

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

LOK SABHA
UNSTARRED QUESTION NO. 516
TO BE ANSWERED ON THE 03RD FEBRUARY, 2026

ANNUAL INCOME OF FARMERS

516. MS IQRA CHOUDHARY:
ADV PRIYA SAROJ:
SHRI PUSHPENDRA SAROJ:
SHRI DHARMENDRA YADAV:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) the median annual income of farmers, separately from farm and non-farm sources since 2014, State and year-wise;
- (b) the number and proportion of indebted farmer households, the total outstanding agricultural debt and the break-up between crop loans and other borrowings since 2014, State and year-wise;
- (c) the average outstanding debt per agricultural household along with trends over the last decade, State-wise; and
- (d) whether the Government proposes to implement the Swaminathan Commission's Minimum Support Price formula (C2+50 per cent) and if not, the reasons therefor and the details of any alternative income-assurance measures under consideration?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a): The average monthly income of agricultural households in the country is periodically estimated through the "Situation Assessment Survey (SAS) of Agricultural Households", conducted by the National Statistics Office (NSO), Ministry of Statistics and Programme Implementation (MoSPI). As per the latest NSS 77th round of the Survey (January, 2019 – December, 2019) in the rural areas of the country, the average monthly income per agricultural household from various sources is estimated at Rs. 10,218/- per month. The income of agricultural households is derived from multiple sources, including net receipt from crop production (Rs. 3,798/-), net receipt from farming of animals (Rs. 1,582/-), income from wages (Rs. 4,063/-), net receipt from non-farm business (Rs. 641/-), and leasing out of land (Rs. 134/-). The contribution of these sources varies across States depending on local agro-climatic conditions, farm size, and cropping patterns. The State-wise average monthly income per agricultural household from different sources during July 2018–June 2019 is given at **Annexure I**.

(b) & (c): As per the latest Situation Assessment Survey (SAS) of Agricultural Households, the average amount of outstanding loan per agricultural household is Rs. 74,121/- covering 50.2% of total agricultural household (9.3 crore) during agricultural year July, 2018- June, 2019 across different States/UTs, as detailed in **Annexure-II**. The SAS

also indicates that loans were availed for various purposes, including capital expenditure in farm business(25.9%), revenue expenditure in farm business(31.6%), non-farm business(3.9%), for housing(11.2%), marriages and ceremonies (6.4%), education and medical (5.4%), other consumption expenditure (9.4%) and others (6.2%).

(d): National Commission on Farmers (NCF), constituted under the Chairmanship of Prof. M.S. Swaminathan in 2004, inter alia, recommended that Minimum Support Price (MSPs) should be at least 50 percent more than the weighted average cost of production. To give effect to this recommendation, Government, in its Union Budget for 2018-19, had made an announcement to keep MSP at a level of minimum one and half times of the cost of production as a pre-determined principle. Accordingly, MSPs for all mandated Kharif, Rabi and other commercial crops have been fixed with a margin of at least 50 percent over weighted average cost of production.

While recommending MSP, CACP considers important factors like cost of production, overall demand-supply conditions, domestic and international prices, inter-crop price parity, terms of trade between agricultural and non-agricultural sectors, the likely effect on the rest of the economy, besides ensuring rational utilization of land, water and other production resources and a minimum of 50 percent as the margin over cost of production.

Further, Government of India is committed to enhance the welfare of farmers and making agriculture more remunerative. The Government has implemented various policies, reforms, developmental programs, and schemes aimed at improving farmer incomes which includes Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), Pradhan Mantri Fasal Bima Yojana (PMFBY), Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY), Fixing of Minimum Support Price (MSP) at one-and-a half times the cost of production, Agriculture Infrastructure Fund (AIF), Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs), Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA), Modified Interest Subvention Scheme (MISS), National Bee Keeping and Honey Mission (NBHM), Agri Fund for Start Ups & Rural Enterprises (AgriSURE), Integrated Scheme for Agriculture Marketing-National Agriculture Market (ISAM eNAM), Rashtriya Krishi Vikas Yojana (RKVY), among others.

ANNEXURE REFFERED IN REPLY TO PART (a) OF LOK SABHA UNSTARRED QUESTION NO. 516 TO BE ANSWERED ON 03.02.2026 REGARDING “ANNUAL INCOME OF FARMERS”.

State/UT - wise average monthly income of agricultural household during agricultural year July 2018- June 2019

Sl. No.	State/ Group of NE States/ Group of UTs	Income (Rs.)
1	Andhra Pradesh	10,480
2	Arunachal Pradesh	19,225
3	Assam	10,675
4	Bihar	7,542
5	Chhattisgarh	9,677
6	Gujarat	12,631
7	Haryana	22,841
8	Himachal Pradesh	12,153
9	Jammu & Kashmir	18,918
10	Jharkhand	4,895
11	Karnataka	13,441
12	Kerala	17,915
13	Madhya Pradesh	8,339
14	Maharashtra	11,492
15	Manipur	11,227
16	Meghalaya	29,348
17	Mizoram	17,964
18	Nagaland	9,877
19	Odisha	5,112
20	Punjab	26,701
21	Rajasthan	12,520
22	Sikkim	12,447
23	Tamil Nadu	11,924
24	Telangana	9,403
25	Tripura	9,918
26	Uttarakhand	13,552
27	Uttar Pradesh	8,061
28	West Bengal	6,762
	Group of N E States	16,863
	Group of UTs	18,511
	All India	10,218

Source: NSS Report No. 587: Situation Assessment of Agricultural Households and Land and Livestock Holdings of Households in Rural India, 2019.

**ANNEXURE REFERRED IN REPLY TO PART (b) & (c) OF LOK SABHA
UNSTARRED QUESTION NO. 516 TO BE ANSWERED ON 03/02/2026 REGARDING
“ANNUAL INCOME OF FARMERS”.**

Sl.No.	State/Group of NE States/ Group of UTs	Average amount (Rs.) of outstanding loan per agricultural household	Percentage of covering agricultural households.
1	Andhra Pradesh	2,45,554	93.2
2	Arunachal Pradesh	3,581	12.5
3	Assam	16,407	31.0
4	Bihar	23,534	39.7
5	Chhattisgarh	21,443	31.2
6	Gujarat	56,568	42.5
7	Haryana	1,82,922	47.5
8	Himachal Pradesh	85,825	29.2
9	Jammu & Kashmir	30,435	31.9
10	Jharkhand	8,415	25.3
11	Karnataka	1,26,240	67.6
12	Kerala	2,42,482	69.9
13	Madhya Pradesh	74,420	48.4
14	Maharashtra	82,085	54.0
15	Manipur	5,551	20.6
16	Meghalaya	2,237	9.1
17	Mizoram	23,485	8.0
18	Nagaland	1,750	6.0
19	Odisha	32,721	61.2
20	Punjab	2,03,249	54.4
21	Rajasthan	1,13,865	60.3
22	Sikkim	32,185	10.6
23	Tamil Nadu	1,06,553	65.1
24	Telangana	1,52,113	91.7
25	Tripura	23,944	47.7
26	Uttarakhand	48,338	46.6
27	Uttar Pradesh	51,107	41.9
28	West Bengal	26,452	50.8
	Group of N E States	10,034	19.2
	Group of UTs	25,629	27.5
	All India	74,121	50.2

Source: NSS Report No. 587: Situation Assessment of Agricultural Households and Land and Livestock Holdings of Households in Rural India, 2019