the farmers. Further, Viksit Bharat Sankalp Yatra (VBSY) was also conducted to raise awareness through outreach activities to achieve saturation of various schemes, including KCC. In addition, under the PM JANMAN Yojana, the Government aims to saturate Particularly Vulnerable Tribal Groups (PVTGs) with other centrally sponsored scheme, including the KCC.

Further, the primary responsibility for disaster management rests with the State Governments. The State Governments provide financial relief to the affected people in the wake of notified disasters, including drought from the State Disaster Response Fund (SDRF), already placed at their disposal. However, in the event of disaster of a severe nature, additional financial assistance is extended from the National Disaster Response Fund (NDRF), as per the laid down procedure, which includes an assessment based on the visit of an Inter-Ministerial Central Team (IMTC).
