

## CHAPTER I

### INTRODUCTION

1.1 The study of rural labour indebtedness is part of a larger and more comprehensive project sponsored by the National Commission on Rural Labour examining different facets of the life of rural labourers in our country.

1.2 Such a study is of crucial importance for policy making in India for more than one reason. India, only a few years after independence, launched herself on a path of planned socio-economic development. The need for realising the twin objectives of 'growth and equity' at the same time, within a relatively short time-frame and in a densely populated poverty-ridden sub-continent like India was one of the major compulsions leading to such a choice. Unmistakable evidence of the persistence of poverty, deep and wide, especially in the rural areas of the country even after four decades of planning and reasonable growth in GDP including that of food and agriculture does warrant a deeper probe, revaluation and rethinking. Reports published intermittently indicated a very large overlap between areas of acute poverty and masses of rural labour, overwhelmingly agricultural labour. For the policy-makers the more vexing problem has been the fact that poverty among rural labourers continues to co-exist with accelerated growth and within areas of relative affluence both in respect to classes and regions in the country. The latter phenomenon has also been responsible for growing tensions in the countryside. It is hard to challenge the hypothesis that much of inter-regional, inter-class, inter-caste conflicts eating into the vitals of India's body-polity today owe its origins to the relative failure in achieving the declared aims of planning, namely, growth with social justice.

1.3 The study of conditions of rural labour in India today seems to be important for a proper understanding of the problems besetting India's path of socio-economic development. Rural labour in general and agricultural labour in particular constitutes the largest single mass of productive labour in the country while the same comprises the largest proportion of socially and economically weaker sections of our society.

1.4 Inadequate command over productive resources both material and financial have always plagued the fate of toilers in Indian agriculture. And as such, indebtedness remained chronic. The old proverb of 'India's toiler peasants born in debt and dying in debt' remains largely true even for the present. Therefore, study of rural indebtedness always formed an essential component of the studies of rural

labour conditions in our country. On the eve of the planning era a comprehensive survey of rural credit organised by the Reserve Bank of India (1951-55) provided the base for all subsequent studies in this field. For understandable reasons, this pioneering study did not provide separate data specific to the category of rural labourers. One has to fall back on the two consecutive agricultural labour enquiries (1950-51, 1956-57) for data specifically relating to the majority of rural labourers in the country. Agricultural Labour Enquiries conducted periodically, offering time series data in a comparative-static framework broadened itself into the more comprehensive Rural Labour Enquiry since the mid-sixties. These studies (ALE and RLE) conducted by the Labour Ministry, Government of India in collaboration with the National Sample Survey Organisation furnished the only dependable macro-data base for the study of agricultural and/or rural labour conditions at an all-India level. The present study undertaken by the Study Group formed under the aegis of the NCRL (in October, 1989), therefore leans heavily on the above mentioned sources for its investigation into the state of indebtedness of rural labour in India today. In fact, the first three chapters of this Report prepared by the Study Group is primarily comprised of comments and analysis of the findings available from the latest Report on Rural Labour Indebtedness (1983). This has been supplemented by case studies carried on in nine different states/regions of the country by scholars comprising this Study Group.

1.5 In the past indebtedness in general and rural labour indebtedness in particular was viewed as an indicator of poverty, the result of the failure of the toiling poor to make both ends of income and consumption meet. Continuing indebtedness at the limit more often than not led to alienation of land holdings or bondage in labour and/or both. Loan deals were always a convenient instrument of the rural rich for superexploitation and subjugation of the poor within the framework of the traditional patron-client relationship. And as such, quantitative increase in the size and extent of loan was taken as faithful indicators of worsening conditions of rural labour. Such a logic should largely hold for a rural society essentially static in nature and placed in a juridico-legal framework unresponsive to the conditions of the rural poor. This was generally true for rural society in pre-independence India. In the changing scenario of post-independence India especially since the beginning of planning, changes started in the rural economy and society in general and agriculture in particular. A dent was made in the situation of pervasive stagnation obtaining in rural society for a long time.

1.6 Large scale public investment in irrigation, power and road transport, growing supply of chemical fertilizers at subsidised rates, pesticides and other materials necessary for agriculture, introduction of HYV technology, price incentive for food crops, all contributed though in extremely varying degrees to the creation of a more dynamic and commercialized agriculture in different parts of the country. Rural labour, especially agricultural labour, was very much a part of this process. Its social existence forms could not conceivably remain unaffected by such changes. It is, therefore, logical that the phenomenon of 'indebtedness' should also reflect some changes in the conditions of life and living of the rural labour.

1.7 Before entering further into a discussion on some of the general aspects of the issue it is necessary to point out that the changing juridico-political and socio-economic climate of post independence India considerably inhibited the process of debt accumulation resulting in the two extremes of land alienation and labour bondage. Socio-legal hazards of unlimited land grabbing and/or expansion of the contingent of bonded labour were becoming too onerous. Loan transactions and realisation of debt had to operate within constraints considerably different from the past and this had its own impact on the loan market relevant for the rural labourers.

1.8 In a relatively open and dynamic situation either the quantum or extent of loan and its increase or decrease over time captured in a comparative static reference may not provide, seen in isolation, any unilinear direction. As for example, a decrease in 'indebtedness' may indicate either improvement in conditions or deprivation due to lack of access to loan, erosion of collaterals, loss of credit-worthiness. The same would hold true for individuals, households and groups inhabiting a region at a time point.

1.9 A relative decrease in loan incidence in an area or amongst a group, instead of reflecting improved self-sufficiency, may be caused by lack of growth. On the other hand, indebtedness may ap-

pear to be more pervasive in a situation of vibrant and productive agriculture. Indebtedness per se, therefore, should not be considered in isolation from other aspects of the living conditions of rural labourers.

1.10 The all India data analysed in the first volume bases itself primarily on the Rural Labour Enquiry Indebtedness Report (1983). It does not attempt to cover all aspects necessary for a comprehensive understanding of the causes and the state of rural labour indebtedness in India. It is assumed that the other Study Groups set up by the NCRL shall offer the necessary complementarity. However, the regional case studies prepared by members of our Study Group attempt diagnostic reviews over and above furnishing regional and intra-regional data base.

1.11 A few words about some data handicaps are called for. There is some lack of uniformity in data presentation in the ALE and RLE series. The disaggregation criterions were changed in course of these studies. Data in respect to 'with land' and 'without land' categories of rural and/or agricultural labour are not furnished in the last two rural labour enquiries. Similarly comparable data for SC and ST households in rural labour is not available in the early rounds of these enquiries. Some inconsistencies are also discernible in the land possession data. The data available from RLE differs with estimates available from the comparable rounds of the NSS.

1.12 In respect to different aspects of indebtedness of rural labour, a sharp break is observable in the period between 1978 and 1983. Indicators used for this study move in one direction between 1964 and 1975. In most cases there is a shift discernible in 1977-78 followed by a sharp break in 1983. These changes seem to be more due to overall conditions of agriculture in India and are not within the purview of discussion of this Group. We have taken these, more as exogenous factors affecting the terms and conditions of indebtedness of rural labour.

## CHAPTER II

### STRUCTURE OF HOUSEHOLDS

#### Size and proportion

2.1 According to Rural Labour Enquiry (1983) there were 100.5 million rural households in the country of which rural labour households were 37.5 million. Of the rural labour households agricultural labour households accounted for 30.9 million (82.4 p.c.). Between 1977-78 and 1983 rural households increased by 5 p.c. Rural labour households increased by 6.5 p.c. for the corresponding period. Agricultural labour households, however, increased by about 8 p.c. in the same period. Thus for the period under reference the proportion as well as agricultural labour households in the totality of rural labour households increased.

2.2 By 1983 the estimated number of agricultural labour households and rural labour households constituted 30.7 p.c. and 37.3 p.c. respectively of all rural households. These percentages were about 22 and 25 respectively in 1964-65. For the whole period between 1964-65 and 1983 the proportion of non-agricultural labour within the category of rural labour registered some increase. The fall in the proportion of agricultural labour in the totality of rural labour households though marginal yet remained steady in nature till 1978. The proportion of agricultural labour decreased from about 86 p.c. in 1964-65 to the level of 81 p.c. in 1977-78. This trend changed subsequently. In 1983 the proportion of agricultural labour moved upto the level of 82 p.c. of all rural labour households. A slow rate of absorption of labour in agriculture is generally assumed to be the reason for the observed changes in proportions. We would like to examine the same at a more disaggregative level for ascertaining the casual relations.

2.3 When we consider the composition of rural labour in respect to their land ownership an interesting pattern exhibits itself. The proportion of landless households within agricultural labour and rural labour households remained almost unchanged between 1964-65 and 1983. But this lack of change between the two terminal points conceals changes occurring in the intervening period. Between 1964-65 and 1977-78 we observed a distinct decline in the proportion of landless households belonging to the categories of agricultural labour as well as rural labour. We also observed significant inter-state variations in this respect. States like Punjab, Haryana, H. P. belonging to the relatively advanced agricultural area in the country showed a more marked decline in the proportion of agriculture

and rural labour households with land. It should be noted here that the extent of increase in the ranks of rural and agricultural labour are not adequately explained by the extent of land alienation within these areas. Increase in the number of households due to demographic factors might have contributed to the observed changes.

2.4 It should be noted in this context that the average size of labour households (both rural and agricultural) remained within the range 4.5 and 4.8. The average number of earners per household, however, registered some decline. But the more important seems to be the degree of decline in the number of average days of wage employment during the period under reference i.e. 1964-65 to 1983 (barring 1977-78). In 1964-65 the average wage employment days per year were 217. This came down in 1983 to the level of only 159 days in case of male workers. In case of female workers the number of days of wage employment decreased from 149 (1964-65) to 136 (1983) days. This decline in the days of wage employment and resulting fall in income should expectedly have some impact on the indebtedness situation. But we failed to observe this in the more specific indebtedness data analysed in subsequent sections. This apparent lack of connection between wage income and indebtedness leads us back to the earlier observation about non-unilinear indicators.

#### SC/ST composition

2.5 It has already been pointed out that data in respect to the caste composition of rural labour is not provided for all the time points covered by ALE and RLE. The 1983 report of the RLE furnishes data relating to SC and ST composition of labour households for 1977-78 and 1983 only.

2.6 In 1983 there was an increase in the total number of SC agricultural labour households from 9.8 million (1977-78) to 10.7 million or in other words by 9.2 p.c. The ST agriculture labour households increased from 3.7 million to 4.0 million in the corresponding period thus registering an increase of 8.1 p.c. As far as the rural labour households are concerned the number of SC rural labour households increased from 11.3 million to 12.3 million, thereby registering an increase of 8.8 per cent. The number of ST rural labour households increased from 4.2 million in 1977-78 to 4.7 million in 1983, a 11.9 p.c. increase. Thus we see that both SC and ST households' rates of increase were greater than the overall rate either of agricultural labour households or of rural labour households. It is fur-

ther observed that the increase of both SC and ST households within rural labour were grater than those within the agricultural labour suggesting an increasing proportion of SC/ST households in the non-agricultural rural labour.

The above mentioned observations are on the basis of all India average which conceal considerable regional variations. For example, the SC rural labour households registering increase in the all India average registers sharp decline in case of Assam and H.P. In states like Punjab, Orissa, M.P. and Union Territory of Delhi there are evidences of marginal decline both in the number as well as proportion of

SC rural labour and agricultural labour households. The number of ST households within rural labour as well as agricultural labour however decreased in states like Maharashtra, Rajasthan and Goa, Daman and Diu. Tripura, a state with a high proportion of ST, registers an unusual sharp fall in both number and proportion of tribal households. The detailed Statistical Statements based on various Rural Labour Enquiry reports giving complete information on the structure of Agricultural labour and Rural labour households, extent of indebtedness, source and purpose of debt for various social groups in respect of eighteen major States and All-India are annexed at the end of the report.

## CHAPTER III

### MACRO—DIMENSIONS OF RURAL LABOUR INDEBTEDNESS

#### Incidence of debt

A comparative picture of the incidence of indebtedness among agricultural and rural labour drawn on the basis of ALE and RLE rounds are presented in this section. This comparison, however suffers from the common handicap mentioned earlier. For 1964-65 and 1983 the data provided do not allow for disaggregation in terms of 'with land' and 'without land' categories.

At an all India aggregative level comparison between 1964-65 and 1983 reveals a significant fall in the incidence (percentage of households indebted) of indebtedness across classes (Table 3.1). While in 1964-65, 59.2 p.c. of all rural labour households were indebted in 1983 the percentage of such households came down to the level of 50.4 p.c. In respect of agricultural labour households too the decrease was of the same order, from 60.6 p.c. to 51.1 p.c. SC and ST households either in the rural labour category or in the agricultural labour category, considered separately do not reveal any marked difference either. But an examination of data for the intervening periods (1974-75 and 1977-78) reveals that the incidence level was generally higher in 1974-75 in comparison to that in 1964-65. In 1974-75, 65.4 p.c. of rural labour households showed indebtedness. The highest indebtedness level was registered by the SC households with land both within the agricultural labour and rural labour categories. 74 p.c. of all SC agricultural labourers with land and 73.5 p.c. of SC rural labourers with land were indebted. 1977-78 data on incidence of indebtedness showed some decrease from the level of 1974-75.

Inter-state variations in the level of incidence were quite high for all the periods. The changes in the relative position of states in terms of incidence were not monotonous. In 1964-65 highest incidence of indebtedness (80 p.c.) was recorded in H.P. while

states like Punjab, Rajasthan, Uttar Pradesh and Bihar showed incidence levels of 72.6 p.c., 71.2 p.c., 69.6 p.c. and 68 p.c. respectively. These levels are much higher than the all India average of 59.2 p.c. At the other end Assam (32.5 p.c.), Gujarat 36.4 p.c.), J&K (44.6 p.c.) and W. Bengal (48.3 p.c.) recorded much lower levels of incidence. In 1983 the picture change dsignificantly. On the whole there was a greater levelling of incidence levels between states. The two states of south namely, A.P. (65.2 p.c.) and Tamil Nadu (59.6 p.c.) showed highest incidence. Quite low level of incidence is recorded in Assam (22.1 p.c.), H.P. (26.6 p.c.) and Tripura (36.6 p.c.). The changes registered in case of H.P. within the period under reference seems very significant.

Very broadly it can be observed that the states showing remarkable decline in indebtedness are H.P. (80 to 26.6), M.P. (60 to 37.8) and Tripura (51.7 to 36.6). Considerable degree of decrease in incidence are also reported from Punjab (72.6 to 51.4), Rajasthan (71.2 to 50.7), Haryana (65.5 to 47.4), Kerala (60.7 to 54), Karnataka (62.5 to 49.2), J&K (44.6 to 37), Bihar (68 to 53.8) and U.P. (69.6 to 46.8).

The two state groupings made above do not apparently reveal any commonness of character in terms of either agricultural prosperity and/or relative improvement in the conditions of rural labour. It is difficult to explain changes in H.P. and Tripura in terms of any common criteria. The same holds true for comparison between states like Punjab and Bihar. Notwithstanding the presence of deviant states like Tripura and Bihar, one may be permitted to observe that agriculturally advanced states like Punjab, Haryana, H.P. in the north and Karnataka and Kerala in the south registered greater degree of decline in the incidence of indebtedness.

Barring a few exceptions, across regions and over time periods it is observed that agricultural and rural labourers with land are more indebted than those without land. This might be explained in terms of

relatively better access to loans due to their land assets. Considered in terms of social groupings SC labour households are generally more indebted than other categories, including the ST ones.

Table 3.1

## Statewise incidence of indebtedness among rural labour households

State	(Percentage)			
	1964-65*	1974-75	1977-78	1983
(1)	(2)	(3)	(4)	(5)
Andhra Pradesh . . . . .	65.1	74.2	64.4	65.2
Assam . . . . .	32.5	28.7	9.9	22.1
Bihar . . . . .	68.0	70.8	49.6	53.8
Gujarat . . . . .	36.4	56.2	39.8	32.9
Haryana . . . . .	..	65.5	58.9	47.4
H. Pradesh . . . . .	80.0	54.2	58.3	26.6
J & K . . . . .	44.6	57.2	59.9	37.0
Karnataka . . . . .	62.5	64.5	50.5	49.2
Kerala . . . . .	60.7	84.0	77.9	54.0
M. Pradesh . . . . .	60.0	61.2	38.3	37.8
Maharashtra . . . . .	46.2	50.0	42.8	47.1
Orissa . . . . .	47.1	56.8	40.0	40.1
Punjab . . . . .	72.6	72.9	58.7	51.4
Rajasthan . . . . .	71.2	77.3	61.2	50.7
Tamil Nadu . . . . .	59.5	74.8	65.6	59.6
Tripura . . . . .	51.7	58.6	26.0	36.6
U. Pradesh . . . . .	69.6	63.3	43.6	46.8
W. Bengal . . . . .	48.3	54.1	47.5	48.6
All India . . . . .	59.2	65.4	50.5	50.4

'-' : Not available.

\*\* : In 1964-65 Haryana Included in Punjab.

Source : Rural Labour Enquiry Reports.

## Section—3.2

## Extent of debt

In this section the general issue of rural labour indebtedness is examined in terms of its extent. Extent, for the purpose of our discussions is defined as the average size of debt per household and per indebted households in different categories of rural labour.

There has been a steady and significant increase in the extent of indebtedness of almost all categories of rural labourers in between 1964-65 and 1983. But what is noteworthy in this context is the sharpness of the rise between 1977-78 and 1983 (Table 3.2). The average debt per indebted household increased from the level of Rs. 690 to the level of Rs. 1598 or in other words a more than 131 p.c. increase between these two time points. In 1964-65 the average debt per indebted household was Rs. 251. The same increased sharply in 1974-1975 to the level of Rs. 606. The extent of indebtedness remained static (considering rates of inflation) in 1977-78 with Rs. 690 per indebted household. The increase in the size of loan per indebted household over time seems to be significant even allowing for the rates of inflation in between.

The general decline in incidence discussed earlier combined with a general rise in the extent of debt per indebted household tend to reflect a kind of stratification even within the categories of rural and agricultural labourers. We propose to discuss this issue in more details at the end of this chapter

Inter-state variations were quite marked even in 1964-65. While the all India average was Rs. 251 per indebted household, states like Rajasthan and Punjab recorded average indebtedness in the order of Rs. 671 and Rs. 629 respectively. H.P. and West Bengal were at the other extreme showing much lower size of debt per indebted households. In case of H.P. it is Rs. 41 and in case of West Bengal Rs. 99 only per indebted household. The situation changed considerably by 1983. The inter-state differences, barring a few exceptional ones, decreased to some extent. We are excluding Haryana from this review because the Haryana average is reportedly vitiated by two exceptionally large entries (see rele-

vant table in RLE report, 1983). Very high average size of debt is recorded in states like J&K (Rs. 3199), Rajasthan (Rs. 2935) and M.P. (Rs. 2060). Comparatively very low level is recorded in states like Assam (Rs. 448), West Bengal (Rs. 601), Tripura (Rs. 632), Bihar (Rs. 768) and Orissa (Rs. 808). In these states the average amount of debt was less than 50 p.c. of the all India average. Thus a general review in terms of the size of debt per indebted household over time and across states reveal the following

- (i) The size of debt per indebted household increased in all the states. The magnitude of increase at the all India level was more than 536 p.c. considering 1964-65 as the base. The size of increase overcompensates the rates of inflation recorded for the same period.
- (ii) Increases and the size were more significant in the states of J&K, M.P., Kerala and Maharashtra. States like Punjab, Rajasthan, U.P., H.P., Gujarat and A.P. shows more than average increase. It may be noted here that the relatively developed agricultural regions are almost all included in this group.
- (iii) Size of loan remained much lower in all the eastern region states like W.B., Assam, Orissa, Bihar and Tripura. In these states the average amount was less than 50 p.c. of the all India average. This lends some support to the charge of discrimination in supply of public sector loan funds towards this region in general and the rural labouring poor of this region in particular.
- (iv) The increase in the size of debt took place continuously over time while the magnitude of changes recorded in 1974-1975 in comparison to 1964-1965 and in 1983 compared to 1977-1978 was sharper.

Table 3.2

Statewise extent of indebtedness among rural labour households.

(Average debt per indebted rural labour household)

(Rs.)

States	1964-65*	1974-75	1977-78	1983
(1)	(2)	(3)	(4)	(5)
Andhra Pradesh	279	663	884	1258
Assam	114	216	311	448
Bihar	216	409	378	768
Gujarat	308	842	1018	1427

1	2	3	4	5
Haryana . . . . .	..	1494	1558	17133
H. Pradesh . . . . .	41	1016	854	1440
J & K . . . . .	235	569	646	3199
Karnataka . . . . .	312	750	832	1214
Kerala . . . . .	146	473	541	1786
M. Pradesh . . . . .	247	590	502	2060
Maharashtra . . . . .	174	537	606	1249
Orissa . . . . .	155	416	380	808
Punjab . . . . .	629	1156	1226	1894
Rajasthan . . . . .	671	1559	1892	2935
Tamilnadu . . . . .	259	730	813	1129
Tripura . . . . .	131	230	361	632
U. Pradesh . . . . .	286	715	716	1790
W. Bengal . . . . .	99	231	278	601
All India . . . . .	251	606	690	1598

'-' : Not available.

'\*' : In 1964-65 — Haryana included in Punjab.

Note : Two households in Haryana in 1983 reported a debt of Rs. 3.53 lakhs.

Source : Rural Labour Enquiry Reports.

### Section 3.3

#### Nature of debt

Rural Labour enquiry classified the nature of outstanding debt into two broad categories viz., (i) hereditary; and (ii) contracted. The total outstanding loan on the date of the survey was taken to be the sum of loans in these categories. Analysis of hereditary loan is of undoubted importance in the case of agricultural labour households as more often than not labour bondage and land dispossession results from such loans. Liability for the clearance of such loans compounded with its exorbitant interest tremendously increases the problems of indebted households. The analysis attempted in this section however, is restricted to two time points only, 1977-78 and 1983.

It can be seen from the table 3.3 that the average quantum of hereditary loan at the all-India level increased marginally from Rs. 32 per household in 1977-78 to Rs. 41 in 1983. But as a proportion to total outstanding loan it decreased very significantly. In 1977-78 hereditary loan constituted 4.85 per cent of total outstanding loan in the all-India average. In 1983 this proportion came down to 2.7 p.c. only. The decline in the proportion of hereditary loan is undoubtedly

a welcome indicator and must be resulting from the juridical restrictions imposed on contracting of such loans.

Examination of inter-state variations brings out one interesting fact: a relatively high proportion of hereditary loan in Punjab and Haryana (1983), supposedly the two most advanced agricultural regions in the country. In Punjab the average amount of hereditary loan per indebted household in 1983 was Rs. 166, about 10 per cent of total outstanding loans. States where hereditary loans were either insignificant or non-existent are, Assam, Manipur, Meghalaya, H.P., J. & K., and West Bengal.

The contracted loans considered in three separate categories, cash, kind and partly cash plus partly kind reveal that the relative proportions within the total amount contracted remained virtually unchanged over the period between 1964 and 1977-78. But the 1983 survey shows an altered picture. Loans contracted in kind gaining more prominence in 1983.

In most of the states the dominance of cash loan in the contracted portion is common. But it varies



widely between states. The data of Haryana seems to be very perplexing in this respect. While in 1974-75 and 1977-78 the kind portion of contracted loan remained at the level of 20 per cent, it jumped to 85 p.c. in 1983. The reasons for such a change is not at all obvious. Amongst high cash component areas, states like Tamil Nadu (94.4 per cent) Karnataka (91.2 per cent) and A.P. (89.4 per cent) stands out in 1964-65. The states J & K (40.4 p.c.), Assam (52.2 p.c.) and Orissa (60 p.c.) constitute the relatively low cash component areas in 1964-65. In 1983 the situation changes to certain extent. Cash domination in the contracted loan amount shows perceptible increase in many more states. The states registering more than 80 p.c. cash in the total of contracted loan in 1983 are Kerala (95.3) Tamil Nadu (94.7), Tripura (91.3), U.P. (89.5), A.P. (89.1), Karnataka (87.9), Gujarat (84.6), Maharashtra (81.5) and West Bengal (80.1). It should be noted

that in the all-India average proportion of cash came down sharply from level of 82.9 p.c. in 1977-78 to 67.1 p.c. in 1983.

It appears from the data discussed above that the cash-kind proportionality are subject to factors more specifically related to regional and time specific productivity situations, harvest conditions in the preceding period.

For all rural labour households the percentage of amount contracted in cash and in kind respectively were 78 and 13 in 1964-65; 80 and 13 in 1974-75; 67 and 29 in 1983. It may be noted in this context that the year 1974-75 corresponds to a poor monsoon and 1983 to a good monsoon one. The demand for loans in kind remaining unchanged, the supply conditions may considerably influence the actual compositions covering cash and kind loans contracted.

