

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

UNSTARRED QUESTION NO. 3732
TO BE ANSWERED ON 11TH AUGUST, 2026

AVERAGE MONTHLY INCOME OF AGRICULTURAL HOUSEHOLD

3732. SHRI BALASHOWRY VALLABHANENI:

Will the Minister of Agriculture and Farmers Welfare (कृषि एवं किसान कल्याण मंत्री) be pleased to state:

- (a) whether the Government is aware that the average monthly income of agricultural household in the State of Andhra Pradesh as per the latest available agricultural year is not even Rs. 900 per month;
- (b) the details of the average monthly income of agricultural households in the State of Andhra Pradesh as of March, 2024;
- (c) whether the Government is also aware that the percentage of agricultural households indebted has also gone up from 92.9% in 2012-13 to 93.2% in 2018-19;
- (d) the percentage of agriculture households indebted in 2024-25 and 2025-26; and
- (e) the manner in which the Government ensures that agricultural household income goes up and indebtedness comes down to 50% from the present 90%+?

ANSWER

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

(a) to (d): The average monthly income & indebtedness 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 Situation Assessment Survey (January, 2019 – December, 2019) conducted by MoSPI (through NSS 77th round) in the rural areas of the country, the average monthly income per agricultural household in the State of Andhra Pradesh is Rs. 10,480.

As per the last two Situation Assessment Surveys conducted by NSO, the percentage of indebted agricultural households in Andhra Pradesh in 2012-13 and 2018-19 are 92.9 % and 93.2 % respectively. Since the last survey conducted in 2019, the extent of average monthly income per agricultural household and the percentage of indebted agricultural households for the years 2024-25 and 2025-26 are not available.

(e): Agriculture is a state subject. Government supports the efforts of States through appropriate policy measures, budgetary support and various schemes/programmes to enhance the welfare of farmers and make agriculture more remunerative across the country. The Government has implemented several policies and developmental programmes to increase agricultural productivity, reduce the cost of cultivation, promote crop diversification, ensure remunerative returns and provide income support to farmers. These initiatives cover the entire spectrum of agriculture including credit, insurance, income support, infrastructure, crops including horticulture, seeds, mechanization, marketing, organic and natural farming, farmer collectives, irrigation, extension activities, procurement of crops etc.

To improve credit access over the long term, the government is implementing a 100% centrally funded Central Sector Scheme known as the Modified Interest Subvention Scheme (MISS) across various States/UTs in India. This scheme aims to provide concessional interest rates on short-term agricultural loans obtained by farmers through Kisan Credit Cards (KCC) for their working capital requirements. Due to KCC-MISS scheme, access to easy and affordable credit has increased significantly to farmers to meet their operational needs. Under this scheme, farmers receive KCC loans at a subsidized interest rate of 7%. To facilitate this, an upfront interest subvention (IS) of 1.5% is provided to financial institutions. Additionally, farmers who repay their loans promptly receive a 3% Prompt Repayment Incentive (PRI), effectively reducing the interest rate to 4% per annum. From 2014-15 onwards, the overall flow of institutional agricultural credit has increased from ₹8.5 lakh crore to over ₹28 lakh crore during 2025-26 (provisional) while, the annual institutional credit flow to Small and Marginal Farmers has increased from ₹3.47 lakh crore to ₹14.77 lakh crore during 2024-25.

Further, to provide assured income support and reduce financial stress among small and marginal farmers, the Government is implementing the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme, a 100% Central Sector Scheme. Under the scheme, eligible farmer families receive income support of ₹6,000 per year in three equal instalments through Direct Benefit Transfer (DBT). Under PM-KISAN scheme, the Government has disbursed over Rs 4.47 lakh Cr. through 23 installments since inception.

Pradhan Mantri Fasal Bima Yojna (PMFBY) provides comprehensive risk insurance against crop damage from pre-sowing to post-harvest for crops and area notified by the concerned State Government. All willing farmers, including sharecroppers, tenant and women farmers are eligible to enrol under the scheme. Since inception of the scheme in 2016 till 2025-26, claims amounting to Rs. 2.02 lakh crore have been settled under PMFBY, providing safety net to farmers against crop losses.

Additionally, Government had increased MSPs for all mandated Kharif, Rabi and other Commercial crops with a minimum return of 50 percent over cost of production from 2018-19 onwards. The several Central Sector and Centrally Sponsored Schemes are being implemented by Department of Agriculture & Farmers Welfare (DA&FW) is given in the Annexure.

ANNEXURE REFERRED IN REPLY TO PART (e) OF LOK SABHA UNSTARRED QUESTION NO. 3732 TO BE ANSWERED ON 11.08.2026 REGARDING “CULTIVABLE LAND”.

Major schemes/programmes of Department of Agriculture and Farmers Welfare:

1. National Food Security and Nutrition Mission (NFSNM)
2. National Mission on Edible Oils (NMEO)-Oil Palm
3. National Mission on Edible Oils (NMEO)-Oilseeds
4. National Mission on Natural Farming (NMNF)
5. Paramparagat Krishi Vikas Yojana (PKVY)
6. Soil Health & Fertility (SH&F)
7. Rainfed Area Development (RAD)
8. Agroforestry
9. Sub-Mission on Agriculture Extension (SMAE)
10. Mission for Integrated Development of Horticulture (MIDH)
11. National Bamboo Mission
12. National Bee Keeping and Honey Mission (NBHM)
13. Mission Organic Value Chain Development for North Eastern Region
14. Per Drop More Crop (PDMC)
15. Integrated Scheme for Agriculture Marketing (ISAM)
16. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)
17. Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY)
18. Pradhan Mantri Fasal Bima Yojana (PMFBY)/ Restructured Weather Based Crop Insurance Scheme (RWBCIS)
19. Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM-AASHA)
20. Modified Interest Subvention Scheme (MISS)
21. Agriculture Infrastructure Fund (AIF)
22. Namo Drone Didi
23. Formation and Promotion of 10,000 new Farmer Producers Organizations (FPOs)
24. Agri Fund for Start-Ups & Rural Enterprises (AgriSURE)
25. Sub-Mission on Agriculture Mechanization (SMAM)
26. Digital Agriculture Mission
27. Crop Diversification Programme(CDP)
28. Rashtriya Krishi Vikas Yojana-Detailed Project Report (RKVY-DPR)
29. Pradhan Mantri Dhan Dhanya Krishi Yojana
30. Mission for Atmanirbharta in Pulses
