

**GOVERNMENT OF INDIA
MINISTRY OF STATISTICS AND PROGRAMME IMPLEMENTATION**

**LOK SABHA
UNSTARRED QUESTION NO. 2948
TO BE ANSWERED ON 05.08.2026**

AVERAGE ANNUAL AND MONTHLY INCOME OF RURAL HOUSEHOLDS

2948. DR. MOHAMMAD JAWED:

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

- (a) the details of the average annual and monthly income of rural households in the country during the last five years especially in Bihar, State-wise;**
- (b) whether the Government has undertaken any survey, study or assessment to examine the reasons for the comparatively low average rural income in Bihar vis-a-vis the national average and if so, the details along with key findings thereof; and**
- (c) the details of the measures taken and proposed by the Government to increase the income of rural households in Bihar including initiatives for employment generation, skill development, agricultural diversification, rural entrepreneurship, self-employment, market access and livelihood promotion along with the funds allocated for these initiatives during the last five years?**

ANSWER

MINISTER OF STATE (INDEPENDENT CHARGE) OF THE MINISTRY OF STATISTICS AND PROGRAMME IMPLEMENTATION; MINISTER OF STATE (INDEPENDENT CHARGE) OF THE MINISTRY OF PLANNING AND MINISTER OF STATE IN THE MINISTRY OF CULTURE [RAO INDERJIT SINGH]

(a) to (c): The average income of rural households is not estimated annually by the National Statistical Office (NSO), Ministry of Statistics and Programme Implementation (MoSPI).

However, based on first All-India Rural Financial Inclusion Survey (NAFIS) conducted by NABARD for the reference Agricultural Year 2016-17 and the second NAFIS for the reference Agricultural Year 2021-22, across 28 States including Bihar and 02 UTs (J&K & Ladakh), average monthly income of rural households of the country increased by 57.6% during the five-year period from ₹8,059 in 2016-17 to ₹12,698 in 2021-22.

The NAFIS 2021-22 results highlight the remarkable strides made in rural financial inclusion since the last survey in 2016-17. The Government welfare schemes like Pradhan Mantri Kisan Samman Nidhi, Pradhan Mantri Kisan MaanDhan Yojana, Viksit Bharat-Guarantee for Rozgar and Aajeevika Mission (Gramin), Pradhan Mantri Awas Yojana-Gramin (PMAY-G), Pradhan Mantri Gram Sadak Yojana (PMGSY), Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY NRLM), Deendayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), access to affordable credit through various schemes such as Kisan Credit Card (KCC), MUDRA, Prime Minister's Employment Generation Program (PMEGP), PM Vishwakarma etc have significantly contributed to increasing the income of rural households.