Table 3.3  
Statewise non-hereditary loan (cash, kind, others) per indebted rural labour household (Percentage)

States	1964-65*			1974-75			1977-78			1983		
	Cash	Kind	Others	Cash	Kind	Others	Cash	Kind	Others	Cash	Kind	Others
1	2	3	4	5	6	7	8	9	10	11	12	13
Andhra Pradesh . . . . .	89.4	8.4	2.2	86.8	8.0	5.2	88.8	7.9	3.3	89.1	7.4	3.5
Assam . . . . .	52.2	40.7	7.1	67.5	17.7	14.8	63.1	11.9	25.0	41.9	29.3	28.8
Bihar . . . . .	61.8	18.1	20.1	58.4	26.5	15.1	65.4	21.7	12.9	78.7	14.3	7.0
Gujarat . . . . .	61.3	20.8	17.9	71.8	19.0	9.2	76.8	16.7	6.5	84.6	13.1	2.3
Haryana . . . . .	..	..	..	72.0	20.1	7.9	72.3	20.3	7.4	14.1	85.0	0.9
Himachal Pradesh . . . . .	..	100.0	..	66.6	10.2	23.2	84.5	9.9	5.6	72.7	16.9	10.4
Jammu & Kashmir . . . . .	40.4	22.9	36.7	55.7	36.7	7.6	42.7	43.0	14.3	29.6	40.1	30.3
Karnataka . . . . .	91.2	5.6	3.2	92.8	4.2	3.0	88.4	6.5	5.1	87.9	7.5	4.6
Kerala . . . . .	72.3	18.9	8.8	65.7	6.5	27.8	87.9	10.3	1.8	95.3	3.7	1.0
Madhya Pradesh . . . . .	70.1	19.2	10.7	61.1	27.5	11.4	67.3	24.1	8.6	58.7	37.1	4.2
Maharashtra . . . . .	84.2	12.7	3.1	86.2	10.5	3.3	84.6	12.1	3.3	81.5	8.9	9.6
Orissa . . . . .	60.0	26.2	13.8	67.8	27.3	4.9	79.2	18.0	2.8	73.8	21.8	4.4
Punjab . . . . .	79.4	10.4	10.2	77.8	16.1	6.1	80.9	17.8	1.3	65.9	31.1	3.0
Rajasthan . . . . .	66.0	20.0	14.0	60.3	12.3	27.4	69.1	12.8	18.1	61.7	30.2	8.1
Tamil Nadu . . . . .	94.4	2.0	3.6	96.1	2.3	1.6	93.3	3.8	2.9	94.7	2.5	2.8
Tripura . . . . .	76.4	10.2	13.4	86.9	9.9	3.2	93.6	5.2	1.2	91.3	6.3	2.4
Uttar Pradesh . . . . .	77.9	9.9	12.2	81.2	12.2	6.6	84.7	8.9	6.4	89.5	8.9	1.6
West Bengal . . . . .	66.3	26.3	7.4	68.9	26.1	5.0	77.6	16.4	6.0	80.1	4.6	15.3
All India . . . . .	78.0	12.7	9.3	80.1	13.2	6.7	82.9	11.4	5.7	67.1	28.9	4.0

'—' : Not available.

\*\* : In 1964-65 Haryana included in Punjab.

Source : Rural Labour Enquiry Reports.

It may be noted further that during the first three enquiries, ST households were found to contract a higher percentage of loans in kind than the non-ST households. But this pattern is reversed in 1983 when kind loans became less important among the SC households.

The significance of the component of loan shown in the category 'others' in the RLE is not clear. In case it includes 'exchange' it may conceal loans tied to labour payment. The states where loans in 'others' is significant are Assam, H.P., J & K, Maharashtra, Rajasthan and West Bengal.

### Section 3.4

#### Purpose of debt

The loans taken by the agricultural and rural labour households have been classified into two categories viz., (i) productive loans; and (ii) unproductive loans. Loans taken and utilised for productive purpose are expected to generate additional income while loans taken for unproductive purposes, mainly to fulfill consumption needs, religious functions, marriages, social obligations etc. are of no help in creating economic overheads. Therefore, it becomes difficult for the borrower to repay such loans. It is primarily the latter form of loan, i.e. the unproductive consumption loan, that dominates the debt picture of the agricultural and rural labourers.

How far this differentiation between production and consumption loans is relevant for labouring households in a country like ours is a point worth considering. A question arises as to whether in households solely dependents on capacity for manual labour for their subsistence income, consumption loans should be treated as unproductive.

It appears from a general review of the data furnished at Table 3.4, that the proportion of consumption loan in the total amount indebted declined over time. In the total outstanding debt, consumption loan accounted for 51.8 per cent in 1964-65, 47 per cent in 1974-75, 43 per cent in 1977-78 and 32 per cent in 1983. Correspondingly there is an increase in the production loan component; especially during the last two time points: 11.9 per cent in 1964-65, 12.7 per cent in 1974-75, 20.4 per cent in 1977-78 and 38.2 per cent in 1983.

This type of change might well have been induced by conditions of supply of credit for productive purposes and may not reflect improvements in consumption levels. A more detailed probe on this question has been attempted at a greater level of disaggregation

amounts for productive purposes in this category of households increased from 7 per cent of the total to a high of 51 per cent of the total in 1983. Further, this percentage is estimated to be as high as 67.6 per cent in 1983 for SC households without land. This boost in productive purpose loan most probably reflect the working of special credit schemes earmarked for designated target groups.

Sharp decline in consumption loans were reported from the following states: H.P. (100 per cent to 12.4 per cent), Tripura (58 per cent to 25.7 per cent), Kerala (45.9 per cent to 17.2 per cent), West Bengal (76.8 per cent to 51.3 per cent) Orissa (56.1 per cent to 31.8 per cent), Maharashtra (45.4 per cent to 26.8 per cent), J&K (60.8 per cent to 32.8 per cent), Gujarat (55.5 per cent to 28.7 per cent) and A.P. (52.3 per cent to 36.9 per cent). In most of the above mentioned states, the extent of decrease is more than 20 percentage points. What is interesting for an investigator however is that the changes are not occurring in relatively advanced agricultural areas like Punjab, Haryana, U.P., Karnataka, etc. The relative stagnation in the eastern zone, however, is borne out by the fact that consumption loan percentages continue to remain as high as 71.4, 67.7 and 51.2 all in 1983, for Assam, Bihar and West Bengal respectively. Productive purpose loan was high in Haryana and significant in Maharashtra, Orissa, H.P. and Karnataka. The eccentricity of the Haryana figure has already been pointed out.

It should be noted that the category 'others' covering loans for social obligations like religious functions, marriages etc. continue to play an important role as the purpose of indebtedness. The Category 'others' accounted for 30 per cent of the total estimated debt at the all India level in 1983. A still more interesting insight is provided by the fact that states like Punjab, Kerala, J&K, H.P., Gujarat, as well as Tripura show more than 50 per cent outstanding debt in the category 'others'.

tion in the state and regional studies appended. Note, however, has to be taken of the significant increase in the productive loan component among agricultural labour households without land. The percentages of

Table 3.4

Statewise average amount of debt per indebted rural labour household by purpose of debt

(Percentage)

States	1964-65*			1974-75			1977-78			1983		
	H.H. Consumption	Pro-ductive	Others	H.H. Consumption	Pro-ductive	Others	H.H. Consumption	Pro-ductive	Others	H.H. Consumption	Pro-ductive	Others
1	2	3	4	5	6	7	8	9	10	11	12	13
Andhra Pradesh . . . . .	52.3	15.8	31.9	48.3	12.3	39.4	42.9	25.3	31.8	36.9	19.5	43.6
Assam . . . . .	76.3	10.5	13.2	68.9	5.1	26.0	70.0	11.8	18.2	71.4	8.3	20.3
Bihar . . . . .	54.6	6.5	38.9	55.3	4.4	40.3	56.1	7.1	36.8	67.7	7.3	25.0
Gujarat . . . . .	55.5	7.5	37.0	45.1	12.9	42.0	42.1	16.8	41.1	28.7	11.4	59.9
Haryana . . . . .	..	..	..	37.5	4.9	57.6	49.7	14.8	35.5	7.1	88.8	4.1
Himachal Pradesh . . . . .	100.0	..	..	35.1	18.0	46.9	51.7	4.6	43.7	12.4	37.0	50.6
Jammu & Kashmir . . . . .	60.8	2.1	37.1	68.8	11.1	20.1	76.6	5.4	18.0	32.8	16.4	50.8
Karnataka . . . . .	51.2	11.5	37.3	52.2	11.7	36.1	46.6	21.9	31.5	35.2	33.2	31.6
Kerala . . . . .	45.9	13.7	40.4	31.3	11.8	56.9	38.2	18.8	43.0	17.2	28.1	54.7
Madhya Pradesh . . . . .	53.0	12.1	34.9	53.7	11.7	34.6	49.4	20.1	30.5	46.5	28.6	24.9
Maharashtra . . . . .	45.4	23.6	31.0	43.0	31.1	25.9	32.5	42.4	25.1	26.8	54.4	18.8
Orissa . . . . .	56.1	9.0	34.9	59.8	10.6	29.6	53.1	27.6	19.3	31.8	49.0	19.2
Punjab . . . . .	49.6	6.0	44.4	45.2	9.1	45.7	41.5	10.6	47.9	37.6	10.7	51.7
Rajasthan . . . . .	40.3	13.2	46.5	47.3	9.5	43.2	37.1	15.3	47.6	48.3	20.8	30.9
Tamilnadu . . . . .	57.1	16.2	26.7	39.6	19.5	40.9	36.6	21.4	42.0	40.8	18.7	40.5
Tripura . . . . .	58.0	4.5	37.5	74.3	6.9	18.8	62.0	18.0	20.0	25.7	11.1	63.2
Uttar Pradesh . . . . .	46.5	12.2	41.3	43.9	9.2	46.9	38.8	14.7	46.5	39.9	12.8	47.3
West Bengal . . . . .	76.8	5.1	18.1	70.9	7.8	21.3	65.5	12.6	21.9	51.3	26.5	22.2
All India . . . . .	51.8	11.9	36.3	46.9	12.7	40.4	42.9	20.4	36.7	32.0	38.2	29.8

'—' : Not available.

'\*' : In 1964-65 Haryana included in Punjab.

Source : Rural Labour Enquiry Reports.

### Section—3.5

#### Sources of Debt

A review of the data on different sources of borrowing reveal considerable changes over time (Table 3.5). Such changes, however, appear to have taken place more in the early 1980s. At the level of all-India averages, banks as a source of borrowing feature more prominently only in the 1983 survey. Earlier, this source accounted for only 3.9 per cent (1974-75 and 6.5 per cent (1977-78) of the total outstanding debt of the rural labourers. The RLE Report 1983 observes in this context "the nationalisation of banks in late

sixties have had positive impact on dispersal of banking institutions in the rural areas. In mid-seventies with significant thrust in the government policy towards rural credit, the functioning of banking sector changed considerably. Class banking was converted into mass banking. With the strategy of direct attack on poverty through self-employment schemes in the Sixth Plan an era of development banking had ushered in. Hence the banks, as source of debt occupied a pre-dominant place among all others during 1983."

## Source-wise percentage share of, Average Debt.

Percentage

Source	1964-65	1974-75	1977-78	1983
Co-operatives . . . . .	5.6	5.6	9.4	10.2
Banks . . . . .	..	4.0	6.5	28.0
Employers . . . . .	17.9	9.6	6.7	12.2
Moneylenders . . . . .	31.9	46.4	36.7	21.3
Shopkeepers . . . . .	8.4	7.3	6.8	5.3
All Others . . . . .	36.2	27.1	33.9	23.0
Total . . . . .	100.0	100.0	100.0	100.0

Rural Labour Enquires, various reports : Labour Bureau.

The RLE report (1983) observes further that the prevalence of moneylenders in the rural credit market had not been wiped out. Corresponding to the feature of increased bank loans, the proportion of borrowing from moneylenders registered some decline in 1983. Moneylenders accounted for about 32 percent of total debt in 1964-65. This came down to 21.3 percent in 1983, thus registering about 11 percentage point decrease in the proportion accounted for by this particular source. It should however be noted that during the intervening period moneylenders accounted for 46.4 percent (1974-75) and 36.7 percent (1977-78) of the total outstanding debt. It appears from the data on the nature of changes in sources of debt that bank finance for the rural labourers was not available even upto the late 1970s though nationalisation took place a year earlier.

It may be out of place to observe here that the reasons for the popularity and continuation of informal moneylending are to be sought in the nature of demand and mode of supply of loans for rural poor. Evaluation reports on IRDP and NABARD show that public sector loans and borrowings from informal sources are co-existing and are not competing with each other, at least in the case of rural labourers. While public sector loans mainly serve productive purposes, the consumption loan demand of the rural poor is served by private moneylending. The terms of loan and nature of realisation of private

moneylending are supposedly better suited to the consumption demand of their clientele, rural labourers in this instance.

The statewise picture offers more interesting insight. We have already noted that the Haryana figures in the RLE 1983 is too eccentric and as such is kept out of discussion. In 1983 the states showing more than 20 percent bank finance in the total debt are the following: H.P. (38.3 per cent), Kerala (27.6 per cent), Karnataka (25.4 per cent), and Orissa (22.2 per cent). States representing moderate improvement in the supply of bank loans are: M.P. (13.9 per cent), West Bengal (12.7 per cent) and Maharashtra (12.4 per cent). It appears that implementation of special schemes like IRDP through banks boosted bank loans in the 1980s. But that did not affect the quantum of informal loans contracted. The prospect for more significant and continuous decline in the exploitative system of informal credit operative within the rural labour sector depends very largely on the initiative of the government and the banking sector. Substitution of informal credit by formal credit largely depends on the flexibility of public sector lending matching the consumption requirements of the rural poor. It should be noted that even in 1983, at the all India level, informal sources like employers, moneylenders, shopkeepers and 'others' accounted for about 62 per cent of the total outstanding debt of rural labourers.

Table 3-5

Statewise average amount of debt per indebted rural labour household by source of debt

(Percentage)

States	1964-65*			1974-75			1977-78			1983		
	Money lenders	Banks	Others	Money lenders	Banks	Others	Money lenders	Banks	Others	Money lenders	Banks	Others
1	2	3	4	5	6	7	8	9	10	11	12	13
Andhra Pradesh	27.9	..	72.1	59.7	3.2	37.1	39.1	6.4	54.5	32.2	9.8	58.0
Assam	6.1	..	93.9	33.8	..	66.2	15.7	0.6	83.7	7.6	3.6	88.8
Bihar	31.5	..	68.5	41.6	0.2	58.2	56.3	0.3	43.4	32.0	3.6	64.4
Gujarat	13.3	..	86.7	19.1	5.2	75.7	18.6	3.3	78.1	13.5	6.1	80.4
Haryana	..	..	..	59.4	1.6	39.0	46.8	4.2	49.0	2.7	85.8	11.5
Himachal Pradesh	..	..	..	30.9	2.9	66.2	40.3	5.8	53.9	11.2	38.3	50.5
Jammu & Kashmir	13.2	..	86.8	10.0	1.4	88.6	3.3	0.6	96.1	2.0	1.0	97.0
Karnataka	33.0	..	67.0	47.5	4.8	47.7	25.1	14.7	60.2	26.8	25.4	47.8
Kerala	19.9	..	80.1	14.8	13.3	71.9	14.6	19.6	65.8	8.2	27.6	64.2
Madhya Pradesh	30.8	..	69.2	40.5	4.7	54.8	29.4	4.6	66.0	19.0	13.9	67.1
Maharashtra	15.5	..	84.5	25.5	10.6	63.9	11.0	13.8	75.2	6.3	12.4	81.3
Orissa	48.4	..	51.6	55.5	3.8	40.7	5.5	6.3	88.2	12.1	22.2	65.7
Punjab	27.7	..	72.3	22.1	5.0	72.9	29.3	3.2	67.5	18.3	8.3	73.4
Rajasthan	37.4	..	62.6	42.1	3.1	54.8	53.1	1.5	45.4	50.1	7.4	42.5
Tamilnadu	21.6	..	78.4	64.2	3.7	32.1	43.0	4.8	52.2	33.3	8.2	58.5
Tripura	24.4	..	75.6	14.8	..	85.2	16.8	2.5	80.7	4.1	5.7	90.2
Uttar Pradesh	53.1	..	46.9	56.1	0.7	43.2	56.4	2.6	41.0	42.8	6.3	50.9
West Bengal	24.2	..	75.8	31.1	1.3	67.6	26.6	2.5	70.9	17.5	12.7	69.8
All India	31.9	..	68.1	46.4	3.9	49.7	36.7	6.5	56.8	21.3	28.0	50.7

‘..’ : Not available.

‘..’ : In 1964-65 Haryana included in Punjab.

Source : Rural Labour Enquiry reports.

**CHAPTER IV**  
**SUMMARY OF FINDINGS OF REGIONAL/  
STATE STUDIES ON RURAL LABOUR  
INDEBTEDNESS**

**Section 1**

**Jammu and Kashmir**

*Introduction*

The study of rural labour in the region has to be seen in the background of the following distinctive features:

- (a) The state of J & K comprises three distinct zones—the plains of Kashmir valley, inhabited overwhelmingly by Muslims, the high altitude desert like Ladakh inhabited by Buddhists and the hilly Jammu region populated mostly by Hindus.

Agriculture is largely confined to the extensive flat valley floor of Kashmir at a height of 1600 Mtrs. above sea level and measuring 135 Km. long and 40 Km. wide. This region is almost entirely drained by the river Jhelam and its tributaries and is highly suitable for paddy cultivation.

In the region of Ladakh, due to its altitude, extreme cold and arid climate, agriculture is almost non-existent. Less than one per cent of the total geographical area of Ladakh is under the plough.

Jammu has two distinct regions—the hilly part and the relatively smaller valley with some irrigated parts in the foothills.

- (b) Nomadic herding is an economic activity carried out in J & K state by a number of tribal groups, the Gujars, Bakarwals and Changpas. Gujars and Bakarwals are transhumans in character. These nomadic groups engage in seasonal agriculture when they move to other parts in the winter months. As such, most of these groups, although they cannot be technically designated as rural labourers, form an important part of the rural poor.

Apart from these ecological determinants, there are some exogenous factors influencing the lives of people in this state. The factors contributing to changes in the traditional socio-economic structure are, tourism, introduction of plantation crops in the recent past, military importance especially after partition in 1947.

J & K has been amongst others, the first state in India where land reforms were implemented. The first set of land reforms measures were implemented in July 1950 during the period of the National Conference Government led by Sheikh Abdullah. Agricultural labourers constitute a very small proportion of the rural workforce in J & K. In fact, according to the 1981 census, agricultural labourers were only 3.05 per cent of the rural workforce. Percentage of agricultural labourers is a little higher (5.82 per cent) in the mountainous regions of the state. Rural labour households constituted about 5 per cent of total rural households in 1974-75. It increased to the level of more than 17 per cent in 1983. Agricultural labour proportion also increased to the level of 6.3 per cent during the same period. Out of a total of 1,42,000 rural labour households in 1983, SC rural labour households were 24,000, out of which 12,000 were agricultural labour household.

Notwithstanding the relative smallness of rural labour in general and agricultural labour in particular, these sections did constitute the poorest and most socially backward groups in the state.

Looked at from the point of landownership, the situation in the state is expectedly better. In 1983, rural labour households with land constituted 72.5 per cent of the total. Amongst agricultural labour households 66 per cent owned some land. The position however is significantly different amongst SC labouring households. Only 40.6 per cent of SC rural labour and 26.3 per cent of SC agri-labour owned any land.

*Incidence of Indebtedness:* The proportion of indebted households increased between 1964-65 and 1974-75 but it declined subsequently. The decline was sharp between 1977-78 and 1983. The trend of indebtedness was more or less similar in case of SC rural labour and agricultural labour households. As expected, larger proportion of labour households with land were indebted compared to those without land.

*Extent of indebtedness:* The extent of indebtedness measured in terms of average debt per indebted household was quite high. The increase in the extent is particularly sharp between the years 1977-78 and 1983. The average debt per indebted household in

case of agricultural labour increased from the level of Rs. 544 (1977-78) to Rs. 3338 (1983). The increase was most sharp in case of SC rural labour households. In case of SC rural labour households the average amount of debts increased from Rs. 568 (1977-78) to the level of Rs. 8572 (1983), SC agricultural labour households seem to have benefited least from loan services. In fact there was a significant decline in the average size of debt pattern. Size of debt in this category (SC) decreased from the level of Rs. 663 (1977-78) to a low of Rs. 256 (1983).

*Incidence of hereditary debt:* The data on hereditary debt in case of J & K seems to be incomplete. We do not find entries in the two terminal time points i.e. 1964-65 and 1983. Hereditary loans show a sharp increase between 1974-75 and 1977-78. Such loans seem to be more important for SC rural labourers and especially the SC agricultural labourers. In fact in 1977-78 the average hereditary loan of SC agricultural labour was Rs. 249 when the amount of total contracted loan was Rs. 414. It is also inferred that the hereditary debtors were all freed from this kind of loan burden in 1983 and as such there were no entries in this column in the 1983 round of survey. But there are reasons to believe that such loans have not been totally wiped out. It remains concealed with different forms of bonding of labour prevailing in the region.

The increase in the size of loan in 1977-78 and specially in 1983 is explained in our Report in terms of the absence of debt relief measures operative in the period. But the reasons for this increase may lie elsewhere. It is quite possible that public sector loan programmes for socio-economically weaker target groups were more directly responsible for the increase in size. The larger size of average debt in SC rural labour households without land suggest this kind of inference.

*Cash/Kind Components* Like other areas, loans are provided both in cash and kind to rural labour in J & K. The amount of loan contracted in cash showed an increase between 1964-65 and 1974-75. But the same came down in 1977-78. SC households reveal greater dependence on kind loans in recent years.

*Purpose of Debt:* It appears that debt due to household consumption and loans for social obligations were the main causes till 1977-78. The situation, however, seems to have changed drastically in 1983 except in the case of SC agricultural labour households. In case of agricultural labour households, consumption purposes accounted for nearly 65 per cent of the outstanding debt even in 1983. Interestingly, there is a sharp difference between SC rural labour households and SC agricultural labour households in respect to their purposes of loan contracted. SC rural labour household's consumption loan came down sharply. This may be because most of them are in the non-

agricultural sector and the condition of labourers in the non-agricultural sectors improved due to the influence of exogenous factors mentioned earlier. Indebtedness due to social obligations is more noticeable among SC rural labour households long treated as 'interior beings'. It is also observed that "coming into non-agricultural profession they became more conscious of their social inferiority and overspent to compensate for the same".

*Indebtedness for productive purposes:* There has been a general improvement in the share of productive purpose loan amongst rural labourers in J. & K. The most significant improvement has taken place in case of agricultural labour households with land. Average amount of productive purpose debt in this category increased from Rs. 14 in 1977-78 to Rs. 1213 in 1983. SC rural labourers with land however showed a decrease in productive purpose loan while SC rural labour without land registered considerable amount of loan for productive purposes in 1983. It is hard to reconcile this in terms of a logical explanation. One may, however conjecture that the SC rural labour with land were able to clear their debt burden (Productive purpose) better than those without land.

It is observed that spending on 'jewellery' has been common in rural areas of J.&K. In the recent past spending by borrowing for durable items increased. Credit purchase of durable consumer goods including improved clothing materials is common among non-SC labour households. SC labour households, however, are not trusted by the shopkeepers-cum-moneylenders of the region.

The purposewise analysis also shows that the category 'others' accounted for a significant portion of the debt burden in 1983. This is more so for agricultural labour and rural labour with land. In case of agricultural labour with land, Rs. 1673 out of a total of Rs. 3464 per indebted household is accounted for by the source 'others'. In case of rural labour with land the category 'others' accounted for Rs. 609 out of Rs. 3362 per indebted household in 1983. The size of the indebted amount in the category 'others' in case of agricultural labour with land suggests possibilities of bondage continuing in concealed forms. The elimination of 'hereditary debt' entries and inflation of loans in the categories may not be totally unrelated.

*Sources* There has been a sharp increase in the share of cooperative societies acting as a source of loan for rural labour. The Cooperative movement is quite old in J and K. It has been recently broadened by the inclusion of agricultural labourers. Operation of cooperative societies are limited to the agricultural sector. Employers, i.e. landowners, played an important role as a source till 1978. Shopkeepers accounted for about 65 per cent of the outstanding debt of SC agricultural labour households. Banks are insignificant in J&K's rural labour loan market. Overwhelming portions of the loan are accounted for by the category 'others'. Given the nature of patron-client relationship in

J.&K., the category 'others' cannot but mean loans from landowner-cum-moneylenders through different kinds of bondings. 95 per cent of SC rural labour households are indebted to the source 'others'.

of these sources are quite important and are not concerned with the purpose of loan. It is, therefore, not surprising that loan from these sources are generally used for non-productive purposes.

'Others' as a source became very important in 1983 ..... these include variety of sources such as agents, guides, associations, etc. based on social groups or professions.....many

Informal sources continue to be very important in the indebtedness of rural poor. Government agencies and banks in spite of their stated objectives of helping the rural poor and socially deprived sections have not been able to make much of a dent.

## Section II

### Uttar Pradesh

#### Introduction

The study group on rural labour indebtedness in Uttar Pradesh identified sixteen points to be specially enquired into. The more important of these are the following.

- (i) estimates of rural labour households and population.
- (ii) rural labourers' income.
- (iii) rural labour debt-incidence, extent, purpose and sources.

*Income:* In the absence of dependable data series of rural labour wages and income the Report has taken agri-labour wage and income as substitutes for the former. In U.P. percentage of agr-labour in the total rural labour being as high as eightyseven, such an approximation does not seem to be unrealistic.

There has been improvement of real wages in U.P. in the 1970s and 1980s. The real wage of male agri labour was 229 in 1984-85 with 1956-57 as base. Shifting the base to 1970-71, the real wage indices were 131.45 for male and 145.12 for female agri-labourers.

The discussion on population veers around the problem of reconciliation between census data and N.S.S. findings. The discrepancy between these two sets are arising out of definitional problems.

Case study results reveal significant gender differences in wages. Wages are generally paid in instalments inducing indebtedness.

Census figures show that the number of male agricultural labourers in U.P. decreased by 5.2 p.c. (1981) while N.S.S. estimates indicate 1.02 p.c. increase for the same period.

*Incidence of debt:* There has been a marked fall in the percentages of households indebted between 1964-65 and 1977-78. The incidence of indebtedness was as high as 69.6 in 1964-65 and dropped to 43.6 in 1977-78. In 1983 there was a marginal rise and the percentage stood at 46.78.

Having discussed the problems in details the regional study makes the observation "In the light of all these all that we can say is that the male agricultural labour in U.P. has increased over last two decades (though there is some slackening down in the second decade). The observation earn more authenticity if we take a more generic term "rural labour".

*Extent:* Within the total amount indebted, the hereditary component, though small in terms of percentage, remained almost unchanged in absolute terms. The proportion, however, decreased sharply due to the large increase in the contracted amount. This amount per indebted household increased from Rs. 266 in 1964-65 to the level of Rs. 1420 in 1983. Hereditary loans were relatively more important in S.C. agri-labour households.

Over and above agricultural and non-agricultural rural labourers in case of U.P. very small and marginal farmers accounting for about one-third of the rural house-holds hire out labour off and on. It is suggested that the investigation of rural labour indebtedness should cover this segment of the rural households too.

*Purpose:* Indebtedness due to consumption loans in absolute terms increased steadily from the level of Rs. 133 in 1964-65 to Rs 715 in 1983. In terms of percentages, however, the proportion of non-consumption loans increased faster.

The regional study on U.P. reports acute inequality in the distribution of land and other assets. According to this study, amongst different categories of rural labour, agricultural labour with land seems to be relatively better off.

There was continuous rise in debt due to social functions like marriages.



Production loans show steady increase. It was as low as Rs. 35 in 1964-65. The same increased to the level of Rs. 230 in 1983.

*Sources of debt:*

In UP money lenders still constitute a major source of loan.

Co-operatives, an important source, show rise in amount indebted.

Average loan from employers shows marginal decline.

There has been a significant erosion in the role of shopkeepers in the loan market relevant for the rural labourers of U.P.

*Village Case Study findings:* From the case studies conducted in U.P. in connection with the present study the following results emerge :

- (i) attached agri-laboures are most indebted. Of the total loans 41 per cent is accounted for by attached agri-labourers.
- (ii) landlords constitute the major source of credit, about 40 per cent of total; Shopkeepers provided 29 per cent while sources like 'other' and banks accounted for 13 per cent and 10 per cent respectively.
- (iii) for attached labourers, landlord employers are the major source accounting for 80 per cent of total debt while unattached labourers are more indebted to shopkeepers (50 per cent). The same is true for non-agri-labourers.

The case studies conducted in the two villages in western Gorakhpur and eastern Muzaffarnagar further revealed;

- (i) Loans for productive purposes are limited to cultivators and hence to the segment of rural labourers with land.

(ii) Co-operatives are playing an important role in both the villages while banks are important in Muzaffarnagar.

(iii) Moneylenders, relatives and 'others' as sources are dominant in the supply of consumption loans. Moneylenders in three districts were all rich farmers.

The studies further reveal that rural labour and small/marginal farmers get indebted mainly on account of consumption needs and social obligations like marriage, *sradh* etc.

*Conclusion :*

1. Wage income has risen in U.P.
2. Rural labour indebtedness shows a decline.
3. Contracted cash loans constitute the major portion of debt.
4. Basic consumption needs and needs arising from social obligations are the main reasons of indebtedness for rural labour.
5. As sources of loan, landlord-cum-moneylenders are still dominant in U.P. villages. Public institutional sources are making some inroads, though slowly.
6. There is a link between occupation of rural labourers and sources of loan.
7. The Report ends with the following observation:

It is likely that with agricultural growth, their (employers') appropriation of surplus will increase relatively and wages will tend to stagnate and rural indebtedness will tend to persist. Its cutting edge can, however, be mitigated by increasing expansion of rural institutional sources of loan and through organisation of rural labour.

### Section III

#### West Bengal — Bihar

##### A. West Bengal

*Introduction:* In West Bengal the pace of increase of agricultural labour in the total rural working force observed between 1961 and 1971 censuses registered some slowing down in the next decade i.e. between 1971 and 1981.

According to R.L.E. (1983) in West Bengal, rural households increased by 14 per cent over 1977-78. During the same period, rural labour households increased by 19 per cent while agricultural labour by 13 per cent.

Examined castewise, scheduled caste household's proportions increased in all the categories.

In terms of land ownership there was some improvement in both rural labour as well as agricul-

tural labour households while the gain was more in case of SC agri-labour households. The percentage of SC agri-labour households with land increased from 13.88 in 1977-78 to 17.04 in 1983.

There was a significant increase in the size of land owned by rural labourers. In 1977-78 the average size owned was 0.25 acres while in 1983 it was 0.89 acres. The average size owned in 1983 in West Bengal became higher than the all India average of 0.70 (acre) notwithstanding the very low land: man ratio obtaining in the state.

The significant improvement in land ownership of the rural and agricultural labour households in West Bengal reflect the impact of relatively better implementation of land reform provisions.

The average family size of rural labourers decreased from 4.85 in 1977-78 to 4.75 in 1983.

There was marginal improvement in the sex ratio in favour of females in the rural labour population of the state. There was a very slight increase in the number of male earners per agri-lab. household. The number of male earners increased from 1.08 to 1.18 but the number of female earners remained unchanged at 0.29. It should be noted that female earners at the all India level was 0.75 per rural labour household in 1983.

*Incidence:* Incidence measured in terms of percentages of households indebted (according to RLE) increased amongst rural labour in West Bengal (from 47.5 to 48.63 per cent). The increase was more significant in the agricultural labour category (from 40.2 to 49.01 percentage). Caste group-wise, scheduled caste agri-labourers were more indebted than others in both the time periods (53.8 and 52.98 per cent). Tribal labour households on the other hand shows much lower incidence rate. In 1977-78 only 36 per cent of tribal rural labour households had any debt to show. From other related indicators like wages, land ownership etc. it can be inferred that the lower debt burden in S.T. labouring households do not indicate a more balanced income-expenditure situation; instead it reflects lack of access to loans. In 1983 the S.T. rural labour households debt incidence increased to 28.1 per cent.

*Extent: Hereditary debt burden* is traditionally much lower in West Bengal. In 1977-78 the average was Rs. 11 in a total of Rs. 278 while in 1983 the same came down to Rs. 7 in a total of Rs. 601. Traces of the hereditary debt burden is relatively more in evidence in the S.C. rural labour households.

The quantum of contracted loan per rural labour and per indebted rural/agricultural labour households in West Bengal was much lower than the all India averages from the beginning of the period under review.

In 1977-78 average debt per rural labour household was Rs. 132.00 only when the all-India average was rupees 348.00. The relative position remained almost unchanged in 1983 when the same in West Bengal was Rs. 292 and the all-India average stood at the level of Rs. 806. The difference seemed to be sharper in case of average outstanding debt per indebted rural labour households in the State. Average amount per indebted household in 1977-78 was Rs. 278 only. This increased to Rs. 601 in 1983. The all-India index for the two corresponding time points were Rs. 690 (1977-78) and Rs. 1598 (1983). It may not be out of place here to observe that the eastern States in general recorded much lower outstanding debt amounts than most other states in the different regions of the country. This will be borne out more convincingly when we look at the positions of Bihar and Assam along with West Bengal.

The size of debt per indebted household was smaller in both the time points. S.T. households recorded very low size of debt. These are obvious indicators to lack of access to loans on the part of S. C. rural labour households and more so for the S. T. households.

*Cash/Kind Component:* The kind component of debt in West Bengal was relatively lower. It came down sharply in 1983. In 1977-78 only Rs. 44 out of a total of Rs. 268 was accounted for in kind, or in other words, only 16.42 per cent of the outstanding debt contracted was in kind. In 1983 the kind component dropped to the level of 7.58 per cent only. It should be noted that the all India average, however, shows an increase from 11.45 per cent (1977-78) to 28.92 per cent (1983).

*Purpose:* Analysis of debt contracted for different purposes reveal that debt for household consumption still predominates while there was considerable increase in productive purpose loan in 1983. In 1977-78 the average consumption loan per indebted household in West Bengal was Rs. 182 and in 1983 it increased to the level of Rs. 308. Expectedly consumption loan was much higher in case of rural labourers without land while productive purpose loan shows significant increase in case of rural labourers with land in 1983.

There did not exist much difference caste-wise in respect to the purpose except that productive purpose indebtedness in case of S. T. households were much smaller than either the S.C. or the general rural labour households.

*Sources:* We have already noted that the total size of debt per indebted Agri-labour household in West Bengal increased from Rs. 244 to Rs. 588 between 1977-78 and 1983. Amongst the variety of sources providing loans to rural labour households, money lenders continue to exist though with a somewhat reduced role. In 1977-78, 26.6 per cent of total outstanding debt was with the moneylenders while in 1983 the same source accounted for 15.3 per cent of the total outstanding debt.

There was a relative increase of the Bank loan. In 1977-78 only 2.9 per cent of the outstanding debt was with the Bank while it increased to the level of 14.9 per cent in 1983. It needs to be noted that debt outstanding with the employers shows an increase in 1983. This is somewhat unexpected in a State where land reforms implementation has been supposedly better. The role of relatives and friends as a source of loan continues to be significant with a marginal decrease in 1983. This source accounted for 25 per cent of the total outstanding debt in 1977-78 and about 20 per cent in 1983. Direct Government sources and cooperative as an institutional source does not show much improvement as sources of loan in West Bengal.

The earlier finding that rural labourers especially agricultural labourers with land received more loans

holds true for West Bengal. The position of S.C. are not very different from the non-S.C. Hindu households. But S.C. household's access to loan did not improve at all and in fact, in relative terms the position worsened. This again is something worrying in a state ruled by supposedly a radical Government.

#### Case study findings: 4 West Bengal Villages

Four villages from two districts of West Bengal were studied separately to find the casual relationships in rural labour indebtedness. The districts were Bankura in the West and Medinipur in the south-west. Medinipur is one of the largest districts in the state comprising many eozones and is usually taken as a representative one for the state as a whole excepting the hilly regions in the northern part of West Bengal. The choice of Bankura was conditioned by its contiguity with the laterite and being relatively arid western part of the state, more populated by scheduled castes and tribes. For the purpose of the case study, the survey excluded all household owning land more than 5 acres. The assumption was that rural labourers would all belong to less than 5 acre landowning categories. Of the four villages chosen, two were caste Hindu dominated villages (Islampur, Umapatibarh), one tribal (Labani) and another a mixed village (Karakanali).

From the survey it was found that the percentage of indebted households was much higher in the caste Hindu villages than in the other two types. In the two caste Hindu villages (Islampur and Umapatibarh) the percentages of indebted households in the total (excluding above 5.00 acres household) ranged between 85 and 100. Whereas in the village Labani (the tribal one) 54 p.c. of the households were indebted and in Karakanali (the mixed village) the figure was 50 p.c.

#### Islampur :

*Source:* In case of Islampur the most important source of loan was the Bank. Nineteen out of 59 households were indebted to Banks and the average amount of debt per household to this source was Rs. 3651. In terms of number of households, the largest number were indebted to 'friends & relatives'. Fifty-four out of 59 households surveyed were indebted to this particular source and the average amount of debt was Rs. 1095. Only 9 out of the 59 households were indebted to 'money lenders' registering an average debt of Rs. 1361 per indebted household. In terms of number, the source 'shopkeepers' was important. Twentynine out of 59 households were indebted to 'shopkeepers'. Cooperative as an institutional source was not significant in this village as only 13 households remained indebted to cooperatives with an average of Rs. 680 per household.

*Purpose:* Almost all households were in debt for consumption loans. Fifteen out of 59 households were indebted for loans taken for 'ceremonial' purpose. Productive loans were significant and was on the increase. 27 households were in debt for purchasing 'agriculture inputs' where 22 'other' were

indebted for purpose of 'trade and commerce'. This matches well with the important role that the Banks are playing as a source of loan.

From the details of the survey, it is well established that informal sector sources like 'money lenders', 'friends and relatives' etc. are mainly providing loans for 'household consumption' and social obligations like marriages etc. while loans for productive purposes are being advanced by institutions like Banks and cooperatives and as such there is a coexistence and complementarity between these two sources. The operation of public institutions are not yet substituting the functions of private and informal sources.

#### Labani :

*Source:* Labani, the tribal village offers somewhat different picture. We noted already that the percentage of indebted households in Labani was much less than the caste Hindu village Islampur. In Labani indebtedness to 'friends and relatives' was greater. Seven out of 18 indebted households were showing debt to this source. The role of Banks was, however, not insignificant but it operated selectively. There were all told 4 households showing debt to Banks averaging Rs. 2412 in amount. Of these, 2 belong to the category of households owning about 5 acres of land. Out of 33 households in the landowning category of less than 2.5 acres, only 1 showed indebtedness to Bank. In Labani 4 households were indebted to Cooperatives.

*Purpose:* Debt for household consumption purposes are not very high. Only 3 out of 18 households show debt due to household consumption while in case of 5 households the purpose was meeting social obligations like marriage etc. What is encouraging is that 9 out of the 18 indebted households show debt for productive purpose like purchase of agricultural inputs (5 households), purchase of land (2 households), trade and commerce (1 household) and cottage industries (1 household).

The Labani village study reveals that the indebtedness incidence, though relatively lower, is not deprived of public institution benefits catering to their production needs. But these institutions are as yet helping a small section of the total. Majority of tribal labour households still remain uncovered.

#### Karakanali :

*Source:* Sourcewise analysis of surveyed data of village Karakanali, the mixed village, highlights the following features.

Landlords, generally an unimportant source in present day West Bengal, feature prominently in this village as a source of loan. Out of 24 indebted households, one-third i.e., 8 households, show debt to this source. All the 8 households indebted to landlords were SC agri-labourers. The Bank as an institution figured prominently in this village. Fifty per cent, or in other words 9 out of 18 households, showed debt outstanding to Banks. Next in importance as a source was the category 'friends and relatives'.

**Purpose:** Matching the debt analysis by sources with purpose it is found that consumption and debt for social obligations seemed marginal. Only 3 out of 18 households showed any debt for these purposes. The most common purpose of debt was purchase of livestock. Purchase of agricultural inputs and tools and equipments were shown as purposes in case of 6 households.

#### Umapatibarb:

The village Umapatibarb falls within the jurisdiction of Contai P.S. of southern Midnapur adjoining the district of Orissa. It is an overwhelmingly caste Hindu village with only 3 SC households. There are no ST households in this village. In the total number of 40 households surveyed, 33 were found to be indebted. Amongst the 40 households surveyed, 35 belong to the less than 2.5 acre land ownership category. The rural labourers mainly work in household and cottage industries (66) and some (19) in construction work. Agricultural labourers are only 8 in number.

**Source:** Sourcewise analysis of indebtedness reveals that the category 'friends and relatives' is very important in this village. Out of a total of 33 indebted households 27 show debt from this source. In contrast, other informal sector sources like landlords and moneylenders accounted for debt of only 5 households. Side by side with the category 'friends and relatives' as a source, Bank also appears as an institution for providing loans. All told 23 household out of a total of 33 show debt to Banks. It is clear from the data that the category friends and relatives conceals all types of informal money lending. The average amount per indebted household is shown as Rs. 2982. We will find corroboration of the same in the purposewise analysis of debt.

**Purpose:** The most important purpose for which loans were contracted is 'trade and commerce' (14) followed by 'ceremonial' (9) and 'food consumption' (8). There are 5 households showing average debt of around Rs. 3000 for purchase of land. There is a lumping of households in the category 'others'. Twelve households show debt in the category 'others'.

From the details of the household information schedule canvassed, it is seen that the category of source designated as friends and relatives is the principal source for loans for the purpose of food consumption and ceremonial expenditures. While the Banks were offering loans for trade and commerce, livestock purchase, agricultural inputs and cottage industries. Loans for purchase of lands mainly came from money lenders. Thus there is a coexistence and a seemingly mutual reinforcement of informal sector and the formal sector in the loan market of the rural poor.

**Conclusion.** The case studies conducted in the 4 villages of West Bengal allows the following observations to be made in respect to the changes occur-

ring in the life of the rural labourers in this state since the late 1970s.:

- (i) Access to loans have improved. The loan services did cover the SC rural labour households to a considerable extent while the ST rural labour households remained largely outside the area of operation of loan giving institutions.
- (ii) Formal and informal sector institutions are coexisting and not competing. Public sector institutions, mainly Banks, are dominant in supplying productive purpose loans while moneylenders often concealed as friends and relatives are catering to the household consumption and social obligation needs of rural labour households.
- (iii) There is hardly any presence of co-operatives as an institution in the loan market relevant for rural labourers.

#### B. Bihar

**Introduction:** There was a relative decrease in the total number of rural labour households in Bihar in 1983. In 1977-78 the number of rural labour households in Bihar was 44,36,000. In 1983 the number of rural labour households were 43,30,000 thus registering a decrease of 1,06,000 households in this category. In terms of percentage of all rural households the difference was slightly more. The proportion decreased from 41 percent to 39.9 percent. Agricultural households however registered some increase. As a result the percentage of agricultural labour within the totality of rural labour increased from about 88 percent in 1977-78 to 93 percent in 1983.

Scheduled caste and scheduled tribe households, however increased in all the categories during the period 1977-78 and 1983.

Looking at the structure of households from the point of view of land ownership the RLE (1983) reveals the proportion of landless households within the rural labour as well as agricultural labour increased significantly. It is seen that 52 percent of all rural labour households and about 47 percent of all agricultural labour households did not have any land in 1983. The corresponding percentages in 1977-78 were 39.08 and 35.12 respectively.

In Bihar the average size of land cultivated registered a sharp decrease. In 1977-78 the average size was 0.40 hectare while in 1983 it came down to 0.28 hectare. In case of SC rural labour households, the size was even lower: 0.19 hectare in 1977-78 and 0.20 hectare in 1983. Average family size was about 4.7 in case of rural and agricultural labour households. Sex ratio remained unchanged during the period under review. The average earning strength of both rural labour and agricultural labour households registered a marginal worsening. The average earning strength

in rural labour households decreased from 1.87 (1977-78) 1.81 (1983).

**Debt incidence:** Incidence of indebtedness measured in terms of percentage of households indebted increased perceptively in Bihar. In 1977-78, 49.6 per cent of all rural labour households showed some outstanding debt. The same increased to 53.81 per cent in 1983. Details however reveal that debt incidence remained static in case of ST rural labour households. Bihar presents a somewhat deviant character in this respect. Both in the all India average as well as in most other states debt incidence in this period registered some decrease.

**Extent.** The extent of debt measured in terms of the average amount per household showed significant increase. Average debt per Agricultural household increased from Rs. 195 (1977-78) to Rs. 433 (1983). The size of average debt per indebted household increased from Rs. 369 (1977-78) to Rs. 780 (1983). It is to be noted in this context that the average size of debt in all the categories remained much lower in Bihar compared to the all India average. Hereditary loan per rural labour household in this state remained almost unchanged in terms of absolute amount while its proportion in the total loan got reduced.

**Cash/Kind Composition:** There was some shift in favour of the proportion of cash in the total contracted loan in Bihar. While in 1977-78 the proportion in kind was 21.7 per cent it came down to the level of 14.3 per cent in 1983.

**Purpose:** Analysing the data on outstanding debt by the purpose of loan contracted, it is seen that loans contracted for household consumption in the total remained dominant. In 1977-78 Rs. 213 out of Rs. 369 or in other words more than 57 per cent of debt was due to household consumption. In 1983 Rs. 531 in a total of Rs. 781 or in other words about 68 per cent was due to the same purpose. Productive purpose loan however remained at a very low level. It was Rs. 27 in 1977-78 and Rs. 56 in 1983.

**Sources:** Amongst sources of loan 'employers' and 'money lenders' predominate at both time points. Banks and other public sector institutions have not been able to make any dent into the loan market relevant for Bihar rural labourers.

The overall situation of the rural labourers as indicated by different aspects of indebtedness noted above reveal a dismal picture for the state of Bihar.

**Case study findings: 3 Bihar villages:** For purposes of finding out casualties of 3 Bihar villages from three districts, Patna, Nalanda and Nawada were studied in some detail. Similar to West Bengal, only households belonging to less than 5 acres landowning category were covered by this survey.

**Mahuri:** In this village, out of 41 households surveyed 34 were scheduled caste. Scheduled tribes were non-existent in this village.

Amongst rural labour agricultural labour were predominant. Out of 41 households surveyed 40 were indebted.

**Source:** Sourcewise analysis reveals that 22 households were indebted to Banks. This is something noteworthy. Because RLE (1983) report suggests a very weak participation of banks in the loan market of rural labour in Bihar. Our survey being conducted in 1989-90 recording significant role of banks in this village indicate that banks have penetrated this area only in the mid and late 1980s. More than 25 households are found to be indebted to landlords and money lenders. When we matched this with the purpose of debt, the picture becomes clearer. Landlords and money lenders are primarily offering loans for household consumption and ceremonial purposes, while bank loans were taken for purchase of livestock, agricultural inputs, tools and equipments, trade and commerce and cottage industries. The separation of areas of operation between public sector institutions and informal moneylending were fairly clear.

**Shirwar:** This village is located in the Naubatpur P. S. in the district of Patna. In this village there were 51 households owning land less than 5 acres. There were 20 scheduled caste households within the total of 51 households surveyed.

The number of indebted households were 42 in the total of 51 surveyed households. Or in other words, 82.4 percent of the households surveyed were indebted. Occupationally, most were agricultural labourers. All scheduled caste rural labour households were found to be indebted.

**Source:** The dominant source of loan continued to be the landlords and moneylenders. All told 35 households recorded debt to these two sources. Banks, however, have made a significant dent. A total of 14 households for about one-third of the indebted households received Bank loans. The average size of debt in case of Banks was much higher than any other source (Rs. 3764 per indebted household). The next important source was the 'friends and relatives'. What is noteworthy in case of Shirwar is that the Bank loan has reached the scheduled caste rural labour households though the grip of landlords and moneylenders on scheduled caste rural labour is stronger than with non-scheduled caste rural labour households.

**Purpose:** Landlord-cum-moneylenders dominate the consumption and ceremonial need loan market while Banks are offering loans for productive purposes.

**Budhoyli:** This village in the Nawada district is dominated by scheduled caste in its rural labour composition. Out of a total of 213 households in the village 51 households had land less than 5 acres. Most of the surveyed households had land

below 2.5 acres. In the occupational structure of the surveyed villages, agricultural labour was dominant. Thirty-seven households out of the total of 40 households surveyed were found to be in debt.

*Source:* Landlords and moneylenders as sources of loan were much stronger in this village. Thirty-four out of 40 surveyed households reported debt to these two sources. Banks and cooperatives together accounted for debts of 16 households.

*Purpose:* The dominant purpose of loan is seen to be food consumption needs. And this is the area directly linked with the loan from the landlord

sources. Banks and cooperatives were providing loans for purchase of livestock and agricultural inputs.

*Conclusion:* The survey results of Bihar villages offer us two important findings:

- (i) the role of landlords and moneylenders are still very strong.
- (ii) Bank as an institution offering loan services to rural labour is a relatively new phenomenon.

## Section IV

### North Eastern Studies with Special Reference to Assam

*Introduction:* The North Eastern region of India comprises the states of Assam, Tripura, Manipur, Nagaland, Arunachal Pradesh, Meghalaya and Mizoram. These states together account for 7.76 per cent of India's geographical area and 4.04 per cent of the country's population. The states of Mizoram, Nagaland and Meghalaya are predominantly inhabited by a number of tribes, while Assam accounting for 74.90 per cent of the total population of these states is overwhelmingly nontribal. Only 10.98 per cent of Assam's population is tribal.

For the purpose of the study of rural labour indebtedness we have chosen Assam as the principal base and have added a few general observations about the region as a whole.

The tribal population in this region can be broadly divided into two distinct groups: hill dwellers and plain dwellers. In Assam it is the plain dwelling population which predominate and these people "have willy-nilly come into the fold of the Indian peasantry or the agricultural labour class". The Report further observes that the plain tribes have lost their tribal ethos and constitute one of the poorest segments of the state's rural population. They are pauperised and marginalised by market forces. It is on these groups, the Report suggests, that the study of the rural labour indebtedness should be concentrated.

The Assam study was based on field survey of four villages from three districts: Jorhat, Sibsagar and Tinsukia. The sample population surveyed in the four villages was 180 of which 40 belonging to SC and 38 to ST households. Out of the 180 households surveyed 31 were found to be landless. Among the landowning households, the average size of ownership was 0.55 hectare. Similar to many other states in the country, the uneconomic holding size compels the family members of these households to seek employment and join the ranks of rural labourers. The Report strongly suggests that improvement in the intensity of cropping and crop productivity should be emphasized more than the wage income aspect of the rural poor in Assam because it was found that the

productivity level of cultivation by the rural poor was very low and leaves much room for improvement.

### Indebtedness

*Incidence:* Of the 180 households studied as many as 165 (91.67 per cent) were found indebted. The total amount of loan incurred by the all indebted households comes to about 4.5 lakhs of which 1.5 lakhs (about 33 per cent) has been repaid. The amount of loan as percentage of total income comes to 20.18. Outstanding loan per indebted household stands at Rs. 1870. The most important purpose for which loans are taken seems to be meeting social obligations like marriages and other ceremonies (31.46 per cent). Amongst other purposes, loans taken for house construction (24.11 per cent) and consumption expenditure (11.64 per cent) are more important. Loans for productive purposes like purchase of livestock etc. are quite low. The pattern is more or less similar in the different classes of households. However, it is interesting to note that consumption purpose loan is much lower in the SC/ST households.

As regards the sources of loan, 'friends and relatives' source happens to be the most important one in the case of general households. This source accounts for about 62 per cent of the loans taken. The next important source is 'moneylender'. This source provided about 26 per cent of the total amount of loan. Institutional sources comprising commercial Gramin Banks accounted for only 12.35 per cent of the total.

For SC and ST indebted households, moneylenders happen to be the more important source. Study of the details reveal that loans given by 'friends and relatives' are usually for non-productive purposes and are on the surface; interest free, but often than not such loans are tied to supply of low wage labour in busy seasons. In Assam, however, bonding through help provided for social obligations is not traditional. The amount of loan taken does not bear relationship either to the size of holding or the family size. Loans accounted for by relatively higher income categories predominate. It can be inferred that the landowning affluent households are considered more creditworthy.

Occupationwise distribution of indebted households reveal that, rural labourers with land accounted for much larger proportion of the total outstanding debt.

No relationship is found existing between indebtedness and educational status. SC and ST households are found to be more indebted.

Only 33 out of the total of 180 households reported receiving benefits from IRDP and/or any other anti-poverty programme. The average amount of IRDP loan works out to Rs. 1769. The costs involved in getting these loans work out to 7 per cent of the total amount of money received.

Loans carrying interest above 30 per cent account for 23 per cent of the total volume and such loans are mainly coming from the moneylenders.

In respect to productive loans 59 households reported some efforts for procuring such loans mainly to help to overcome the marketing difficulties. Of these 16 reported obligatory sales, 27 distress sales and 16 lack of storage facilities, not many obtained institutional finance. Thus getting it also complained about delaying by and too many hazards. Some households also reported bias in granting loans.

A probe into the loans from 'friends and relatives' debt reveal linkages between loans and labour markets. The investigation however revealed that the time bound of labour through loan advance cannot be described as 'bondage' because the wage rates received is not substantially lower than that prevailing

in the labour market. In this respect the report makes the following observation:

In the absence of adequate institutional credit access to such facilities (even if they do exist at best) for this class this system serves an useful purpose, although there is an element of exploration concealed in it.

The number of households taking loans for meeting food expenditure were 59 which are perpetually indebted. Most of these households depend on shopkeepers for credit purchase. The loan is paid back either by working for their creditors or out of their wage income.

Of 165 debtor households 54 reported improvement, 61 deteriorated in their indebtedness position while in case of 50 the position remained unchanged.

The report observes by way of conclusion that the instance of rural labour indebtedness is quite high in Assam, although its magnitude is not alarming. Incidence of indebtedness is the highest among SC followed by ST. According to the Report land is a most preferred asset among rural indebted households, the solution to the problem of rural labour indebtedness does not seem to lie in redistribution. The Report strongly advocates modernization of agriculture with improved farming practices. It is of the opinion that group farming may provide an answer to the constraints imposed by the smallness of holding size.

## Section V

### Gujarat, Madhya Pradesh and Rajasthan

**Introduction:**—The study of the states Gujarat, M.P. and Rajasthan were conducted on a composite basis.

This study is primarily based on R.B.I. studies on debt and investment and as such is more a study of rural indebtedness rather than rural labour indebtedness. It has however been reinforced by supplementing of some results from the NSS 57th Round forming the bases of RLE's Rural Labour Indebtedness Report (1983).

The study under reference tries to approximate rural labour indebtedness from rural indebtedness data by concentrating on the data furnished for non-cultivator classes in the RBI studies. The findings which emerged are the following:-

- (i) There was a very sharp fall in the proportion of indebted households between 1971 and 1981. The fall was common for both relatively developed states as well as the poor states. The incidence of indebtedness recorded a sharp decline in states like

Punjab-Haryana and Bihar-Rajasthan simultaneously.

- (ii) There has been a general rise in the size of the debt per indebted household.
- (iii) Institutional credit sources are weak and account for about 25 per cent of the total debt. But in this respect the situation differs considerably between states. Public sector loan services are relatively stronger in developed states compared to non-developed states like M.P. and Rajasthan covered in this regional study.

**Incidence of debt:**—The incidence of debt is much larger among the relatively poor in the region. In Gujarat, Rajasthan and M.P. the incidence is more among the rural poor with some land, which shows that the incidence of debt has a close relationship with asset holdings.

**Extent:**—Similar to most other states the size of the debt per household, has risen sharply while there has been a shrinkage in the area of incidence. The interesting point however is

the largeness of the debt amongst non-cultivators. The size of debt, however, does not correlate consistently with the size of asset.

*Extent of incidence in SC and ST households:*— An examination of indebtedness among SC and ST households in the rural areas of these states is specially relevant because there is a large overlap between these households and the rural labour households. It is worth noting, however, that while Gujarat and M.P. have a dominance of ST households within its rural poor, in Rajasthan it is the SC households who are proportionately more in the same category. In case of SC households the evidence of decrease in incidence between 1974 and 1984 is clear. The fall is sharpest in the case of Gujarat. SC households are generally less indebted except in Rajasthan.

The decrease in incidence is relatively sharper for SC and ST households without any land. The Report very pertinently observes that this might be due to the lack of credit support from non-institutional sources while the institutional sources were shy in supplying loans to households which do not have land or other assets as co-tertiaries.

*Nature of indebtedness:*— The proportion of hereditary loan was considerably higher in this region till 1974. In 1983 the proportion of such loans declined in all the states except ST rural and agricultural labour in Gujarat. In Gujarat the hereditary total debt ratio is also quite high.

*Sources of debt:*— There has been a general change in the structure of institutional sources in the three states under reference. Gujarat and M.P. had a better base of co-operatives. In 1983 Rajasthan shows considerable improvement in this respect.

In Gujarat the development of the cooperative sector has contributed in a big way to the proportion of institutional loans. Rajasthan un-

like Gujarat did not have the benefit of a base of cooperative loan service.

Traders and relatives play a significant role in Gujarat while in M.P. it is the money-lenders who dominate the area of non-institutional loans. In Rajasthan, like Gujarat, landlords continue to dominate as a source of loans in the non-institutional sphere.

Access to institutional sources for rural labour in general in this region is not satisfactory. Access to credit without land is difficult. The dominance of moneylenders is visible. We do not find any serious dent by public sector institutions in the loan market for rural labourers in all these three states.

*Debt by purpose:*— An analysis of the use of loans reveals that in Gujarat agricultural labour households in particular have shown considerable reduction of household consumption loans. But it is attended with a reduction in productive purpose loans also. This naturally raises the question of the drying up of sources of credit rather than an improvement in household budget balancing. In Rajasthan the loans contracted for meeting social obligations show some decline.

*Cost of debt:*— The major conclusion in the Report from an analysis of the conditions of debt are the following:—

- (i) Personal security or mortgage still forms major co-tertiaries.
- (ii) There has been a notable increase in the proportion of households receiving 'no interest' loan. This is a phenomenon worth deeper inquiry. The so called 'no interest' loan may conceal loans linked with mortgaging of labour at less than market cost. The cost, mainly interest charges, are much higher in the case of asset-poor rural labour households in all the states under review.

## Section VI

### Maharashtra

*Introduction:*— The investigation of rural labour households in Maharashtra has been done by defining labour households in terms of time disposition only. The study primarily analysed rural households as a whole without disaggregating them into agricultural and non-agricultural rural labour households. The rural labour households are however analysed separately in terms of their caste and landownership. For comparative purposes it is appended with tables on agricultural labour households collated from Rural Labour Enquiry Reports.

Maharashtra is a state which largely lies in the semi-arid region of the country. The soil surface is poor except for a few patches of black soil used for cotton, sugarcane and oilseed cultivation. In the early 1970s Maharashtra faced the worst droughts in the century. The average density of population in rural Maharashtra is not very high but the per capita agricultural GDP is lower than the all-India average. According to the NSS (1977-78) figures, 30 per cent of the people of the state are below poverty line. Historically, being an ex-ryotwary area, the state is not characterised by high incidence of land-



lessness. But due to the less fertility of the soil and the unhelpful climate condition, non-viability even with larger plots of land is common, Maharashtra, therefore, saw largescale introduction of Employment Guarantee Schemes in the 1970s.

Households dependent on manual labour have largely been on the rise over time even though the trend is not secular. In 1983, rural labour households accounted for about 40 per cent of the total rural households, of which agricultural labour households accounted for 80 to 90 per cent. This implies lack of diversification in the rural labour force.

Land reforms had a very limited impact. But at least helped in the prevention of growing dispossession, land of the rural poor.

The proportion of caste and tribal households remain more or less unchanged. Like the rest of India the proportion of SC and ST households among the labouring population is higher than those in the totality of rural households in general.

Over the years landlessness was of the order of 50 per cent of rural labour households. Rural wages have been nearly stagnant for a long time and there has not been any significant change in the number of work days in a year.

*Incidence and Extent of Indebtedness:* The incidence of indebtedness covered more than half the rural labour households between 1964-1978 while it came down sharply in 1983. The landed agricultural labourers are more indebted than those without land. Within the SC and ST households, the SC households are more indebted.

The size of the outstanding debt rose very sharply. It was Rs. 174/- in 1964-65 and Rs. 2000/- in 1983. This rise is quite substantial even after considering the inflationary impact. The Report suggests that the sharp rise, particularly in the 1983 figures, reflect the impact of programmes like IRDP. The smaller size of loans in SC and ST households are more due to their lack of access than lesser needs.

*Sources and Uses of Debt:*— The purposewise analysis shows a relative improvement in the proportion of loans taken for productive endeavours. The household consumption loan has been generally in the range of 40-45 per cent of the total. Expenditure on social obligations like marriages continues to account for 10-20 per cent of total loans. Households with land borrow more for productive purposes.

The analysis of debt by sources reveal the dominance of the category of 'others' in all the years

under review. This category lumps an assortment of lenders. The Report makes the following observation in this respect 'it would not be too far from the truth to say that the category 'others' are private sources not explicitly mentioned in the table'. Indebtedness leading to bondage does not appear to be very high in Maharashtra. Taking an aggregative view, private moneylenders of different hues account for about 1/3rd of the total debt of the rural labour households while about 20 per cent of such loans in 1983 were accounted for by public institutional sources. About half of the total loans are accounted for by sources of mixed nature. And as such the public institutions continued to be a relatively minor source in the rural labour credit market in Maharashtra.

Strictly hereditary debts have come down from the level of 8 per cent to less than 7 per cent during the period under reference.

The cash/kind component analysis reveals that cash loan was always dominant and account for over 80 per cent of all contracted loans in 1983.

An analysis of debt by expenditure groups reveals that the extent is more in the middle expenditure groups. The size of debt per indebted household was also quite large among this class. It is observed that the not so poor are able to borrow while the poorest are incapable of borrowing very much.

*Qualitative analysis:* The Maharashtra study on the state of indebtedness was reinforced by a field based qualitative analysis. The methodology adopted for this purpose was a Rapid Rural Appraisal (RRA). This survey was conducted in five villages of three talukas in two districts of Maharashtra.

The analysis reveals that tribal societies were more stricken with poverty and outside credit sources, i.e. the merchants, traders and contractors kept them almost under bondage. The tribals are traditionally non-acquisitive in nature and live hand to mouth without any savings and/or investment, when this fall in debt, thus are trapped in an ever-widening circle of exploitation. The report observes that people's needs are spread throughout the year, while their returns from land are only seasonal. Hence, although the nature of debt is seasonal, the incapacity of the people to pay back gives indebtedness and endemic form.

The RRA survey shows that causes of indebtedness have changed only to a limited extent. Even today more than 70 per cent of loans are taken for survival. Social custom and religion always assumed an important place in the society. Of late it has been ritualised to such an extent that loans for marriages, jatras and other ceremonial purposes featured permanently.

Production loans are large in amount but small in number. Interviews reveal that in the recent past the trend of paying labour bribes to obtain jobs has led to the emergence of another cause of indebtedness. In Maharashtra loans for rural-urban migration, educational purposes and litigation expenditures feature as causes for borrowing from different informal sources.

Hereditary loans are not at all as common as it is popularly assumed. Such loans exist only in Thane district. Money-lenders continue to exist though the importance of professional moneylenders is on the decline. In some villages there was evidence of 100 per cent rate of interest charged by moneylenders. There are extreme cases of appropriation of land and violence connected with moneylending. Physical violence against debt is not unheard of in some pockets of Maharashtra. The tribal, semi-tribal, nomadic, semi-nomadic groups of labourers are the worst victims of moneylenders.

Recently a new class of moneylenders has emerged in the form of professionals in the rural areas. Doctors, Gram-sevaks, Teachers, Bank Officials, Government Servants and the wives of relatively affluent professionals are nowadays participating in moneylending business in different covert forms.

Landlords constitute a major source of credit for consumption loans to labourers and production loans to sharecroppers. Informal tying in of sharecroppers through allotment of plots is used for the bonding of labour. Non-repayment of loans over an extended period results in eviction as hereditary bondage is not in vogue.

Wage employers, i.e. big landowners, are increasingly becoming an important sources of credit. The employers usually extend credit through wage advances. The interest is realised at the time of the final wage settlement. The village shopkeepers are a constant source of credit.

Thus private sources continue to occupy a dominant role though public institutionalised sources are gradually assuming a larger role.

*Institutionalised sources:*—Institutional credit programmes introduced on a large scale in Maharashtra have so far failed to meet their objectives of replacing the exploitative private credit sources. The Report observes that schemes like Employment Guarantee Programme and drought prone area programme did not create additional opportunities for employment and did not preempt indebtedness, according to findings from the field survey. It is reported that the main handicap lies in red tape and procedural dealings. Misuse of loans is widely prevalent. Sufficient checks are not maintained to monitor proper use of loans. Lack of proper extension service and follow-up of production loans in agriculture led in many cases to misuse an additional debt burden. The repayment capacity is affected due to the manner of loan release. Very often it is too late and partial. The practice of writing off government loans have become common. As such loans are being taken on the assumption that these will be written off, creating irresponsibility and waste.

*Some recommendations:*—The Maharashtra Report makes a number of recommendations to improve loan services and poverty alleviation programmes. Some important ones are the following:—

- (i) Government schemes should concentrate on greater opportunity for daily employment and should reduce the number of officials to curtail corruption.
- (ii) Much improved extension services are necessary.
- (iii) In the case of IRDP it fails to reach and help the really poor.
- (iv) Top priority should be given for creation of cheap and suitable methods coupled with proper group insurance.
- (v) Cooperative education and attempts to free cooperatives from the clutches of the rich is essential.
- (vi) A suitable wage policy with provisions for social security insurance should be specially emphasized.

## Section VII

### Kerala

**Introduction :**—Kerala's experience is significant. There have been changes in the agrarian structure brought about by a relatively better implementation of land reform measures. There has been substantial improvement in various aspects of social development, educational and health. The state is also known for its high level of political awareness and organisation amongst the rural labourers. Diffusion of education and better bargaining position through land distri-

bution and organisation of the rural poor significantly affected the supply curve of labour. Out-migration to other parts of India and to the Gulf countries in particular had considerable impact on the state's labour market. Formal credit institutions including cooperatives and banks are playing dominant roles in the credit market relevant for rural labourers. Informal credit continues with some changes in operational forms.

*Incidence and Size of Debt:* Incidence of debt measures in terms of percentage of indebted households was around 30 in Kerala. The size of debt as revealed by the survey on Socio-Economic Conditions of Agricultural and Other Rural labourers in Kerala conducted by the Government of Kerala was of the order of Rs. 1080 per indebted household in 1983-84.

*Source of Debt:*—Source-wise analysis of debt and its comparison over time more clearly reveal the nature of changes. Kerala shows comparatively much lower proportion in formal credit in the totality of outstanding debt. Of the formal agencies it is the cooperatives and commercial banks that are dominant. Cooperatives accounted for about 34 per cent and banks about 37 per cent of total outstanding debt in 1981. The institutional agencies were predominant in the 1960s when it accounted for more than 82 per cent of total outstanding debt.

Amongst the informal sources the most important category is 'friends and relatives' followed by professional moneylenders.

*Purpose of debt:*—The 1983-84 survey referred to earlier revealed that purchase of land was the most important purpose of loan in both agricultural and non-agricultural rural labour households in Kerala. Consumption loans accounted for less than 14 per cent of the total debt. If we include land purchases in productive purpose, then these two together account for about 42 per cent of all outstanding loans by rural labourers in Kerala.

*Security for loans:*—In Kerala, gold security is much greater. The most important security for labourers with land is 'property'. In case of rural labour households, personal securities played a dominant role.

*Rate of Interest:*—The rate of interest for rural labour households in Kerala is between 10 and 20 per cent.

*Case Study of selected villages:*—Kerala's Study includes observations from a Primary Field Study of four selected villages chosen purposively keeping in view the intra-state variations.

The field survey results corroborate the state level findings in respect of the growing role by formal credit institutions, in three out of four village surveys. In two out of four villages, more than two-thirds of outstanding dues of rural labourers come from formal sources while in the other two villages informal sources are still pre-dominant. The survey findings show that there exists a distinct niche for informal agencies. The major source among informal agencies is 'friends and relatives'. The traditional sources such as landlords or employers are fast eroding. Inter-linkages of credit with other transactions are not rare but when they do occur, say, in the fishery sector or amongst rubber producers, the bargaining position of the lenders is not too strong.

## CHAPTER V

### Conclusions and Recommendations

#### CONCLUSION

The all India overview of the state of rural labour indebtedness presented in the preceding chapters of this Report may be concluded by briefly summarising the observations made and findings presented there in.

The Report has tried to deal with the issues at two levels—all India and some selected states and regions. The summary attempted in this chapter, however, tries to combine the two levels into one single related whole.

- (i) Indebtedness measured quantitatively in terms of incidence and extent of outstanding debt and their decrease or increase over time and/or in space does not offer any explicit indicator of the economic situation of any household or group. This would be more true for a dynamic situation. Any increase or decrease in indebtedness while reflecting the income-expenditure balance at a point of time is also conditioned very much by the state of supply of credit, temporal fluctuation in income-expenditure due to factors both exogenous and endogenous to the individuals, households and/or groups under consideration.
- (ii) At a macro-level there seems to be a general decline in the extent of indebtedness measured in terms of percentages of households indebted.
- (iii) Average amount of outstanding debt per indebted household registered sharp increase especially since the beginning of the 1980s. The increase in the amount outstanding is not only nominal. It is more than the rate of inflation in the period.
- (iv) Shrinkage in extent and increase in size of debt together suggest a kind of stratification within the labouring households in the rural areas. Not all but a section of rural labourers had benefited from improved supplies of loan services.
- (v) Generally, it is the agricultural labourers with land who showed more outstanding debt than the households in other categories of rural labour.
- (vi) Scheduled Tribe rural labourers are generally less fortunate in receiving loans and as such show smaller incidence and size of debt.
- (vii) Hereditary loans registered a sharp decline over the years under review and has become almost insignificant in many states.
- (viii) Household consumption and needs for meeting social obligations continue to remain the most important purpose for which loans are incurred in rural labour households in most parts of the country. Productive purpose loans are increasing though unevenly. Productive purpose loans are generally more among agricultural labourers with land.
- (ix) Among the sources of loans, the traditional money-lenders and landlords are generally on the decline but are still not insignificant. In many States, the category 'friends and relatives' is becoming important. Case studies reveal that this category often conceals the growth of 'neo-rich peasants' participation in the rural loan market relevant for the relatively poor.
- (x) There has emerged a new class of rural moneylenders in the form of teachers, doctors, contractors, public sector employees including rural extension officers of different categories. Actual transactions, however, are often done by the wives and relatives of these people.
- (xi) Cooperatives and Banks' role is increasing. But the pace is uneven and except for 2/3 states, inadequate for making a serious dent into the highly exploitative informal loan market relevant for the rural poor.
- (xii) Public and private loan sources are generally found to be non-competing. They co-exist and often complement each other. Informal moneylenders

- concentrate more on the household consumption and social obligation demands while public institutions generally offer productive purpose loans. The nature of demand and flexibility of operations of the informal sector leaves sufficient room for operation.
- (xiii) The rates of interest in the informal market differs widely and ranges between 50 and 100 per cent per year. 'No interest' loans from sources like employers', 'friends and relatives' are often tied to labour contracts at stipulated prices. Levels of interest rates are influenced by supplies of loans from public institutions and organisations of labour.
- (xiv) Loans are overwhelmingly in cash. Over time the cash component is increasing. Kind loans are more frequent for consumption purposes and to agricultural labourers. The proportion differs between regions and according to the supply position of grains in a specific period.
- (xv) Regional studies revealed that the inter-state and intra-state variations in indebtedness and its related aspects are considerable. Among the states studied, Kerala stands out. Levels of literacy, implementation of land reforms and better organisation of the rural poor in Kerala has led to a much improved institutional loan service.

Banks play a more important role in the Haryana-Punjab region.

There is evidence to suggest that the Eastern Zone as a whole suffers relatively more from lack of public sector loan supply to rural labourers.

## RECOMMENDATIONS

1. Priority should be given to land reforms, with special emphasis on land redistribution to the landless and semi-landless, tenancy regulations including regulation of widespread informal tenancy, building up of irrigation infrastructure and access to the same by rural labour households. Improvement in the productive capacity and opportunities of income and employment plays a more important role than most other fiscal and relief measures introduced for removal of rural labour indebtedness.
2. Spread of literacy, raising of the level of awareness and organisation of the rural labour should get priority. Lack of information, knowledge and organisation coupled with the state of poverty makes

Kashmir and Assam present a somewhat atypical picture in respect to both the composition of rural labour as well as the structure of loan services.

- (xvi) Case studies conducted in Kerala and West Bengal reveal the impact of land reform measures. Land redistribution and regulation of tenancy when implemented seriously meant a much better bargaining position of the rural labour and in turn led to better terms and conditions in loan services.
- (xvii) Direct government employment and loan programmes for the rural poor including schemes like IRDP, RLEGP etc. have as yet failed to bring about serious changes in the rural labour situation including the indebtedness situation. Improvement in irrigation, better supply of inputs and credit coupled with access to land have been more effective in improving the living conditions, including the state of indebtedness, of the rural labour.
- (xviii) Spread of literacy and organisation of rural poor, wherever present, are playing a significant role in resisting super-exploitation in the informal loan market.
- (xix) Hereditary bondage of labour and land alienation due to indebtedness, the two extremes of indebtedness in the past, are definitely on the decline. Temporary bonding of labour through loan advances by larger landowners and depression of the wage rates by the same token is still widely prevalent in almost all parts of the country except in pockets of better organisation of the rural poor.

the rural labour households extremely vulnerable to the informal moneylending operations.

3. Poverty alleviation programmes like IRDP and rural labour employment generation schemes like NREP, RLEGP, etc. have roles to play in the removal of rural labour's poverty and indebtedness. But its effectiveness by and large, remained marginal, superficial and temporary. The problems at the level of implementation are many. In case of IRDP the problem relates to proper identification of households, the specific scheme, adequacy of the funds provided, timing of delivery and flexibility of lending arrangements. Monitoring and follow up along with proper extension services are

the components sadly lacking in the use of IRDP funds. Reports of corruption and misuse of IRDP allocations are common. There are suggestions for cutting down the number of officials handling IRDP—to minimise corruption.

In case of employment schemes (NREP, RLEGP) it is felt that the total number of mandays created was too inadequate to offset the vulnerability of the rural labour in a region. Further, these schemes should be more concentrated on infrastructure building works, especially building up of irrigation infrastructure.

4. The banking system has to be more oriented towards the need of the rural labouring poor. As yet banking loan services are mostly limited to the upper crust of the rural poor. This is largely due to the usual collateral dependence of such services. Bank loans, if at all it reaches the rural labour, remains confined within households with land assets. Share in the future crop and capacity for work is not considered assets for loan giving purposes. This approach has to be basically altered.

Banks (cooperative and commercial) do not attend to consumption needs of the rural labour. The study on rural labour indebtedness provides ample evidence to show that household consumption needs and needs arising out of social obligations still remain the dominant factor in generating indebtedness with onerous terms and it is these needs which keeps the exploitative money lending by informal sources widely prevalent. Methods have to be devised at the grassroots level to service such needs through the institutional sources.

5. Cooperatives of different kinds (credit, labour, irrigation, supply of consumer

goods, supply of inputs, marketing etc.) have a very important role to play. Co-operative movement specially directed to the needs of rural labour are almost non-existent. In the country as a whole co-operatives, where effective, have become instruments for consolidating the powers of the rural rich. A sharp break is necessary for the spread of organisation and orientation in the cooperative sector to make effective dent into the poverty and indebtedness situation of rural labour. This pre-supposes large-scale political organisation of the rural labour and partisan state support for this purpose.

6. Development of infrastructural facilities like roads, veterinary services, electricity, regulated markets, properly equipped primary health centres, etc. would reduce expenses and as such prevent indebtedness in availing of these facilities.
7. Top priority should be given to the need for cheap and suitable methods of irrigation and crop insurance to tide over uncertainties of nature.
8. Effective public distribution system reaching the rural poor is a must. Public distribution of essential commodities at controlled prices especially during the lean periods would go a long way in reducing the consumption debt burden of the rural labour households.
9. Method should be devised to protect labouring households from making distress sale of crops produced and mortgaging of labour at lower than market prices.

Some method of exchanging essential non-agricultural commodities (both for consumption and productive purposes) with the agricultural produce from rural labour households should be devised to protect the weaker sections from the adversities of the so called market forces.

#### TERMS OF REFERENCE FOR THE STUDY GROUP ON "INDEBTEDNESS OF RURAL LABOUR"

Introduction: The study will be primarily based on secondary data available on the subject. The Study Group members reporting on conditions in different regions of the country may, if felt necessary, undertake limited fresh supplementary surveys for illustrative and/or diagnostic purposes. The reference frame outlined in this note should not be treated too rigidly. Members of the Study Group should feel free to modify

the terms for better capturing the regional specificities.

Terms: Incidence and extent of indebtedness.

—Major causes of indebtedness.

—Class, caste and region-wise variations in indebtedness.

—Factors augmenting and mitigating rural labour indebtedness.

—Relationship between indebtedness and bondage.

- Sources of debt.
- Investment and disinvestment.
- Critical study of policies and evaluation of existing schemes (Central & State Govt. and Banking sector) to reduce rural indebtedness and augment availability of credit.
- Indebtedness and employment and income.
- Indebtedness and assets.
  - Indebtedness and changing ownership and operational structure in land.
- New technology and indebtedness.
- Land reforms and indebtedness.
- Indebtedness and poverty alleviation programmes.

—Indebtedness & female headed households.

—Creating awareness among rural poor about the ill effects of unproductive loans.

The analysis of the above items should be attempted in terms of the following categories of rural labour households.

- (i) Agricultural labour and non-A.L. rural labour.
- (ii) Scheduled Caste and Scheduled tribe households.
- (iii) Households size groups.
- (iv) Households by amount of debt classes.
- (v) Households with land and households without land.

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS :

(ALL INDIA PROFILE)

I.	1964-65	1974-75	1977-78	1983				
1 Estimated No. of Rural Households (in 000's)	70385	2083	95675	100531				
	Agricultural Labour Households				Rural Labour Households			
(in 000's)	1964-65	1974-75	1977-78	1983	1964-65	1974-75	1977-78	1983
2 Estd No. of Labour Households .	15289	20739	28587	30867	17844	24835	35171	37473
3 Estd. No. of SC. Labour Households	6226	8074	9831	10683	6881	9124	11332	12344
4 Estd. No. of ST. Labour Households	1504	2058	3691	3954	1327	2562	4203	4680
5 % of Households without Land .	48.0	42.4	41.7	46.1	56.5	51.2	51.5	56.7
6 % of SC Households without Land .	19.9	17.9	15.9	17.6	22.3	20.4	18.5	20.5
7 % of ST Households without Land .	4.6	4.1	5.1	5.2	5.5	5.0	5.6	6.2
8 Average Household Size . . . . .	4.53	4.76	4.67	4.63	4.54	4.79	4.72	4.64
9 Average SC Household Size . . . . .	4.88	4.80	4.69	4.62	4.61	4.83	4.72	4.64
10 Average ST Household Size . . . . .	4.52	4.69	4.63	4.49	4.54	4.69	4.65	4.48
<b>II INDEBTEDNESS</b>								
11 Percentage of Indebted Household .	60.6	66.4	52.3	51.1	59.2	65.4	50.5	50.4
12 Percentage of Indebted ST Household	47.2	49.8	37.6	34.0	45.5	48.8	37.2	34.1
13 Percentage of Indebted SC Household	66.0	70.8	57.9	56.5	65.0	70.1	56.3	55.9
(in Rupees)								
14 Average Debt per Household . . . . .	148	387	345	774	149	395	348	806
15 Average Debt per SC Household . . . . .	164	393	355	1124	164	397	357	1111
16 Average Debt per ST Household . . . . .	77	187	172	335	78	185	178	471
17 Average Debt per Indebted HLD. . . . .	244	584	660	1516	251	606	690	1598
(a) Av. Debt per Indebted HLD. With- out Land . . . . .	..	498	560	..	..	520	596	..
(b) Av. Debt per Indebted HLD. with- Land . . . . .	..	660	747	..	..	682	773	..
18 Average Debt per Indebted SC HLD. . . . .	247	556	614	1990	251	566	633	1986
(a) Av. Debt per Indebted HLD. without Land . . . . .	..	512	583	..	..	521	605	..
(b) Av. Debt per Indebted HLD. with Land . . . . .	..	605	648	..	..	619	667	..
19 Average Debt per ind ebted ST HLD. . . . .	164	374	457	983	172	379	476	1383
(a) Av. Debt per Indebted HLD. without Land . . . . .	..	338	354	..	..	345	365	..
(b) Av Debt per Indebted HLD. with Land . . . . .	..	407	522	..	..	409	544	..



## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

(ALL INDIA PROFILE)

## SOURCE AND PURPOSE OF DEBT

(In Rupees)

III	Households	(Average Debt by Source)						(Average Debt by Purpose)				
		Co. Op Society	Empl- yers	Money Lenders	Shop Keepers	Banks	Others	HLD' Con- sump- tion	Marri- age Cere- mony	Produ- ctivity Pur- poses	Land & Bld. Cons- truction	Others
						(5)	(6)					
(Agricultural Labour Households)		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
I	1964-65 (All Households)	12	48	75	18	..	91	130	59	29	..	26
	1964-65 (SC Households)	12	55	77	18	..	85	134	65	24	..	24
	1964-65 (ST Households)	8	48	45	19	..	44	92	38	21	..	13
II	1974-75 (All Households)	31	59	279	39	21	155	282	110	74	..	118
	1974-75 (SC Households)	21	80	270	35	11	139	279	120	49	..	108
	1974-75 (ST Households)	24	80	125	41	14	90	204	68	43	..	59
III	1977-78 (All Households)	57	46	246	44	40	227	293	147	138	..	82
	1977-78 (SC Households)	31	69	256	40	27	191	287	165	86	..	76
	1977-78 (ST Households)	57	34	127	48	41	150	211	71	135	..	40
IV	1983 (All Households)	119	211	282	70	505	329	461	222	628	96	109
	1983 (SC Households)	88	209	302	63	1053	275	400	237	1143	89	121
	1983 (ST Households)	228	129	196	83	170	177	306	186	362	43	86
(Rural Labour Households)		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65 (All Households)	14	45	80	21	..	91	130	62	30	..	29
	1964-65 (SC Households)	12	52	83	19	..	85	133	67	25	..	26
	1964-65 (ST Households)	7	45	47	27	..	46	97	39	21	..	15
ii	1974-75 (All Households)	34	58	281	44	24	165	285	117	77	..	127
	1974-75 (SC Households)	22	77	275	38	11	143	281	127	49	..	109
	1974-75 (ST Households)	24	71	128	48	17	91	214	66	43	..	56
iii	1977-78 (All Households)	65	46	253	47	45	234	296	158	141	..	95
	1977-78 (SC Households)	35	63	267	43	28	197	292	173	89	..	79
	1977-78 (ST Households)	56	33	141	54	39	153	217	88	128	..	43
iv	1983 (All Households)	163	195	340	84	448	364	512	248	610	121	107
	1983 (SC Households)	97	200	372	71	935	311	473	261	1032	105	115
	1983 (ST Households)	57	117	237	90	159	723	353	170	682	91	87

Others (More than One Purpose)

SOURCE : Rural Labour Enquiry—Various Reports.

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

(STATE PROFILE : ANDHRA PRADESH)

	1964-65	1974-75	1977-78	1983
1 Estimated No. of Rural Households (in 000's)	6171	7456	8492	9456
	Agricultural Labour Households			
	Rural Labour Households			
(in 000's)	1964-65	1974-75	1977-78	1983
2 Estd. No. of Labour Households	1939	2668	3520	3929
3 Estd. No. of SC. Labour Households	688	949	1166	1435
4 Estd. No. of ST. Labour Households	115	119	256	276
5 % of Households without Land	59.9	55.2	52.2	51.9
6 % of SC Households without Land	21.7	21.0	18.9	16.3
7 % of ST Households without Land	3.6	2.8	3.2	3.2
8 Average Household Size	4.06	4.24	4.35	4.20
9 Average SC Household Size	4.11	3.31	4.28	4.23
10 Average ST Households Size	4.03	3.59	4.52	4.43
<b>II INDEBTEDNESS</b>				
11 Percentage of Indebted Household	64.8	74.7	66.1	66.0
12 Percentage of Indebted ST Household	69.3	79.5	67.4	70.2
13 Percentage of Indebted SC Household	56.4	61.8	64.4	64.4
(in Rupees)				
14 Average Debt per Household	175	491	582	798
15 Average Debt per SC Household	157	402	459	735
16 Average Debt per ST Household	112	215	573	600
17 Average Debt per Indebted HLD.	270	658	880	1208
(a) Av. Debt per Indebted HLD. without Land		440	577	
(b) Av. Debt per Indebted HLD. with Land		938	1250	
18 Average Debt per Indebted SC HLD.	226	506	681	1046
(a) Av. Debt per Indebted HLD. Without Land		385	511	
(b) Av. Debt per Indebted HLD. with Land		704	937	
19 Average Debt per Indebted ST HLD.	199	348	850	935
(a) Av. Debt per Indebted HLD. without Land		280	481	
(b) Av. Debt per Indebted HLD. with Land		531	1216	

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

(STATE PROFILE : ANDHRA PRADESH)

## SOURCE &amp; PURPOSE OF DEBT

(In Rupees)

III	Households	(Average Debt by Source)						(Average Debt by Purpose)					
		Co. Op. Society	Employ yers	Money Lenders	Shop Keepers	Banks	Others	Hld Consumption	Marriage Ceremony	Productive Purposes	Land & Bld. Construction	Bld. Others	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
(Agricultural Labour Households)													
i	1964-65	(All Households)	5	55	77	16	—	117	141	57	44	—	28
	1964-65	(SC Households)	3	52	57	15	—	99	125	50	32	—	19
	1964-65	(ST Households)	1	53	47	28	—	70	131	31	17	—	20
ii	1974-75	(All Households)	11	37	395	41	21	153	319	108	82	—	149
	1974-75	(SC Households)	3	53	301	23	12	114	262	95	56	—	93
	1974-75	(ST Households)	1	36	220	32	—	59	230	39	—	—	79
iii	1977-78	(All Households)	30	46	342	40	52	370	382	183	222	—	93
	1977-78	(SC Households)	12	49	277	24	27	292	339	151	113	—	78
	1977-78	(ST Households)	16	45	409	31	102	287	376	157	265	—	92
iv	1983	(All Households)	53	332	391	51	127	254	444	221	263	132	148
	1983	(SC Households)	32	270	323	45	105	271	344	215	180	128	179
	1983	(ST Households)	52	193	270	46	35	339	295	154	105	107	274
(RURAL LABOUR HOUSEHOLDS)													
i	1964-65	(All Households)	7	53	78	18	—	123	146	60	40	—	33
	1964-65	(SC Households)	2	51	55	24	—	95	125	49	32	—	21
	1964-65	(ST Households)	1	48	21	53	—	97	144	35	24	—	17
ii	1974-75	(All Households)	11	37	396	44	22	159	320	110	82	—	157
	1974-75	(SC Households)	3	55	298	23	14	116	259	97	56	—	97
	1974-75	(ST Households)	1	32	218	36	—	59	223	36	—	—	87
iii	1977-78	(All Households)	34	45	346	39	57	363	380	187	224	—	93
	1977-78	(SC Households)	14	50	282	25	27	284	336	157	113	—	76
	1977-78	(ST Households)	18	44	398	29	101	275	369	156	252	—	88
iv	1983	(All Households)	57	328	406	80	123	264	465	257	255	135	146
	1983	(SC Households)	30	270	349	54	105	271	361	232	179	122	185
	1983	(ST Households)	44	182	289	50	40	325	282	175	106	98	269

Others (More than one Purpose)

SOURCE : Rural Labour Enquiry —Various Reports.

## RURAL LABOUR ENQUIRIES: INDEBTEDNESS

STATE PROFILE: ASSAM

		1964-65		1974-75		1977-78		1983	
1 Estimated No. of Rural Households		1885		2159		2939		2381	
		Agricultural Labour Households				Rural Labour Households			
(in 000's)		1964-65	1974-75	1977-78	1983	1964-65	1974-75	1977-78	1983
2	Estd. No. of Labour Households	93	282	500	463	274	476	884	705
3	Estd. No. of SC. Labour Households	23	100	74	34	51	142	117	40
4	Estd. No. of ST. Labour Households	14	27	50	59	60	33	72	82
5	% of Households without Land	14.6	26.3	30.2	37.3	56.5	45.2	48.5	55.9
6	% of SC Households without Land	4.7	8.0	6.0	3.4	11.7	13.2	8.7	3.9
7	% of ST. Households without Land	1.5	2.5	2.7	3.4	12.8	3.4	3.9	5.1
8	Average Household Size	4.52	4.94	4.67	4.45	4.62	4.92	4.81	4.49
9	Average SC Household Size	4.32	4.96	4.86	4.27	4.22	4.89	4.72	4.37
10	Average ST Household Size	4.45	4.81	4.37	4.18	4.66	4.88	4.22	4.19
<b>II INDEBTEDNESS</b>									
11	Percentage of Indebted Households	43.5	28.2	11.7	22.8	32.5	28.7	9.9	22.1
12	Percentage of Indebted ST. Households	64.0	32.5	13.8	44.0	43.1	32.9	11.6	40.8
13	Percentage of Indebted SC Households (in Rupees)	23.4	25.2	20.2	5.1	23.1	26.8	15.9	5.0
14	Average Debt per Households	52	65	29	110	114	62	31	99
15	Average Debt per SC Household	30	65	22	85	33	70	31	86
16	Average Debt per ST Household	18	45	21	247	30	40	25	179
17	Average Debt per Indebted Hld	119	230	248	478	114	216	311	448
(a)	Av. Debt per Indebted Hld. without Land	..	185	187	..	..	198	311	..
(b)	Av. Debt per Indebted Hld. with land	..	256	313	..	..	228	310	..
18	Average Debt per Indebted SC Hld.	65	201	158	194	76	214	265	212
(a)	Av. Debt per Indebted Hld. without Land	..	155	188	..	..	201	350	..
(b)	Av. Debt per Indebted Hld. with Land	..	225	99	..	..	222	107	..
19	Average Debt per Indebted ST. Hld.	77	179	102	4818	200	151	152	3592
(a)	Av. Debt per Indebted Hld. without Land	..	130	75	..	..	96	167	..
(b)	Av. Debt per Indebted Hld. with Land	..	195	144	..	..	174	129	..

## RURAL LABOUR ENQUIRIES: INDEBTEDNESS

(STATE PROFILE: ASSAM)

## Source and Purpose of Debt

(In Rupees)

III	Households	(Average Debt by Source)					(Average Debt by Purpose)					
		Co. op Society	Empl- yers	Money Lenders	Shop Keepers	Banks	Others	Hld. Cons- umption	Marriage Cer. mny	Produ- ctive purpose	Land & Bld. Cons- truction	Others
	(Agricultural Labour House- holds)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65 (All Households)	1	2	2	15	..	99	82	9	25	..	3
	1964-65 (SC Households)	..	6	1	17	..	41	58	7	..	..	..
	1964-65 (ST Households)	..	..	5	5	..	67	45	..	..	..	32
ii	1974-75 (All Households)	16	13	74	38	..	89	154	4	15	..	57
	1974-75 (SC Households)	28	7	73	36	..	57	130	1	1	..	69
	1974-75 (ST Households)	..	16	35	14	..	114	85	21	51	..	51
iii	1977-78 (All Households)	6	7	45	80	..	110	184	27	19	..	22
	1977-78 (SC Households)	..	..	..	58	..	100	140	..	..	..	18
	1977-78 (ST Households)	..	..	10	24	..	68	102	..	..	..	..
iv	1983 (All Households)	33	44	7	221	1	172	402	16	15	6	39
	1983 (SC Households)	13	9	..	98	7	67	182	..	..	..	12
	1983 (ST Households)	..	..	..	3881	..	937	4817	..	..	..	1
	(Rural Labour Households)											
i	1964-65 (All Households)	1	3	7	47	..	56	87	11	12	..	4
	1964-65 (SC Households)	..	11	10	28	..	27	63	8	..	..	5
	1964-65 (ST Households)	..	1	14	167	..	18	153	30	..	..	17
ii	1974-75 (All Households)	9	8	73	43	..	83	149	4	11	..	52
	1974-75 (SC Households)	19	5	78	34	..	78	137	3	3	..	71
	1974-75 (ST Households)	..	12	27	14	98	..	78	16	39	..	18
iii	1977-78 (All Households)	4	5	49	115	2	136	218	40	37	..	16
	1977-78 (SC Households)	..	..	..	179	..	86	153	99	..	..	13
	1977-78 (ST Households)	..	..	9	83	..	60	152	..	..	..	..
iv	1983 (All Households)	26	32	34	176	16	164	319	19	37	34	39
	1983 (SC Households)	12	8	..	122	7	63	200	..	..	..	12
	1983 (ST Households)	..	..	..	2874	..	718	3592	..	..	..	..

Others (More Than One Purpose)

Source: Rural Labour Enquiry—Various Reports.

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

(STATE PROFILE : BIHAR)

	1964-65	1974-75	1977-78	1983					
1 Estimated No. of Rural Households (in 000,'s)	7698	8896	10803	10854					
	Agricultural Labour Households				Rural Labour Households				
(in 000's)	1964-65	1974-75	1977-78	1983	1964-65	1974-75	1977-78	1983	
2 Estd. No. of Labour Households .	2150	2960	3896	4028	2433	3239	4436	4330	
3 Estd. of SC. Labour Households .	1044	1286	1406	1527	1111	1340	1511	1572	
4 Estd. No. of ST. Labour Households	75	160	304	368	134	230	369	483	
5 % of Households without Land .	33.1	38.2	35.1	46.8	38.6	40.9	39.1	52.0	
6 % of SC Households without Land .	16.9	19.4	14.1	22.6	18.5	20.1	15.2	23.1	
7 % of ST Households without Land .	0.9	1.0	1.3	1.2	2.0	1.2	1.5	2.5	
8 Average Households Size . . .	4.76	4.77	4.65	4.70	4.76	4.79	4.72	4.69	
9 Average SC Household Size . . .	4.78	4.79	4.62	4.69	4.60	4.80	4.65	4.70	
10 Average ST Household Size . . .	4.62	4.45	4.42	4.36	4.60	4.63	4.40	4.31	
<b>II INDEBTEDNESS</b>									
11 Percentage of Indebted Households .	70.7	72.2	52.8	55.5	68.0	70.8	49.6	53.8	
12 Percentage of Indebted ST Households	71.1	75.7	55.7	57.9	70.0	72.2	54.4	57.4	
13 Percentage of Indebted SC Households	35.8	47.6	40.2	40.7	25.5	47.6	36.6	36.5	
(in Rupees)									
14 Average Debt per Household	150	293	195	433	147	289	188	413	
15 Average Debt per SC Household	129	281	196	339	129	283	190	332	
16 Average Debt per ST Household	31	180	104	266	22	156	118	220	
17 Average Debt per Indebted Hld .	212	406	369	780	216	409	378	768	
a. Av. Debt per Indebted Hld. without Land	..	320	324	..	..	322	337	..	
b. Av. Debt per Indebted Hld. with Land	..	467	396	..	..	469	403	..	
18 Average Debt per Indebted SC Hld.	182	372	351	586	184	377	350	581	
a. Av. Debt per Indebted Hld. without Land	..	316	329	..	..	318	331	..	
b. Av. Debt per Indebted Hld with Land	..	426	366	..	..	433	363	..	
19 Average Debt per Indebted ST Hld.	88	377	259	654	84	327	324	600	
a. Av. Debt per Indebted Hld. without Land	..	349	278	..	..	312	827	..	
b. Av. Debt per Indebted Hld with Land	..	383	256	..	..	330	267	..	

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

(STATE PROFILE : BIHAR)

## Source and Purpose of Debt

(In Rupees)

III			(Average Debt by Source)					(Average Debt by Purpose)					
Households			Co. op Society	Empl- yers	Money lenders	Shop keepers	Banks	Others	Hld. Cons. sumption	Marri- age cere- mony	Pro- ductiv purpos- es	Land & Bld. cons- truction	Others
	(Agricultural Labour House- holds)		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65 (All Households)		2	71	64	3	72	..	119	62	13	..	18
	1964-65 (SC Householdds)		2	68	50	2	..	60	106	47	9	..	20
	1964-65 (ST Households)		14	44	16	9	..	5	58	19	1	..	10
ii	1974-75 (All Households)		4	50	164	10	1	177	231	69	17	..	89
	1974-75 (SC Households)		2	59	140	7	2	162	222	63	14	..	73
	1974-75 (ST Households)		29	12	176	20	..	140	270	27	19	..	61
iii	1977-78 (All Households)		5	38	204	115	1	6	213	94	21	..	41
	1977-78 (SC Households)		3	49	179	14	1	105	203	92	13	..	43
	1977-78 (ST Households)		25	2	153	9	..	70	160	23	46	..	30
iv	1983 (All households)		6	359	252	16	27	120	531	141	57	9	42
	1983 (SC Households)		10	298	208	21	23	26	418	95	36	12	25
	1983 (ST Households)		6	12	476	30	49	81	318	231	68	26	11
	(Rural Labour Households)		..	..	..	..	..	..	..	..	..	..	..
i	1964-65 (All Households)		2	68	68	6	..	72	118	63	14	..	21
	1964-65 (SC Households)		2	65	54	3	..	60	105	47	10	..	22
	1964-65 (ST Households)		11	35	20	12	..	6	54	17	4	..	6
ii	1974-75 (All Households)		5	48	170	12	1	173	226	70	18	..	95
	1974-75 (SC Households)		3	57	147	10	2	158	221	67	14	..	75
	1974-75 (ST Households)		30	8	137	26	..	126	223	19	29	..	56
iii	1977-78 (All Households)		6	36	213	17	1	105	212	94	27	..	45
	1977-78 (SC Households)		3	47	178	18	1	103	204	90	12	..	44
	1977-78 (ST Households)		23	3	223	11	..	64	174	25	42	..	83
iv	1983 (All Households)		7	347	246	19	28	121	520	137	56	10	45
	1983 (SC House holds)		10	294	206	22	22	27	414	93	36	12	26
	1983 (ST Households)		13	10	411	39	49	78	289	197	71	22	21

Others (More than one purpose)

Source : Rural Labour Enquiry—Various Reports,

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS :

(STATE PROFILE : GUJARAT)

	1964-65	1974-75	1977-78	1983
<b>I</b>				
1 Estimated No. of Rural Households (in 000's)	2980	3404	3954	4128
	Agricultural Labour Households			
	Rural Labour Households			
(in 000's)	1964-65	1974-75	1977-78	1983
2 Estd. No. of Labour Households . . . . .	497	759	1229	1267
3 Estd. No. of SC Labour Households . . . . .	113	167	248	227
4 Estd. No. of ST Labour Households . . . . .	166	231	368	338
5 % of Households without land . . . . .	67.3	49.3	50.6	60.4
6 % of SC Households without land . . . . .	17.1	11.5	11.9	11.5
7 % of ST Households without land . . . . .	18.3	15.5	11.9	17.8
8 Average Household size . . . . .	4.94	5.23	5.2	4.89
9 Average SC Households size . . . . .	5.24	5.37	5.18	5.44
10 Average ST Households size . . . . .	4.92	5.27	5.16	4.36
11 Indebtedness . . . . .				
11 Percentage of Indebted Households . . . . .	37.0	55.5	42.0	32.3
12 Percentage of Indebted ST Households . . . . .	41.0	57.6	48.2	33.8
13 Percentage of Indebted SC Households (in Rupees) . . . . .	34.3	55.1	37.4	19.6
14 Average Debt per Household . . . . .	137	443	425	424
15 Average Debt per SC Household . . . . .	166	553	471	414
16 Average Debt per ST Household . . . . .	47	273	167	193
17 Average Debt per Indebted Hld . . . . .	294	791	1012	1312
a Av. Debt. per Indebted Hld. without land . . . . .	..	640	821	..
b Av. Debt. per Indebted Hld. without land . . . . .	..	1099	1265	..
18 Average Debt per Indebted SC Hld. . . . .	404	961	976	1227
a Av. Debt. per Indebted Hld. with land . . . . .	..	933	915	..
b Av. Debt per Indebted Hld. with land . . . . .	..	1022	1167	..
19 Average Debt per Indebted St. Hld. . . . .	137	496	445	983
a Av. Debt. per Indebted Hld. without land . . . . .	..	390	397	..
b Av. Debt per Indebted Hld. with land . . . . .	..	755	484	..



## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

(Source and purpose of Debt)

(STATE PROFILE : GUJARAT)  
(In Rupees)

III	Households	Average Debt by Source						(Average Debt by purpose)				
		Co. op Society	Empl- oyers	Money Lenders	Shop keepers	Banks	Others	Hld. Cons umption	Marri- age cere- mony	Produc- tive purpose	Land & Bld. cons- truction	Others
	(Agricultural Labour House holds)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
(i)	1964-65 (All Households)	8	48	35	117	..	86	168	91	15	..	28
	1964-65 (SC Households)	7	22	67	188	..	120	235	97	44	..	28
	1964-65 (ST Households)	1	60	4	47	..	25	91	44	..	..	2
(ii)	1974-75 (All Households)	30	162	167	213	33	186	368	245	104	..	82
	1974-75 (SC Households)	26	252	326	124	..	233	424	384	44	..	109
	1974-75 (ST Households)	21	187	40	132	10	106	291	103	34	..	68
(iii)	1977-78 (All Households)	142	62	206	180	38	384	447	251	182	..	132
	1977-78 (SC Households)	40	100	231	166	30	409	444	355	60	..	117
	1977-78 (ST Households)	54	44	69	128	22	128	248	61	84	..	52
(iv)	1983 (All Households)	91	200	236	269	100	416	346	559	183	190	34
	1983 (SC Households)	152	44	141	123	123	644	206	455	269	283	14
	1983 (ST Households)	159	140	208	145	91	240	429	131	311	96	16
	(Rural Labour Households)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	1964-75 (All Households)	8	48	41	112	..	99	171	93	23	..	21
	1964-65 (SC Households)	7	24	61	179	..	144	238	102	49	..	26
	1964-65 (ST Households)	1	60	4	46	..	34	93	45	..	..	7
(ii)	1974-75 (All Households)	63	131	161	196	44	247	380	210	109	..	143
	1974-75 (SC Households)	29	193	301	138	3	271	416	321	41	..	157
	1974-75 (ST Households)	22	161	42	133	8	123	301	91	29	..	68
(iii)	1977-78 (All Households)	144	65	189	182	34	404	429	290	171	..	128
	1977-78 (SC Households)	58	95	233	158	27	427	422	407	55	..	114
	1977-78 (ST Households)	51	41	67	138	21	148	249	87	80	..	50
(iv)	1983 (All Households)	110	178	192	272	87	588	409	495	163	320	40
	1983 (SC Households)	129	38	120	115	121	1526	279	389	256	1112	24
	1983 (ST Households)	323	104	151	153	66	179	563	95	238	70	10

: Others (More than one purpose)

Source : Rural Labour Enquiry—Various Reports .

## RURAL LABOUR ENQUIRIES: INDEBTEDNESS

(STATE PROFILE: HARYANA)

	1964-65*	1974-75	1977-78	1983																		
<b>I</b>																						
1 Estimated No. of Rural Households (in 000's)	..	1372	1511	2776																		
	<table border="1"> <thead> <tr> <th></th> <th colspan="4">Agricultural Labour Households</th> <th colspan="4">Rural Labour Households</th> </tr> <tr> <th>(in 000's)</th> <th>1964-65*</th> <th>1974-75</th> <th>1977-78</th> <th>1983</th> <th>1964-65*</th> <th>1974-75</th> <th>1977-78</th> <th>1983</th> </tr> </thead> </table>					Agricultural Labour Households				Rural Labour Households				(in 000's)	1964-65*	1974-75	1977-78	1983	1964-65*	1974-75	1977-78	1983
	Agricultural Labour Households				Rural Labour Households																	
(in 000's)	1964-65*	1974-75	1977-78	1983	1964-65*	1974-75	1977-78	1983														
2 Estd. No. of Labour Households	..	125	275	562	..	222	404	884														
3 Estd. No. of SC. Labour Households	..	99	288	392	..	132	291	574														
4 Estd. No. of ST. Labour Households	..	..	..	..	..	..	..	..														
5 % of Households without Land	..	46.8	62.9	60.6	..	83.8	93.1	91.7														
6 % of SC Households without Land	..	36.9	48.5	43.4	..	48.6	68.1	63.5														
7 % of ST Households without Land	..	..	..	..	..	Neg.	..	..														
8 Average —Household Size	..	5.91	5.62	5.39	..	5.01	5.55	5.45														
9 Average SC Household Size	..	5.95	5.35	5.44	..	5.92	5.32	5.45														
10 Average ST Household Size	..	..	..	..	..	4.50	..	..														
<b>II INDEBTEDNESS</b>																						
11 Percentage of Indebted Households	..	79.9	66.9	44.5	..	65.5	58.9	47.4														
12 Percentage of Indebted ST Households	..	81.2	68.2	41.1	..	77.0	61.6	45.9														
13 Percentage of Indebted SC Households (in Rupees)	..	..	..	..	..	50.0	..	..														
14 Average Debt per Household	..	1318	1079	11844	..	979	918	8127														
15 Average Debt per SC Household	..	1400	1138	17066	..	1223	980	11851														
16 Average Debt per ST —Household	..	..	..	..	..	1000	..	..														
17 Average Debt per Indebted Hld	..	1648	1614	26743	..	1494	1558	17133														
(a) Av. Debt per Indebted Hld. without Land	..	1583	1599	..	..	1431	1523	..														
(b) Av. Debt per Indebted Hld. with Land	..	1966	1801	..	..	1764	1974	..														
18 Average Debt per Indebted SC Hld.	..	1723	1668	41028	..	1589	1588	25806														
(a) Av. Debt per Indebted Hld. without Land	..	1623	1686	..	..	1523	1569	..														
(b) Av. Debt per Indebted Hld. with Land	..	2150	1347	..	..	1854	1917	..														
19 Average Debt per Indebted ST. Hld.	..	..	..	..	..	2000	..	..														
(a) Av. Debt per Indebted Hld. without Land	..	..	..	..	..	2000	..	..														
(b) Av. Debt per Indebted Hld. with land	..	..	..	..	..	..	..	..														

\*No separate figures for Haryana available.

## RURAL LABOUR ENQUIRIES: INDEBTEDNESS

## SOURCE AND PURPOSE OF DEBT

(STATE PROFILE: HARYANA)  
(In Rupees)

III	Households	(Average Debt by Source)						(Average Debt by Purpose)				
		Co-OP Society	Empl- oyers	Money Lenders	Shop Keepers	Banks	Others <sup>†</sup>	Hld. Cons- umption	Mar- riage/ cere- mony	Produc- tiv. purposes	Land & Bld. con- struction	Others
(Agricultural Labour Households)		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
(i)	1964-65 (All Households)	..	..	..	..	..	..	..	..	..	..	..
	1964-65 (SC -- Households)	..	..	..	..	..	..	..	..	..	..	..
	1964-65 (ST -- Households)	..	..	..	..	..	..	..	..	..	..	..
(ii)	1974-75 (All -- Households)	142	241	957	162	31	115	604	356	89	..	599
	1974-75 (SC Households)	169	251	1025	149	22	107	623	405	65	..	630
	1974-75 (ST Households)	..	..	..	..	..	..	..	..	..	..	..
(iii)	1977-78 (All -- Households)	97	36	691	259	49	482	790	424	247	..	153
	1977-78 (SC Households)	63	81	442	90	13	10	881	414	188	..	185
	1977-78 (ST Households)	..	..	..	..	..	..	..	..	..	..	..
(iv)	1983 (All Households)	747	617	537	95	24231	516	1023	747	24468	41	472
	1983 (SC Households)	988	535	527	82	38512	384	1283	741	38739	27	238
	1983 (ST Households)	..	..	..	..	..	..	..	..	..	..	..
(Rural Labour Households)		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
(i)	1964-65 (All -- Households)	..	..	..	..	..	..	..	..	..	..	..
	1964-65 (SC Households)	..	..	..	..	..	..	..	..	..	..	..
	1964-65 (ST Households)	..	..	..	..	..	..	..	..	..	..	..
(ii)	1974-75 (All Households)	117	189	887	145	24	132	561	380	74	..	479
	1974-75 (SC Households)	151	207	950	135	18	128	576	423	55	..	535
	1974-75 (ST Households)	..	..	2000	..	..	..	..	..	..	..	2000
(iii)	1977-78 (All Households)	94	185	730	242	66	2 41	775	397	231	..	155
	1977-78 (SC Households)	72	222	729	247	27	291	869	379	169	..	171
	1977-78 (ST Households)	..	..	..	..	..	..	..	..	..	..	..
(iv)	1983 (All Households)	1027	404	464	63	14707	468	1212	478	15217	62	164
	1983 (SC Households)	754	376	490	59	23561	566	1312	495	23775	70	154
	1983 (ST Households)	..	..	..	..	..	..	..	..	..	..	..

†Others (More than one purpose)

Source: Rural Labour Enquiry—various Reports.

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

STATE PROFILE : (HIMACHAL PRADESH)

	1964-65	1974-75	1977-78	1983				
<b>II Estimated No. of Rural Households (in 000's)</b>	291	561	670	778				
	Agricultural Labour Households				Rural Labour Households			
(in 000's)	1964-65	1974-75	1977-78	1983	1964-65	1974-75	1977-78	1983
<b>2 Estd. No. of Labour Households</b>	..	10	35	17	3	25	90	57
<b>3 Estd. No. of SC. Labour Households</b>	..	7	20	18	1	15	53	35
<b>4 Estd. No. of ST. Labour Households</b>	..	Neg.	1	..	..	2	2	2
<b>5 % of Households without Land</b>	..	8.0	7.8	7.0	..	28.0	17.8	21.1
<b>6 % of SC Households without Land</b>	..	8.0	3.3	3.5	..	16.0	8.9	12.3
<b>7 % of ST Households without Land</b>	..	Neg.	..	..	..	Neg.	1.1	1.8
<b>8 Average Household Size</b>	..	4.07	4.63	4.81	3.40	4.68	4.75	4.65
<b>9 Average SC Household Size</b>	..	4.33	4.85	5.02	2.00	4.87	4.79	4.89
<b>10 Average ST Household Size</b>	..	4.00	4.50	5.50	..	4.67	4.40	3.14
<b>II INDEBTEDNESS</b>								
<b>11 Percentage of Indebted Households</b>	..	58.8	47.8	26.0	80.0	54.2	58.3	26.6
<b>12 Percentage of Indebted ST Households</b>	..	51.6	58.0	40.7	50.0	57.2	67.6	33.6
<b>13 Percentage of Indebted SC Household</b>	..	..	50.0	..	..	22.2	40.0	23.7
	(in Rupees)							
<b>14 Average Debt per Household</b>	..	554	415	442	38	551	498	383
<b>15 Average Debt per SC Household</b>	..	496	538	721	9	540	576	413
<b>16 Average Debt per ST Household</b>	..	..	150	..	..	83	149	211
<b>17 Average Debt per Indebted Hld.</b>	..	992	868	1698	41	1016	854	1440
(a) Av. Debt. per ind. Hld. without Land	..	2389	358	..	..	1054	582	..
(b) Av. Debt. per Indebted Hld. with Land	..	753	968	..	..	1005	897	..
<b>18 Average Debt per Indebted SC Hld.</b>	..	961	924	1772	28	943	852	1317
(a) Av. Debt per Indebted Hld. without Land	..	2770	232	..	..	1108	198	..
(b) Av. Debt per Indebted Hld. with Land	..	712	1075	..	..	891	953	..
<b>19 Average Debt per Indebted ST Hld.</b>	..	..	300	..	..	375	373	890
(a) Av. Debt per Indebted Hld. without Land	..	..	..	..	..	450	..	..
(b) Av. Debt per Indebted Hld. with Land	..	..	300	..	..	300	373	..

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

STATE PROFILE : (HIMACHAL PRADESH)

## SOURCE AND PURPOSE OF DEBT

(In Rupees)

III	Households	(Average Debt by Source)					(Average Debt by Purpose)					
		Co. Op. Society	Empl-oyers	Money Lenders	Shop Keepers	Banks Others	Hld. Cons-umption	Marriage/Ceremony	Productive Purposes	Land & Bld. Construction	Others	
	(Agricultural Labour Households)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65 (All Households)	..	..	..	..	..	..	..	..	..	..	..
	1964-65 (SC Households)	..	..	..	..	..	..	..	..	..	..	..
	1964-65 (ST Households)	..	..	..	..	..	..	..	..	..	..	..
ii	1974-75 (All Households)	110	94	334	175	..	279	295	133	108	..	456
	1974-75 (SC Households)	150	118	216	155	..	322	208	110	21	..	622
	1974-75 (ST Households)	..	..	..	..	..	..	..	..	..	..	..
iii	1977-78 (All Households)	79	57	537	98	24	73	469	217	27	..	155
	1977-78 (SC Households)	63	81	442	90	13	235	527	229	18	..	150
	1977-78 (ST Households)	..	..	..	..	300	..	..	..	..	..	300
iv	1983 (All Households)	283	..	247	20	422	430	116	310	1100	123	..
	1983 (SC Households)	277	..	261	21	446	424	123	380	1162	107	..
	1983 (ST Households)	..	..	..	..	..	..	..	..	..	..	..
	(Rural Labour Households)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65 (All Households)	..	..	..	41	..	..	41	..	..	..	..
	1964-65 (SC Households)	..	..	..	28	..	..	28	..	..	..	..
	1964-65 (ST Households)	..	..	..	..	..	..	..	..	..	..	..
ii	1974-75 (All Households)	90	74	314	186	30	322	357	153	183	..	323
	1974-75 (SC Households)	184	185	334	179	17	44	310	168	89	..	376
	1974-75 (ST Households)	..	..	..	150	..	225	375	..	..	..	..
iii	1977-78 (All Households)	60	41	344	148	50	211	442	163	39	..	210
	1977-78 (SC Households)	51	47	419	139	52	144	469	181	39	..	163
	1977-78 (ST Households)	..	..	..	223	150	..	223	..	..	..	150
iv	1983 (All Households)	221	121	162	59	552	325	179	215	533	326	187
	1983 (SC Households)	126	102	167	55	449	418	167	164	503	280	203
	1983 (ST Households)	890	..	..	..	..	..	..	890	..	..	..

†Others (More than one purpose)

Source : Rural Labour Enquiry—Various Reports.

## RURAL LABOUR ENQUIRIES: INDEBTEDNESS :

STATE PROFILE : (JAMMU &amp; KASHMIR)

	1964-65	1974-75	1977-78	1983				
1 Estimated No. of Rural Households (in 000's)	567	656	771	819				
<b>AGRICULTURAL LABOUR HOUSEHOLDS      RURAL LABOUR HOUSEHOLDS</b>								
(in 000's)	1964-65	1974-75	1977-78	1983	1964-65	1974-75	1977-78	1983
2 Estd. No. of Labour Households	5	12	24	52	11	32	91	142
3 Estd. No. of SC Labour Households	1	3	5	12	2	10	21	24
4 Estd. No. of ST Labour Households	..	..	..	1	..	..	..	1
5 % of Households without Land	18.2	12.1	7.7	12.7	36.4	42.4	25.3	27.5
6 % of SC Households without Land	9.1	6.1	4.4	6.3	9.1	21.2	13.2	9.9
7 % of ST Households without Land	..	..	..	..	..	..	..	..
8 Average Household Size	4.47	5.53	5.00	5.31	4.56	5.15	5.33	5.20
9 Average SC Household Size	4.00	6.51	5.25	5.06	3.90	5.67	4.83	5.40
10 Average ST Household Size	..	..	..	6.29	..	4.00	..	5.42
<b>II INDEBTEDNESS</b>								
11 Percentage of Indebted Households	58.5	67.5	59.8	33.7	44.8	57.2	59.9	37.0
12 Percentage of Indebted ST Households	..	..	..	..	..	100.0	..	42.6
13 Percentage of Indebted SC Households (in Rupees)	50.0	55.7	54.2	10.4	29.2	44.5	45.9	25.7
14 Average Debt per Household	131	336	324	1124	105	325	387	1183
15 Average Debt per SC Household	49	250	357	26	68	230	259	2205
16 Average Debt per ST Household	..	..	..	..	..	300	..	1278
17 Average Debt per Indebted Hld	224	498	544	3338	235	569	646	3199
a. Av. Debt per Indebted Hld. without Land	..	507	647	..	..	527	493	..
b. Av. Debt per Indebted Hld. with Land	..	498	530	..	..	584	675	..
18 Average Debt per Indebted SC Hld.	99	448	663	256	217	516	568	8572
a. Av. Debt per Indebted Hld. without Land	..	436	790	..	..	446	412	..
b. Av. Debt per Indebted Hld. with Land	..	470	435	..	..	601	709	..
19 Average Debt per Indebted ST Hld.	..	..	..	..	..	300	..	3000
a. Av. Debt per Indebted Hld. without Land	..	..	..	..	..	..	..	..
b. Av. Debt per Indebted Hld. with Land	..	..	..	..	..	300	..	..

## RURAL LABOUR ENQUIRIES: INDEBTEDNESS

## STATE PROFILE: (JAMMU &amp; KASHMIR)

## SOURCE &amp; PURPOSE OF DEBT

(In Rupees)

III	Households		(Average Debt by Source)					(Average Debt by Purpose)					
			Co. Op Society	Empl- oyers	Money Lenders	Shop Keepers	Banks	Others	Hld. Cons- ump- tion	Marri- age/ Cere- mony	Pro- ductiv. Pur- poses	Land & Bld. Const- ruction	Others†
	(Agricultural Labour Households)		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65	(All Households)	16	1	42	117	..	48	175	22	..	..	27
	1964-65	(SC Households)	..	..	20	79	..	..	99	..	..	..	..
	1964-65	(ST Households)											
ii	1974-75	(All Households)	13	13	19	311	5	137	358	77	25	..	38
	1974-75	(SC Households)	25	10	28	85	..	300	205	110	26	..	107
	1974-75	(ST Households)											
iii	1977-78	(All Households)	8	139	11	293	14	79	357	158	12	..	18
	1977-78	(SC Households)	4	285	36	55	7	276	435	220	7	..	..
	1977-78	(ST Households)											
iv	1983	(All Households)	1142	3	22	457	18	1695	461	85	1164	22	1606
	1983	(SC Households)	90	..	..	166	..	..	166	..	90	..	..
	1983	(ST Households)											
		(Rural Labour Households)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65	(All Households)	26	1	31	134	..	59	143	54	5	..	32
	1964-65	(SC Households)	143	..	14	60	..	..	74	..	..	..	143
	1964-65	(ST Households)	..	..	..	..	..	..	..	..	..	..	..
ii	1974-75	(All Households)	18	9	57	328	8	..	392	76	63	..	37
	1974-75	(SC Households)	19	7	42	75	9	364	257	151	38	..	70
	1974-75	(ST Households)	..	..	..	200	..	100	300	..	..	..	..
iii	1977-78	(All Households)	16	87	21	371	4	147	495	105	35	..	11
	1977-78	(SC Households)	1	89	41	214	2	221	335	106	92	..	35
	1977-78	(ST Households)	..	..	..	..	..	..	..	..	..	..	..
iv	1983	(All Households)	422	17	64	1026	33	1637	1051	1052	525	7	563
	1983	(SC Households)	95	..	..	226	..	8251	269	8207	95	..	..
	1983	(ST Households)	..	..	..	..	3000	..	3000	..	..	..	..

†Others : (More than one purpose).

Source : Rural Labour Enquiry--Various Reports.

## RURAL LABOUR ENQUIRIES: INDEBTEDNESS

(STATE PROFILE: KARNATAKA)

		1964-65	1974-75	1977-78	1983				
I	1 Estimated No. of Rural Households (in 000's)	3504		4068		4510		4815	
		Agricultural Labour Households				Rural Labour Households			
		(in 000's)							
		1964-65	1974-75	1977-78	1983	1964-65	1974-75	1977-78	1983
2	Estd. No. of Labour Households	954	1252	1710	1762	1043	1455	2037	2053
3	Estd. No. of SC Labour Households	267	353	464	495	279	394	503	551
4	Estd. No. of ST Labour Households	33	35	53	166	36	44	66	18
5	% of Households without Land	59.3	45.8	45.6	46.6	65.0	55.3	55.9	55.0
6	% of SC Households without Land	15.5	13.4	14.2	12.9	16.0	14.9	15.2	14.3
7	% of ST Households without Land	1.8	1.4	1.6	4.1	1.9	2.1	2.1	4.6
8	Average Household Size	4.51	4.85	..	5.00	4.52	4.81	..	5.05
9	Average SC Household Size	4.91	4.76	..	5.07	4.94	4.80	..	5.07
10	Average ST Household Size	5.14	4.42	..	5.25	5.18	4.61	..	5.22
<b>II INDEBTEDNESS</b>									
11	Percentage of Indebted Households	63.0	65.0	52.2	49.2	62.5	64.5	50.5	49.2
12	Percentage of Indebted ST Households	62.3	69.4	54.8	50.1	63.5	73.9	57.7	50.0
13	Percentage of Indebted SC Households	71.7	71.3	53.3	53.8	71.9	70.8	52.8	54.3
(in Rupees)									
14	Average Debt per Household	196	487	439	608	195	483	420	598
15	Average Debt per SC Household	218	456	345	635	216	456	339	646
16	Average Debt per ST Household	195	192	702	630	192	258	667	600
17	Average Debt per Indebted Hld.	312	750	841	1236	312	750	832	1214
(a)	Av. Debt per Indebted Hld. without Land	..	563	564	..	..	573	569	..
(b)	Av. Debt per Indebted Hld. with Land	..	933	1091	..	..	929	1102	..
18	Average Debt per Indebted SC Hld.	304	640	646	1180	300	644	642	1189
(a)	Av. Debt per Indebted Hld. without Land	..	479	424	..	..	431	429	..
(b)	Av. Debt per Indebted Hld. with land	..	838	965	..	..	840	947	..
19	Average Debt per Indebted ST. Hld.	313	276	1285	1254	303	350	1158	1198
(a)	Av. Debt per Indebted Hld. without Land	..	280	391	..	..	382	355	..
(b)	Av. Debt per Indebted Hld. with Land	..	270	2020	..	..	270	2049	..



## RURAL LABOUR ENQUIRIES. INDEBTEDNESS

(STATE PROFILE. KARNATAKA)

## SOURCE AND PURPOSE OF DEBT

(In Rupees)

III	Households	(Average Debt by Source)					(Average Debt by Purpose)					
		Co. Op Society	Empl- oyers	Money Shop Lenders	Shop Keepers	Banks	Others	Hid. Con- sumption	Mar- riage cele- mony	Produc- tiv. purposes	Land & Bld. cons- truction	Others
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<b>(Agricultural Labour Households)</b>												
(i)	1964-65 (All Households)	12	22	104	10	..	164	160	71	36	.	46
	1964-65 (SC Households)	6	22	111	7	..	158	127	89	31	.	58
	1964-65 (ST Households)	44	28	100	13	.	128	131	89	62	.	31
(ii)	1974-75 (All Households)	47	52	356	30	40	..	397	150	96	..	106
	1974-75 (SC Households)	13	97	321	7	19	183	367	123	55	.	95
	1974-75 (ST Households)	12	40	62	43	..	119	211	45	12	.	8
(iii)	1977-78 (All Households)	93	31	226	33	126	334	389	152	185	..	114
	1977-78 (SC Households)	26	31	159	34	137	259	285	123	82	.	156
	1977-78 (ST Households)	29	8	460	22	368	398	411	209	605	.	59
(iv)	1983 (All Households)	129	166	350	68	311	211	428	255	402	74	77
	1983 (SC Households)	78	152	321	31	426	173	358	174	507	82	60
	1983 (ST Households)	63	214	141	85	503	251	358	188	614	44	52
<b>(Rural Labour Households)</b>												
(i)	1964-65 (All Households)	15	23	103	11	..	160	160	70	36	.	46
	1964-65 (SC Households)	6	23	107	7	..	158	127	88	30	.	56
	1964-65 (ST Households)	43	35	96	13	..	117	130	81	64	.	28
(ii)	1974-75 (All Households)	42	49	356	32	36	235	148	167	88	.	347
	1974-75 (SC Households)	12	52	338	13	18	271	363	130	52	.	99
	1974-75 (ST Households)	11	66	69	32	..	172	260	53	31	.	6
(iii)	1977-78 (All Households)	92	34	209	38	122	337	388	151	182	.	111
	1977-78 (SC Households)	30	37	155	36	135	249	279	130	84	.	149
	1977-78 (ST Households)	22	40	353	104	280	359	497	158	457	.	46
(iv)	1983 (All Households)	124	155	325	68	308	234	427	231	403	84	69
	1983 (SC Households)	79	137	309	28	407	229	365	157	534	72	60
	1983 (ST Households)	73	206	141	80	460	238	340	174	562	75	48

Others (More than one purpose)

Source. Rural Labour Enquiry—Various Reports.

## RURAL LABOUR ENQUIRIES: INDEBTEDNESS (STATE PROFILE: KERALA)

	1964-65	1974-75	1977-78	1983		1964-65	1974-75	1977-78	1983
1 Estimated No. of Rural Households (in 000's)	2475	3234	3816	3622					
<b>AGRICULTURAL LABOUR HOUSEHOLDS RURAL LABOUR HOUSEHOLDS</b>									
(in 000's)	1964-65	1974-75	1977-78	1983	1964-65	1974-75	1977-78	1983	
2 Estd. No. of Labour Households	697	886	1030	1148	1041	1364	1809	1785	
3 Estd. No. of SC. Labour Households	209	241	248	278	251	302	325	352	
4 Estd. No. of ST. Labour Households	21	28	12	21	26	32	21	28	
5 % of Households without Land	20.0	8.6	7.1	11.5	33.1	17.1	13.9	16.7	
6 % of SC Households without Land	6.9	3.0	2.5	3.8	8.7	4.3	3.3	4.7	
7 % of ST Households without Land	1.2	0.6	0.2	0.3	1.4	0.7	0.3	0.4	
8 Average Household Size	5.54	5.63	5.26	5.04	5.50	5.64	5.39	5.12	
9 Average SC Household Size	5.33	5.51	5.05	5.14	5.32	5.46	5.13	5.15	
10 Average ST Household Size	5.00	5.29	5.53	4.66	5.12	5.19	5.79	4.66	
<b>II INDEBTEDNESS</b>									
11 Percentage of Indebted Households	61.7	83.6	80.9	52.4	60.7	84.0	77.9	54.0	
12 Percentage of Indebted ST Households	38.9	45.2	64.7	46.1	42.4	47.2	54.3	51.9	
13 Percentage of Indebted SC Households (in Rupees)	62.4	83.2	81.1	54.5	60.0	82.1	80.1	54.8	
14 Average Debt Per Household	78	311	388	870	89	397	422	965	
15 Average Debt per SC Household	46	210	271	753	40	206	275	862	
16 Average Debt per ST Household	42	79	199	739	46	71	143	649	
17 Average Debt per Indebted Hld.	127	372	480	1654	146	473	541	1786	
a. Av. Debt per Indebted Hld. without Land	..	217	507	..	..	422	487	..	
b. Av. Debt per Indebted Hld. with Land	..	393	477	..	..	483	549	..	
18 Average Debt per Indebted SC Hld.	74	253	334	1379	76	251	344	1575	
a. Av. Debt per Indebted Hld. without Land	..	143	568	..	..	190	477	..	
b. Av. Debt per Indebted Hld. with Land	..	274	286	..	..	264	315	..	
19 Average Debt per Indebted ST Hld.	108	174	308	1600	95	150	262	1249	
a. Av. Debt per Indebted Hld. without Land	..	128	150	..	..	128	150	..	
b. Av. Debt per Indebted Hld. with Land	..	193	328	..	..	157	272	..	

## RURAL LABOUR ENQUIRIES: INDEBTEDNESS

(STATE PROFILE: KERALA)

## SOURCE AND PURPOSE OF DEBT

(In RUPRES)

III		Households	(Average Debt by Source)					(Average Debt by Purpose)				
			Co. Op Society	Empl- oyers	Money Lenders	Shop Keepers	Banks	Others	Hld. umpion	Cons- Marriage Ceremony	Productive Purposes	Land & Bld. Constru- ction
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
(Agricultural Labour Households)												
i.	1964-65 (All Households)	11	9	25	36	..	46	63	16	16	..	31
	1964-65 (SC Households)	4	9	9	25	..	27	41	12	7		15
	1964-65 (ST Households)	..	..	32	52	..	24	86	14	3		4
ii.	1974-75 (All Households)	45	22	60	54	44	147	133	53	54	..	131
	1974-75 (SC Households)	15	22	40	44	35	97	101	50	10		92
	1974-75 (ST Households)	32	1	1	12	..	128	50	18	..		106
iii.	1977-78 (All Households)]	95	20	75	55	99	136	211	54	85	..	131
	1977-78 (SC Households)	45	30	41	56	41	121	184	44	33		76
	1977-78 (ST Households)	17	38	75	23	36	119	91	..	38		178
iv.	1983 (All Households)	307	51	63	52	462	719	321	161	370	477	318
	1983 (SC Households)	289	50	76	31	147	781	194	200	123	398	464
	1983 (ST Households)				412	925	263	222	..	480	898	..
(Rural Labour Households)												
i.	1964-65 (All Housheduls)	24	23	29	36	..	34	67	15	20	..	44
	1964-65 (SC Households)	4	13	10	25		24	44	10	7		14
	1964-65 (ST Households)	..	2	26	49		18	78	11	3		3
ii.	1974-75 (All Households)	47	45	70	60	63	..	392	68	56	..	201
	1974-75 (SC Households)	16	22	43	49	32	89	111	45	9		86
	1974-75 (ST Households)	27	1	1	15	..	106	47	15	1		87
iii.	1977-78 (All Households)	103	17	79	54	108	180	207	69	102	..	164
	1977-78 (SC Households)	47	26	53	54	37	127	174	49	27		94
	1977-78 (ST Households)	11	96	60	19	25	51	112	..	27		124
iv.	1983 (All Households)	360	41	147	53	493	692	308	176	502	450	350
	1983 (SC Households)	536	47	88	52	193	659	205	212	361	393	404
	1983 (ST Households)	50	..	13	291	719	176	205	71	371	602	..

Others (More than one Purpose)

Source: Rural Labour Enquiry--Various Reports.

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

(STATE PROFILE : MADHYA PRADESH)

	1964-65	1974-75	1977-78	1983					
<b>I</b>									
1 Estimated No. Rural Households (in 000's)	5966	6081	7773	7636					
	Agricultural Labour Households								
	Rural Labour Households								
	(in 000's)	1964-65	1974-75	1977-78	1983	1964-65	1974-75	1977-78	1983
2 Estd. No. of Labour Households		1213	325	2169	2302	1335	1460	2402	2568
3 Estd. No. of SC. Labour Households		366	364	522	505	399	392	576	556
4 Estd. No. of ST. Labour Households		400	449	775	937	420	493	841	1021
5 % of Households Without Land		48.8	42.8	45.5	45.6	54.9	46.5	49.4	51.9
6 % of SC Households without Land		15.8	12.9	12.0	11.6	17.5	13.8	13.0	12.9
7 % of ST Households without Land		14.8	14.2	15.2	16.2	15.8	14.9	16.0	17.9
8 Average Household Size		4.19	4.68	4.44	4.72	4.08	4.61	4.49	4.70
9 Average SC Household Size		4.18	4.52	4.56	4.79	4.20	4.53	4.64	4.81
10 Average ST Household Size		4.14	4.62	4.44	4.51	4.13	4.64	4.46	4.49
<b>II INDEBTEDNESS</b>									
11 Percentage of Indebted Households		59.8	62.6	38.9	37.4	60.0	61.2	38.3	37.8
12 Percentage of Indebted ST Households		53.7	58.2	34.6	30.5	53.9	56.1	34.7	31.6
13 Percentage of Indebted SC Households		68.9	67.9	48.6	47.1	69.5	67.4	47.2	46.5
		(in Rupees)							
14 Average Debt per Household		143	368	197	689	148	361	192	780
15 Average Debt per SC Household		197	465	265	648	208	462	251	786
16 Average Debt per ST Household		93	254	139	518	100	243	137	670
17 Average Debt per Indebted Hld.		238	588	506	1846	247	590	502	2060
(a) Av. Debt per Indebted Hld. without Land		..	541	476	..	..	546	466	..
(b) Av. Debt per Indebted Hld. with Land		..	624	530	..	..	623	529	..
18 Average Debt per Indebted SC Hld.		286	685	545	1377	292	685	533	1692
(a) Av. Debt per Indebted Hld. without Land		..	615	475	..	..	614	467	..
(b) Av. Debt per Indebted Hld. with Land		..	753	632	..	..	753	611	..
19 Average Debt per Indebted ST Hld.		174	437	401	1695	186	432	396	2116
(a) Av. Debt per Indebted Hld. without Land		..	423	478	..	..	423	469	..
(b) Av. Debt per Indebted Hld. Land		..	447	351	..	..	439	351	..

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

(STATE PROFILE : MADHYA PRADESH)

## SOURCE AND PURPOSE OF DEBT

(In Rupees)

III	Households	(Average Debt by Source)				(Average Debt by Purpose)						
		Co. op- society	Empl- oyers	Money Lenders	Shop keepers	Banks	Others	'Hld-Cons- umption	Marriage ceremony	Productive Land purposes	Land & Bld. Construc- tion	Others
	(Agricultural Labour Households)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65 (All Households)	14	60	71	28	..	65	132	54	28	..	25
	1964-65 (SC Households)	18	68	80	31	..	90	174	62	24	..	26
	1964-65 (ST Households)	7	53	48	20	..	46	86	44	21	..	24
ii	1974-75 (All Households)	31	118	238	37	24	140	320	114	65	..	89
	1974-75 (SC Households)	32	135	306	24	14	174	398	109	61	..	117
	1974-75 (ST Households)	26	121	132	33	27	96	215	122	49	..	51
iii	1977-78 (All Households)	64	81	147	44	25	145	254	97	103	..	52
	1977-78 (SC Households)	48	106	176	34	41	140	321	96	78	..	50
	1977-78 (ST Households)	54	74	76	55	11	131	200	90	85	..	46
iv	1983 (All Households)	291	490	321	88	295	360	799	277	575	90	104
	1983 (SC Households)	33	512	266	24	311	231	711	242	337	13	74
	1983 (ST Households)	531	290	230	133	386	126	388	442	807	12	45
(Rural Labour Households)												
i	1964-65 (All Households)	15	60	76	30	..	..	131	59	30	..	28
	1964-65 (SC Households)	12	51	145	9	..	66	170	68	25	..	29
	1964-65 (ST Households)	7	58	48	21	..	53	92	49	31	..	23
ii	1974-75 (All Households)	37	110	239	41	28	135	317	111	69	..	93
	1974-75 (SC Households)	37	127	309	26	16	170	394	109	63	..	119
	1974-75 (ST Households)	32	115	134	32	26	93	212	117	55	..	48
iii	1977-78 (All Households)	62	78	148	48	23	143	248	95	101	..	57
	1977-78 (SC Households)	48	101	177	33	38	136	311	93	81	..	48
	1977-78 (ST Households)	53	73	76	61	11	122	196	93	82	..	26
iv	1983 (All Households)	322	459	392	104	286	497	958	255	589	158	100
	1983 (SC Households)	30	551	256	28	285	541	1068	227	311	16	70
	1983 (ST Households)	586	265	435	121	385	324	603	396	831	43	43

Others (More than one purpose)

SOURCE : Rural Labour Enquiry—various reports.

## RURAL LABOUR ENQUIRIES: INDEBTEDNESS

(STATE PROFILE: MAHARASHTRA)

		1964-65	1974-75	1977-78	1983				
I	Estimated No. of Rural Households (in 000's)	4974	6085	7839	7863				
		Agricultural Labour Households				Rural Labour Households			
(in 000's)		1964-65	1974-75	1977-78	1983	1964-65	1974-75	1977-78	1983
2	Estd. No. of Labour Households	1546	1945	3029	3031	1693	2231	3628	3591
3	Estd. No. of SC. Labour Households	305	449	442	447	327	497	530	541
4	Estd. No. of ST. Labour Households	211	332	694	617	233	385	768	700
5	% of Households without Land	62.5	46.2	48.1	49.0	69.2	53.7	58.6	59.9
6	% of SC Households without Land	13.1	10.6	7.6	8.7	14.1	12.0	9.3	10.6
7	% of ST Households without Land	9.4	10.0	12.7	11.5	10.4	11.4	14.2	13.1
8	Average Household Size	4.60	5.02	4.75	4.71	4.61	5.07	4.77	4.70
9	Average SC Household Size	4.89	5.08	4.96	4.69	4.93	5.09	4.94	4.65
10	Average ST Household Size	4.89	5.01	4.80	4.73	5.04	5.10	4.78	4.73
II INDEBTEDNESS									
11	Percentage of Indebted Households	46.6	50.1	43.1	48.1	46.2	50.0	42.8	47.1
12	Percentage of Indebted ST Households	40.6	44.9	34.7	32.3	39.4	45.9	34.8	33.5
13	Percentage of Indebted SC Households (in Rupees)	51.6	53.4	42.3	44.0	52.1	53.8	43.2	47.1
14	Average Debt per Household	78	257	257	482	80	269	259	589
15	Average Debt per SC Household	82	221	244	266	84	215	239	304
16	Average Debt per ST Household	56	147	152	208	53	158	148	880
17	Average Debt per Indebted Hld.	167	514	597	1007	174	537	686	1249
(a)	Av. Debt per Indebted Hld. without Land	..	353	400	..	..	368	438	..
(b)	Av. Debt per Indebted Hld. with Land	..	638	770	..	..	672	766	..
18	Average Debt per Indebted SC Hld.	159	413	577	602	161	400	553	646
(a)	Av. Debt per Indebted Hld. without Land	..	253	454	..	..	250	436	..
(b)	Av. Debt per Indebted Hld. with Land	..	532	703	..	..	517	693	..
19	Average Debt per Indebted ST Hld.	138	326	439	644	134	344	425	2628
(a)	Av. Debt per Indebted Hld. without Land	..	247	251	..	..	262	252	..
(b)	Av. Debt per Indebted Hld. with Land	..	433	641	..	..	455	615	..

## RURAL LABOUR ENQUIRIES: INDEBTEDNESS

(STATE MAHARASHTRA)

## SOURCE AND PURPOSE OF DEBT

(In Rupees)

III		(Average Debt by Source)				(Average Debt by Purpose)						
Households		Co. Op society	Empl- oyers	Money Shop Lenders	Shop Keepers	Banks	Others	Hld. con- sump- tion	Mar- riage/ ceremony	Pro- ductive purpose	Land & Bld. constru- tion	Others
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
(Agricultural Labour Households)												
(i)	1964-65 (All Households)	30	20	26	30	..	61	78	26	43	..	20
	1964-65 (SC Households)	18	23	30	16	..	72	98	25	23	..	13
	1964-65 (ST Households)	19	34	28	12	..	44	57	28	47	..	5
(ii)	1974-75 (All Households)	86	24	131	30	53	190	224	54	157	..	79
	1974-75 (SC Households)	61	19	148	24	27	134	185	35	102	..	91
	1974-75 (ST Households)	42	48	87	30	32	87	118	49	96	..	63
(iii)	1977-78 (All Households)	139	18	72	38	82	248	186	72	264	..	74
	1977-78 (SC Households)	122	6	72	25	41	311	166	36	282	..	93
	1977-78 (ST Households)	108	14	58	42	71	146	136	45	217	..	41
(iv)	1983 (All Households)	218	50	90	64	172	412	355	117	432	64	38
	1983 (SC Households)	151	74	40	41	106	190	147	52	354	38	13
	1983 (ST Households)	121	32	42	60	102	288	760	41	266	13	165
(Rural Labour Households)												
(i)	1964-65 (All Households)	33	20	27	22	..	72	79	30	41	..	23
	1964-65 (SC Households)	18	24	29	19	..	71	100	24	23	..	14
	1964-65 (ST Households)	18	33	30	13	..	41	55	29	44	..	5
(ii)	1974-75 (All Households)	92	25	137	30	57	196	231	59	167	..	80
	1974-75 (SC Households)	61	17	140	23	27	132	186	33	97	..	84
	1974-75 (ST Households)	36	57	97	27	27	100	141	55	82	..	66
(iii)	1977-78 (All Households)	151	22	67	41	84	241	197	80	257	..	72
	1977-78 (SC Households)	114	12	64	33	43	287	169	40	257	..	88
	1977-78 (ST Households)	98	15	54	47	71	140	136	50	202	..	37
(iv)	1983 (All Households)	494	54	79	74	155	393	335	129	680	70	35
	1983 (SC Households)	140	108	36	39	93	230	190	84	302	62	9
	1983 (ST Households)	2148	42	41	56	96	246	150	36	2291	11	141

Others (More than one Purpose)

Source: Rural Labour Enquiry —various Reports.

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

(STATE PROFILE: ORISSA)

	1964-65	1974-75	1977-78	1983																																																																																																			
<b>I</b>																																																																																																							
1 Estimated No. of Rural Households (in 000's)	3483	5896	4618	4738																																																																																																			
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th colspan="4">Agricultural Labour Households</th> <th colspan="4">Rural Labour Households</th> </tr> <tr> <th>(in 000's)</th> <th>1964-65</th> <th>1974-75</th> <th>1977-78</th> <th>1983</th> <th>1964-65</th> <th>1974-75</th> <th>1977-78</th> <th>1983</th> </tr> </thead> <tbody> <tr> <td>2 Estd. No. of Labour Households</td> <td>861</td> <td>1249</td> <td>1713</td> <td>1725</td> <td>988</td> <td>1517</td> <td>1926</td> <td>1941</td> </tr> <tr> <td>3 Estd. No. of SC Labour Households</td> <td>274</td> <td>345</td> <td>478</td> <td>431</td> <td>324</td> <td>409</td> <td>523</td> <td>477</td> </tr> <tr> <td>4 Estd. No. of ST, Labour Households</td> <td>257</td> <td>327</td> <td>599</td> <td>565</td> <td>282</td> <td>422</td> <td>652</td> <td>654</td> </tr> <tr> <td>5 % of Households without Land</td> <td>39.5</td> <td>30.8</td> <td>41.4</td> <td>39.2</td> <td>45.4</td> <td>37.8</td> <td>47.0</td> <td>45.1</td> </tr> <tr> <td>6 % of SC Households without Land</td> <td>14.1</td> <td>11.1</td> <td>13.9</td> <td>12.8</td> <td>15.7</td> <td>13.1</td> <td>15.3</td> <td>14.2</td> </tr> <tr> <td>7 % of ST Households without Land</td> <td>11.0</td> <td>6.6</td> <td>13.7</td> <td>11.8</td> <td>12.1</td> <td>9.3</td> <td>14.8</td> <td>13.6</td> </tr> <tr> <td>8 Average Household Size</td> <td>4.41</td> <td>4.64</td> <td>4.60</td> <td>4.58</td> <td>4.40</td> <td>4.62</td> <td>4.62</td> <td>4.57</td> </tr> <tr> <td>9 Average SC Household Size</td> <td>4.61</td> <td>4.47</td> <td>4.67</td> <td>4.41</td> <td>4.51</td> <td>4.50</td> <td>4.67</td> <td>4.42</td> </tr> <tr> <td>10 Average ST Household Size</td> <td>4.40</td> <td>4.63</td> <td>4.32</td> <td>4.25</td> <td>4.40</td> <td>4.48</td> <td>4.36</td> <td>4.24</td> </tr> </tbody> </table>					Agricultural Labour Households				Rural Labour Households				(in 000's)	1964-65	1974-75	1977-78	1983	1964-65	1974-75	1977-78	1983	2 Estd. No. of Labour Households	861	1249	1713	1725	988	1517	1926	1941	3 Estd. No. of SC Labour Households	274	345	478	431	324	409	523	477	4 Estd. No. of ST, Labour Households	257	327	599	565	282	422	652	654	5 % of Households without Land	39.5	30.8	41.4	39.2	45.4	37.8	47.0	45.1	6 % of SC Households without Land	14.1	11.1	13.9	12.8	15.7	13.1	15.3	14.2	7 % of ST Households without Land	11.0	6.6	13.7	11.8	12.1	9.3	14.8	13.6	8 Average Household Size	4.41	4.64	4.60	4.58	4.40	4.62	4.62	4.57	9 Average SC Household Size	4.61	4.47	4.67	4.41	4.51	4.50	4.67	4.42	10 Average ST Household Size	4.40	4.63	4.32	4.25	4.40	4.48	4.36	4.24
	Agricultural Labour Households				Rural Labour Households																																																																																																		
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8 Average Household Size	4.41	4.64	4.60	4.58	4.40	4.62	4.62	4.57																																																																																															
9 Average SC Household Size	4.61	4.47	4.67	4.41	4.51	4.50	4.67	4.42																																																																																															
10 Average ST Household Size	4.40	4.63	4.32	4.25	4.40	4.48	4.36	4.24																																																																																															
<b>II</b>																																																																																																							
Indebtedness																																																																																																							
11 Percentage of Indebted Households	47.1	60.3	40.7	40.7	47.1	56.8	40.0	40.1																																																																																															
12 Percentage of Indebted ST Households	44.9	47.7	28.2	29.9	44.1	41.7	27.8	29.5																																																																																															
13 Percentage of Indebted SC Households	48.9	59.7	46.3	40.6	50.2	58.4	46.0	40.7																																																																																															
(in Rupees)																																																																																																							
14 Average Debt per Household	73	254	154	341	78	236	152	324																																																																																															
15 Average Debt per SC Household	81	235	138	330	77	217	138	338																																																																																															
16 Average Debt per ST Household	42	102	64	256	45	95	63	231																																																																																															
17 Average Debt per Indebted Hld.	155	422	380	836	155	416	380	808																																																																																															
(a) Av. Debt per Indebted Hld. without Land	..	246	259	..	..	250	270	..																																																																																															
(b) Av. Debt per Indebted Hld. with Land	..	497	454	..	..	486	449	..																																																																																															
18 Average Debt per Indebted SC Hld.	166	393	298	812	164	371	299	832																																																																																															
(a) Av. Debt per Indebted Hld. without Land	..	242	212	..	..	237	220	..																																																																																															
(b) Av. Debt per Indebted Hld. with Land	..	489	377	..	..	456	372	..																																																																																															
19 Average Debt per Indebted ST Hld.	93	213	226	855	101	228	227	786																																																																																															
(a) Av. Debt per Indebted Hld. without Land	..	144	168	..	..	138	188	..																																																																																															
(b) Av. Debt per Indebted Hld. with Land	..	237	249	..	..	256	242	..																																																																																															



## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

(STATE PROFILE : ORISSA)

## SOURCE AND PURCHASE OF DEBT

(In Rupees)

III	Households	(Average Debt by Source)					(Average Debt by Purpose)					
		Co. op- society	Empl- yers	Money Lenders	Shop keepers	Banks	Others	Hld. umtion	Cons- ceremony	Marriage	Productiv Purposes	Land & Bld. Construc- tion
	(Agricultural Labour Houseolds)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65 (All Households)	20	34	78	2	..	21	88	35	11	..	21
	1964-65 (SC Households)	25	26	92	2	..	21	99	35	12	..	20
	1964-65 (ST Households)	7	44	28	1	..	13	64	18	9	..	02
ii	1974-75 (All Households)	49	14	234	16	14	95	253	47	44	..	78
	1974-75 (SC Households)	42	11	230	26	3	81	240	66	35	..	52
	1974-75 (ST Households)	31	6	92	3	8	73	120	12	38	..	43
iii	1977-78 (All Households)	73	20	147	11	27	102	202	44	110	..	24
	1977-78 (SC Households)	62	12	108	7	26	83	159	40	72	..	27
	1977-78 (ST Households)	65	11	48	5	11	91	116	26	78	..	6
iv	1983 (All Households)	316	30	100	21	179	190	262	105	412	24	33
	1983 (SC Households)	213	53	102	68	262	114	114	553	553	25	42
	1983 (ST Households)	555	7	85	1	127	80	276	84	492	..	43
(Rural Labour Households)												
i	1964-65 (All Households)	19	36	75	4	..	21	87	33	14	..	21
	1964-65 (SC Households)	23	24	..	2	..	19	94	32	11	..	16
	1964-65 (ST Households)	7	44	28	8	..	15	64	17	6	..	14
ii	1974-75 (All Households)	47	14	231	17	16	91	249	47	44	..	76
	1974-75 (SC Households)	41	9	217	27	3	74	230	60	35	..	46
	1974-75 (ST Households)	28	10	110	3	11	66	127	22	41	..	28
iii	1977-78 (All Households)	76	24	21	10	24	225	202	48	105	..	25
	1977-78 (SC Households)	60	11	114	6	24	84	161	38	70	..	29
	1977-78 (ST Households)	64	10	51	4	10	88	110	30	74	..	7
iv	1983 (All Households)	296	31	98	20	179	184	257	97	396	25	33
	1983 (SC Households)	204	48	110	62	303	105	119	78	568	25	42
	1983 (ST Households)	499	12	79	1	114	81	265	73	442	..	6

Others (More than one Purpose)

SOURCE : Rural Labour Enquiry—various reports.

## RURAL LABOUR INQUIRIES : INDEBTEDNESS

(STATE PROFILE : PUNJAB)

	1964-65	1974-75	1977-78	1983				
<b>I</b>								
1 Estimated No. of Rural Households (in 000's)	2657	1828	2104	2221				
	Agricultural Labour Households				Rural Labour Households;			
(in 000's)	1964-65	1974-75	1977-78	1983	1964-65	1974-75	1977-78	1983
2 Estd. No of Labour Households	380	380	507	561	462	465	669	701
3 Estd. No. of SC. Labour Households	317	330	425	418	372	384	533	497
4 Estd. No. of ST. Labour Households	12	neg.	3	4	14	1	3	6
5 % of Housholds Without Land	72.3	74.8	70.4	76.2	87.4	90.9	92.5	93.4
6 % of SC Households without Land	61.2	66.0	59.6	57.6	71.9	76.8	74.9	67.9
7 % of ST Households without Land	2.4	0.8	0.4	0.6	2.3	neg.	0.4	0.9
8 Average Household size	5.50	5.64	5.46	5.13	5.46	5.62	5.31	5.09
9 Average SC Household size;	5.54	5.69	5.48	5.18	5.47	5.68	5.40	5.11
10 Average ST Household size <sup>J</sup>	5.35	12.00	4.38	5.18	5.50	8.50	4.38	5.32
<b>INDEBTEDNESS</b>								
11 Percentage of Indebted Households	73.3	74.8	60.9	53.1	72.6	72.9	58.7	51.4
12 Percentage of Indebted SC Households	76.2	76.3	60.9	58.2	75.4	75.3	60.6	57.4
13 Percentage of Indebted ST Households (in Rupees)	60.7	100.08	17.2	..	57.6	100.0	17.2	..
14 Average Debt per Household	461	899	793	966	156	842	719	973
15 Average Debt per SC Household;	484	920	802	999	470	865	723	1002
16 Average Debt per ST Household	466	200	33	..	448	748	33	..
17 Average Debt per Indebted HLD	629	1201	1302	1822	629	1156	1226	1894
(a) Av. Debt per Indebted HLD, without Land	..	1172	1278	..	..	1115	1188	..
(b) Av. Debt per Indebted HLD, with Land	..	1519	1639	..	..	1552	1719	..
18 Average Debt per Indebted SC HLD.	635	1286	1316	1718	624	1148	1198	1744
(a) Av. Debt per Indebted HLD, without Land	..	1199	1292	..	..	1144	1175	..
(b) Av. Debt per Indebted HLD, with Land	..	1299	1745	..	..	1206	1600	..
19 Average Debt per Indebted ST HLD.	768	200	200	..	778	748	200	..
(a) Av. Debt per Indebted HLD, without Land	..	200	200	..	..	200	200	..
(b) Av. Debt per Indebted HLD, with Land	..	..	..	..	..	1295	..	..

NOTE : neg-NEGLIBLE

Relates to one sample household only

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

(STATE PROFILE : PUNJAB)

## SOURCE AND PURPOSE OF DEBT

(IN RUPEES)

III	Households	(Average debt by source);						(Average debt by purpose)				
		Co,OP Society	Empl- oyers	Money lenders	Shop keepers	Banks	Others	HLD's. Cons. umption	Marriage Pro- cedure	Land & Bld. Construction	Others	
	(Agricultural Labour House- holds)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65 (All Households)	58	151	153	66	..	201	342	189	36	..	62
	1964-65 (SC Households)	57	157	156	68	..	197	350	198	25	..	62
	1964-65 (ST Households)	23	71	300	15	..	359	310	143	291	..	24
ii	1974-75 (All Households)	95	354	264	208	61	219	532	358	104	..	207
	1974-75 (SC Households)	82	370	274	214	60	206	544	366	91	..	205
	1974-75 (ST Households)	..	..	..	200	..	..	200	..	..	..	..
iii	1977-78 (All Households);	69	228	399	219	40	347	559	411	128	..	204
	1977-78 (SC Households)	71	225	422	211	43	344	552	433	119	..	212
	1977-78 (ST Households)	..	..	..	200	..	..	200	..	..	..	..
iv	1983 (All Households)	99	221	358	511	151	482	677	541	210	174	220
	1983 (SC Households)	96	221	407	388	168	438	554	599	205	176	184
	1983 (ST Households)	..	..	..	..	..	..	..	..	..	..	..
(Rural Labour Households)												
i	1964-65 (All Households)	54	126	174	69	..	206	314	200	36	..	79
	1964-65 (SC Households)	53	137	178	67	..	189	324	207	24	..	69
	1964-65 (All Households)	21	64	267	29	..	397	309	187	260	..	22
ii	1974-75 (All Households)	112	316	255	192	58	233	523	337	105	..	191
	1974-75 (SC Households)	81	344	263	199	58	203	526	344	85	..	193
	1974-75 (ST Households);	..	..	570	178	..	..	352	395	..	..	1
iii	1977-78 (All Households),	74	198	359	195	39	361	509	390	130	..	197
	1977-78 (SC Households)	78	203	374	188	39	316	498	390	115	..	195
	1977-78 (ST Households)	..	..	..	200	..	..	200	..	..	..	..
iv	1983 (All Households)	96	215	347	580	158	498	712	534	202	211	235
	1983 (SC Households)	95	221	408	395	172	453	523	607	200	221	193
	1983 (ST Households)	..	..	..	..	..	..	..	..	..	..	..

Others : (More than one purpose)

Source : Rural Labour Enquiry—various Reports.

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

(STATE PROFILE : RAJASTHAN)

	1964-65	1974-75	1977-78	1983		1964-65	1974-75	1977-78	1983
<b>I</b>									
1	Estimated No. of Rural Households (in 000's)	3568	3967	4518	4908				
<b>II</b>									
<b>INDEBTEDNESS</b>									
<b>Agricultural Labour Householdss</b>									
<b>Rural Labour Households</b>									
	(in 000's)	1964-65	1974-75	1977-78	1983	1964-65	1974-75	1977-78	1983
2	Estd. No. of Labour Households	195	157	432	545	271	256	696	847
3	Estd. No. of SC. Labour Households	97	94	210	279	119	139	385	408
4	Estd. No. of ST. Labour Households	29	24	95	74	42	45	150	128
5	% of Household without Land	36.9	32.8	24.4	29.9	46.5	46.9	37.4	46.8
6	% of SC Households without Land	17.3	20.3	13.6	16.4	20.7	27.7	18.4	22.9
7	% of ST Households without Land	4.4	4.3	3.3	2.2	6.3	6.6	4.6	4.4
8	Average Household size	4.16	4.75	4.92	4.76	4.33	4.84	5.00	4.72
9	Average SC Household size	4.29	4.86	5.10	4.74	4.48	4.96	5.25	4.83
10	Average ST Household size	4.25	4.68	5.16	4.53	4.40	4.86	5.00	4.41
11	Percentage of Indebted Households	76.4	78.7	60.5	51.1	71.2	77.3	61.2	50.7
12	Percentage of Indebted ST Households	89.6	83.1	64.8	47.1	90.5	85.5	70.0	43.8
13	Percentage of Indebted SC Households (in Rupees)	80.0	82.4	60.0	59.1	81.0	80.6	61.0	60.4
14	Average Debt per Household	447	1128	1094	1043	511	1204	1158	1488
15	Average Debt per SC Household	497	1205	1097	1443	553	1322	1150	1323
16	Average Debt per ST Household	375	856	581	424	392	1085	718	579
17	Average Debt per Indebted HLD	585	1434	1808	2041	671	1559	1892	2935
	(a) Av. Debt per Indebted HLD. without Land	..	1326	1658	..	..	1391	2011	..
	(b) Av. Debt per Indebted HLD with Land	..	1549	1885	..	..	1693	1837	..
18	Average Debt per Indebted SC HLD.	621	1462	1829	2441	678	1640	1886	2189
	(a) Av. Debt per Indebted HLD. without Land	..	1368	1615	..	..	1354	1691	..
	(b) Av. Debt per Indebted HLD. with Land	..	1569	1985	..	..	1212	2012	..
19	Average Debt per Indebted ST HLD.	419	1030	896	900	432	1210	1027	1321
	(a) Av. Debt per Indebted HLD. without Land	..	1047	929	..	..	1395	953	..
	(b) Av. Debt per Indebted HLD. with Land	..	1017	887	..	..	1112	1042	..

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

(STATE PROFILE : RAJASTHAN)

## SOURCE AND PURPOSE OF DEBT

(IN RUPEES)

III	Households	(Average debt by Source)					(Average Debt* by Purpose) †					
		CO.OP Society	Empl- oyers	Money lenders	Shop keepers	Banks	Others	HLD' Consum- tion	Marri- age cert money	Produc- tiv pur- poses	Land & BLD. Constru- ction	Others
	(Agricultural Labour House- holds)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65 (All Households)	14	85	162	146	..	178	255	277	70	..	33
	1964-65 (SC Households)	21	90	163	136	..	211	252	261	83	..	25
	1964-65 (ST Households)	8	103	155	95	..	58	234	135	32	..	18
ii	1974-75 (All Households)	14	199	627	182	20	392	702	434	108	..	190
	1974-75 (SC Households)	13	258	550	183	30	428	725	449	76	..	212
	1974-75 (ST Households)	11	58	568	206	6	181	589	258	95	..	88
iii	1977-78 (All Households)	103	73	963	133	16	520	726	686	286	..	110
	1977-78 (SC Households)	61	120	1137	85	4	422	723	756	211	..	139
	1977-78 (ST Households)	138	29	163	138	49	379	476	130	242	..	
iv.	1983 (All Households)	118	139	819	364	254	347	829	510	417	167	118
	1983 (SC Households)	74	139	1076	488	351	313	977	672	489	231	72
	1983 (ST Households)	308	92	254	215	31	..	549	52	274	..	25
	(Rural Labour Households)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65 (All Households)	12	66	251	169	..	173	271	272	89	..	39
	1964-65 (SC Households)	17	76	248	145	..	192	266	287	99	..	26
	1964-65 (ST Households)	7	73	166	117	..	69	242	122	50	..	18
ii	1974-75 (All Households)	35	127	656	230	48	463	737	495	148	..	179
	1974-75 (SC Households)	40	180	636	194	30	560	743	558	135	..	204
	1974-75 (ST Households)	26	40	593	241	149	161	762	223	143	..	82
iii	1977-78 (All Households)	121	81	1005	128	29	528	702	762	290	..	138
	1977-78 (SC Households)	111	130	1129	72	3	441	753	762	216	..	155
	1977-78 (ST Households)	140	21	334	113	34	385	437	322	218	..	50
	1983 (All Households)	138	179	1471	323	218	606	1418	593	612	180	132
	1983 (SC Households)	123	147	882	396	301	341	758	692	466	164	109
	1983 ST (Households)	219	55	461	328	62	196	572	102	333	145	169

†Others (More than one Purpose)

Source : Rural Labour Enquiry—various Reports.

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

(STATE PROFILE : TAMIL NADU)

	1964-65	1974-75	1977-78	1983
<b>I</b>				
1 Estimated No. of Rural Households (in 000's)	6193	6304	7236	7380
	<div style="display: flex; justify-content: space-around;"> <span>Agricultural Labour Households</span> <span>Rural Labour Households</span> </div>			
(in 000's)	1964-65	1974-75	1977-78	1983
2 Estd. No. of Labour Households	1736	2399	2847	3117
3 Estd. No. of SC Labour Households	792	1038	1234	1268
4 Estd. No. of ST Labour Households	14	29	12	34
5 % of Households without Land	62.8	54.8	52.3	57.7
6 % of SC Households without Land	29.9	25.6	24.4	25.6
7 % of ST Households without Land	0.6	0.8	0.2	0.7
8 Average Household Size	4.01	4.21	3.41	4.05
9 Average SC Household Size	4.14	4.39	4.00	4.03
10 Average ST Household Size	4.18	4.36	2.62	3.83
				3.81
<b>II</b>	<b>INDEBTEDNESS</b>			
11 Percentage of Indebted Households	59.8	75.7	66.9	60.3
12 Percentage of Indebted ST Households	76.7	72.0	33.2	40.6
13 Percentage of Indebted SC Households	62.4	81.0	74.0	64.5
(in Rupees)				
14 Average Debt per Household	149	517	497	623
15 Average Debt per SC Household	118	421	401	560
16 Average Debt per ST Household	158	556	82	449
17 Average Debt per Indebted Hld.	249	682	742	1034
(a) Av. Debt per Indebted Hld. without Land	—	516	459	—
(b) Av. Debt per Indebted Hld. with Land	—	935	1044	—
18 Average Debt per Indebted SC Hld.	188	516	543	869
(a) Av. Debt per Indebted Hld. without Land	—	413	415	—
(b) Av. Debt per Indebted Hld. with Land	—	730	799	—
19 Average Debt per Indebted ST Hld.	206	772	152	1107
(a) Av. Debt per Indebted Hld. without Land	—	682	142	—
(b) Av. Debt per Indebted Hld. with Land	—	1004	199	—

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS

(STATE PROFILE : TAMIL NADU)

## SOURCE AND PURPOSE OF DEBT

(In Rupees)

III		House holds	(Average debt by Source)					(Average Debt by Purpose)					Others
			Co-op. society	Empl-oyers	Money Lenders	Shop Keepers	Banks	Others	'Hld' Consum-ption	Marriage-ceremony Purposes	Productive Lends	Bld. Con-struction	
		(Agricultural Labour Households)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65	(All Households)	12	32	47	6	—	152	143	45	41	..	20
	1964-65	(SC Households)	11	33	27	4	..	113	113	35	31	..	9
	1964-65	(ST Households)	..	19	102	..	..	85	172	27	7	..	..
ii	1974-75	(All Households)	35	45	445	13	23	123	275	112	132	..	163
	1974-75	(SC Households)	19	52	315	9	9	112	239	94	71	..	112
	1974-75	(ST Households)	..	332	361	17	..	42	325	105	44	..	298
iii	1977-78	(SC Households)	61	25	330	14	29	283	288	183	172	..	99
	1977-78	(SC Households)	31	24	223	13	..	227	213	167	107	..	56
	1977-78	(ST Households)	34	..	60	46	..	12	109	43	..	..	..
iv	1983	(All Households)	91	76	316	54	93	404	417	198	209	123	87
	1983	(SC Households)	90	92	276	37	63	311	310	164	210	139	46
	1983	(ST Households)	..	121	706	265	..	15	261	619	53	174	..
		(Rural Labour Households)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65	(All Households)	14	32	56	6	..	151	148	46	42	..	23
	1964-65	(SC Households)	10	33	29	4	..	115	114	37	30	..	10
	1964-65	(ST Households)	..	16	96	..	..	103	186	23	6	..	..
ii	1974-75	(All Households)	40	48	469	15	27	131	289	125	143	..	173
	1974-75	(SC Households)	18	53	320	9	9	115	243	98	48	..	115
	1974-75	(ST Households)	..	315	342	16	..	60	310	99	42	..	282
iii	1977-78	(All Households)	79	30	750	15	39	300	298	198	174	..	143
	1977-78	(SC Households)	31	25	221	13	32	229	222	166	104	..	59
	1977-78	(ST Households)	37	6	72	25	..	18	75	23	..	..	..
iv	1983	(All Households)	93	74	376	57	93	437	462	223	211	156	77
	1983	(SC Households)	84	89	277	39	61	314	321	156	200	145	42
	1983	(ST Households)	..	99	731	217	..	44	245	660	43	143	..

Others (More than one purpose)

SOURCE : Rural Labour enquiry—Various Reports.

## RURAL LABOUR ENQUIRIES · INDEBTEDNESS (STATE PROFILE : TRIPURA)

		1964-65	1974-75	1977-78	1983				
I	Estimated No. of Rural Households (in 000's)	190	252	318	292				
		Agricultural Labour Households				Rural Labour Households			
(in 000's)		1964-65	1974-75	1977-78	1983	1964-65	1974-75	1977-78	1983
2	Estd. No. of Labour Households	18	55	95	36	33	81	134	98
3	Estd. No. of SC Labour Households	3	20	14	8	9	30	10	25
4	Estd. No. of ST Labour Households	6	18	64	3	7	22	84	16
5	% of Households without Land	18.2	22.2	22.4	19.4	42.4	37.0	31.3	66
6	% of SC Households without Land	3.8	7.4	5.2	4.1	12.1	13.6	5.9	15.3
7	% of ST Households without Land	6.1	6.2	11.9	2.8	6.1	8.6	14.2	13.3
8	Average Households Size	4.42	4.64	4.64	4.64	4.60	4.62	4.70	4.45
9	Average SC Households Size	4.28	4.52	4.24	5.02	4.46	4.51	4.20	4.66
10	Average ST Households Size	5.20	4.85	4.96	4.28	5.22	4.90	5.07	4.24
<b>II INDEBTEDNESS</b>									
11	Percentage of Indebted Households	51.2	57.1	30.8	35.4	51.7	58.6	26.8	36.6
12	Percentage of Indebted ST Households	51.4	40.4	10.4	58.5	51.9	43.0	26.7	43.4
13	Percentage of Indebted SC Households (in Rupees)	53.6	66.2	29.4	30.2	50.8	67.0	18.3	26.8
14	Average Debt per Household	61	116	113	247	68	135	94	232
15	Average Debt per SC Household	71	102	92	89	66	124	702	135
16	Average Debt per ST Household	54	83	112	195	71	101	91	104
17	Average Debt Per Indebted Hld	119	204	366	695	131	230	361	633
	a. Av. Debt per Indebted Hld. without Land		184	216			195	191	
	b. Av. Debt per Indebted Hld. with Land		211	392			248	399	
18	Average Debt per Indebted SC Hld.	132	155	314	293	132	184	360	503
	a. Av. Debt per Indebted Hld. without Land		129	156			189	166	..
	b. Av. Debt per Indebted Hld. with Land		160	354			182	419	..
19	Average Debt per Indebted ST Hld.	105	204	364	334	137	236	340	239
	a. Av. Debt per Indebted Hld. without Land		212	225			195	151	
	b. Av. Debt per Indebted Hld. with Land		201	377			255	367	



## RURAL LABOUR ENQUIRIES : INDEBTEDNESS (STATE PROFILE : TRIPURA)

## Source and purpose of Debt

(In Rupees)

III	Households	Co. op. Society	(Average Debt by Source)				(Average Debt by purpose)					
			Empl-oyers	Money Lenders	Shop keepers	Banks	Others	Hld. Consump-tion	Marr-riage cere-mony	Produc-tive purposes	Land & Bl.d. construc-tion	Other
	(Agricultural Labour Households)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65 (All Households)	2	1	28	10		78	68	8	8	..	34
	1964-65 (SC Households)	2	5	11	3	.	111	46	14	13	..	55
	1964-65 (ST Households)	2	1	39	2	.	61	90	2	6	..	7
ii	1974-75 (All Households)	4	2	34	41		123	151	9	13	..	31
	1974-75 (SC Households)	5	4	13	34		99	121	8	7	..	19
	1974-75 (ST Households)	11	NEG	32	69	.	92	167	2	9	..	26
iii	1977-78 (All Households)	2	.	63	57	11	233	238	45	75	..	8
	1977-78 (SC Households)	.	.	73	33	18	198	210	20	84	..	..
	1977-78 (ST Households)	4	.	55	66	12	227	258	20	86	..	..
iv	1983 (All Households)	38	6	14	27	104	506	117	206	95	..	277
	1983 (SC Households)	.	12	.	45	129	107	152		129	..	12
	1983 (ST Households)		13	.	.		321	6	13	266	..	49
	(Rural Labour Households)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65 (All Households)	3	8	32	11		77	77	7	6	..	41
	1964-65 (SC Households)	5	2	18	15	.	92	55	8	14	..	55
	1964-65 (ST Households)	3	4	54	3	.	73	110	3	5	..	19
ii	1974-75 (All Households)	4	20	34	37		135	171	11	16	..	32
	1974-75 (SC Households)	.	78	.	32		74	145	8	9	..	22
	1974-75 (ST Households)	8	4	64	58		102	182	22	8	..	24
iii	1977-78 (All Households)	3	.	61	60	9	228	224	56	65	..	16
	1977-78 (SC Households)	.	.	56	25	14	265	196	62	64	..	38
	1977-78 (ST Households)	5	.	48	61	11	215	240	23	77	..	..
iv	1983 (All Households)	29	3	26	242	36	297	163	240	70	38	122
	1983 (SC Households)	26	4	.	201	45	227	260	.	143	..	92
	1983 (ST Households)	6	11	..	43	.	179	104	14	72	..	49

Others: (More than One purpose)

SOURCE : Rural Labour Enquiry—Various Reports.

## RURAL LABOUR ENQUIRIES : INDEBTENESS:

(STATE PROFILE: UTTAR PRADESH)

		1964-65	1974-75	1977-78	1983				
<b>I</b>									
1	Estimated No. of Rural Households (in 000's)	12828	15148	16043	16881				
		Agricultural Labour Households				Rural Labour Households			
(in 000's)		1964-65	1974-75	1977-78	1983	1964-65	1974-75	1977-78	1983
2	Estd. No. of Labour Households	1780	2395	2906	3048	2046	2887	3674	3737
3	Estd. No. of SC. Labour Households	1185	1473	1706	1688	1282	1693	1997	1959
4	Estd. No. of ST. Labour Households	25	36	23	43	35	44	31	54
5	% of Households without Land	40.1	35.8	30.9	37.7	48.2	46.1	42.3	49.8
6	% of SC Households without Land	25.8	21.1	17.7	20.2	28.8	25.7	22.4	34.7
7	% of ST Households without Land	0.5	0.9	0.3	0.7	8.7	1.1	0.3	1.8
8	Average Household Size	4.65	4.81	4.62	4.68	4.58	4.83	4.63	4.68
9	Average SC Household Size	4.75	4.85	4.56	4.67	4.69	4.87	4.68	4.72
10	Average ST Household Size	4.60	3.97	4.79	4.73	4.25	3.92	4.87	4.78
<b>II</b>	<b>INDEBTEDNESS</b>								
11	Percentage of Indebted Households	71.5	69.8	47.6	47.8	69.6	68.8	43.6	46.8
12	Percentage of Indebted ST Households	65.8	55.0	54.1	37.3	76.9	51.4	49.0	42.0
13	Percentage of Indebted SC Households	74.5	71.4	53.4	54.2	74.1	71.2	50.8	53.8
(in Rupees)									
14	Average Debt per Household	200	482	323	708	199	488	312	837
15	Average Debt per SC Households	206	468	349	748	210	472	349	941
16	Average Debt per ST Household	133	303	248	143	110	264	226	127
17	Average Debt per Indebted Hld	280	698	678	1482	286	715	716	1790
a.	Av. Debt per Indebted Hld. without Land	..	698	706	..	..	710	743	..
b.	Av. Debt per Indebted Hld with Land	..	698	666	..	..	718	701	..
18	Average Debt per Indebted SC Hld	277	656	657	1381	283	663	687	1749
a.	Av. Debt. per Indebted Hld without Land	..	625	682	..	..	629	734	..
b.	Av. Debt per Indebted Hld with Land	..	673	646	..	..	685	661	..
19	Average Debt per Indebted Hld	202	551	455	383	176	514	458	302
a.	Av. Debt per Indebted Hld without Land	..	536	466	..	..	499	466	..
b.	Av. Debt per Indebted Hld. with Land	..	596	450	..	..	552	456	..

## RURAL LABOUR ENQUIRIES: INDEBTEDNESS (STATE PROFILE : UTTAR PRADESH)

## SOURCE AND PURPOSE OF DEBT

(In Rupee

Households	(Average Debt by Source)						Average debt by Purpose)					Other
	Co. op Society	Empl- oyers	Money Lenders	Shop Keepers	Banks	Others	Hld'. Cons. umption	Marriage cere- money	Pi- ductiv Pur- poses	Land&; Bld. Cons- truction		
(Agricultural Labour House- holds)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
i	1964-65 (All Households)	12	49	146	9	..	64	135	83	32	..	
	1964-65 (SC Households)	12	55	138	9	..	63	134	80	30	..	
	1964-65 (ST Households)	4	69	106	1	..	22	140	50	6	..	
ii	1974-75 (All Households)	23	71	400	35	5	164	314	175	65	..	1
	1974-75 (SC Households)	19	76	383	35	2	141	307	170	54	..	1
	1974-75 (ST Households)		146	283	3	..	119	396	73	2	..	8
iii	1977-78 (All Households)	31	74	380	25	17	151	288	285	90	..	
	1977-78 (SC Households)	30	82	378	20	22	125	294	206	75	..	
	1977-78 (ST Households)	68	234	5	104		44	344	96	11	..	
	1983 (All Households)	65	184	455	41	115	622	538	417	226	59	2
	1983 (SC Households)	69	233	482	23	122	452	412	412	246	49	2
	1983 (ST Households)		123	183	61	..	16	95	96	..	192	
	(Rural Labour Households)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65 (All Households)	12	47	152	10	..	65	133	64	35	..	
	1964-65 (SC Households)	12	51	145	9	..	66	134	81	34	..	
	1964-65 (ST Households)	3	49	77	7	..	40	104	46	4	..	
ii	1974-75 (All Households)	24	75	401	38	5	172	314	183	66	..	1
	1974-75 (SC Households)	19	79	387	35	3	140	307	176	52	..	1
	1974-75 (ST Households)	3	128	252	3	..	128	355	63	4	..	9
iii	1977-78 (All Households)	29	74	404	26	19	164	287	212	105	..	1
	1977-78 (SC Households)	29	82	393	20	26	137	291	215	91	..	9
	1977-78 (ST Households)	103	215	4	95	..	41	316	128	10	..	
iv	1983 (All Households)	56	174	766	55	112	627	715	559	230	80	2
	1983 (SC Households)	60	217	901	39	121	411	734	486	236	65	2
	1983 (ST Households)		95	143	42	..	22	97	72	..	133	

£Others (More than One Purpose)

Source: Rural Labour Enquiry—Various Reports.

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS : (STATE PROFILE : WEST BENGAL)

	1964-65	1974-75	1977-78	1983				
1 Estimated No. of Rural Households (in 000's)	4809	4147	7137	8154				
	Agricultural Labour Households				Rural Labour Households			
(in 000's)	1964-65	1974-75	1977-78	1983	1964-65	1974-75	1977-78	1983
2 Estd. No. of Labour Households	1223	1824	2772	3139	1640	2286	3190	379 6
3 Estd. No. of SC Labour Households	538	747	943	1212	681	868	1124	1456
4 Estd. No. of ST Labour Households	124	221	337	393	216	336	378	448
5 % of Households without Land	43.3	43.2	43.8	43.4	59.1	55.8	56.3	54.6
6 % of SC Households without Land	20.8	18.9	18.5	17.8	26.3	22.9	22.1	21.4
7 % of ST Households without Land	4.0	5.1	6.1	5.4	6.3	7.7	7.0	6.6
8 Average Household Size	4.85	4.73	4.19	4.79	4.77	5.08	4.85	4.75
9 Average SC Household Size	4.81	5.18	4.85	4.69	4.70	5.14	4.82	4.60
10 Average ST Household Size	4.71	4.73	4.65	4.49	4.68	4.64	4.61	4.40
Indebtedness								
11 Percentage of Indebted Households	52.0	53.2	40.2	49.0	48.8	54.1	47.5	48.6
12 Percentage of Indebted ST Households	39.4	31.0	16.4	28.4	18.6	36.0	36.0	28.1
13 Percentage of Indebted SC Households (in Rupees)	49.8	50.4	53.8	53.0	46.7	50.8	51.0	51.8
14 Average Debt per Household	51	110	123	288	48	125	132	292
15 Average Debt per SC Household	45	107	112	296	44	121	119	279
16 Average Debt per ST Household	28	49	60	63	80	59	63	78
17 Average Debt per Indebted Hld	99	206	244	588	99	231	278	600
a. Av. Debt per Indebted Hld. without Land	..	151	198			194	234	..
b. Av. Debt per Indebted Hld. with Land	..	266	291			273	325	..
18 Average Debt per Indebted SC Hld.	91	213	207	558	94	238	234	539
a. Av. Debt per Indebted Hld. without Land	..	168	152			217	178	..
b. Av. Debt per Indebted Hld. with Land	..	271	281			270	310	..
19 Average Debt per Indebted ST Hld.	70	156	164	223	77	164	174	278
a. Av. Debt per Inebted Hld. without Land	..	92	158			124	160	..
b. Av. Debt per Indebted Hld. with Land	..	209	171			206	190	..

## RURAL LABOUR ENQUIRIES : INDEBTEDNESS : (STATE PROFILE : WEST BENGAL)

## SOURCE AND PURPOSE OF DEBT

(In Rupees)

III	(Average Debt by Source)						(Average Debt by purpose)					
	Households	Co.-op Society	Empl- Oyers	Money Lenders	Shop keepers	Banks	Others	Hld. Cons- umption	Marri- age/ ceremony	Pro- ductiv purposes	Land & Bld. constr- uction	Other
	(Agricultural Labour House- holds)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65 (All Households)	8	34	22	6		19	77	10	5	..	7
	1964-65 (SC Households)	7	38	20	7		19	70	11	5	..	4
	1964-65 (ST Households)		33	11	3		23	60	6	2	..	2
ii	1974-75 (All Households)	13	31	67	21	4	70	151	12	20	..	23
	1974-75 (SC Households)	9	44	79	25	2	54	150	18	16	..	2
	1974-75 (ST Households)	5	35	68	14		24	110	10	23	..	13
iii	1977-78 (All Households)	21	25	65	32	7	94	162	21	38	..	..
	1977-78 (SC Households)	11	39	57	25	9	66	139	24	29	..	15
	1977-78 (ST Households)	46	9	36	32	5	26	115	8	168	..	2
iv	1983 (All Households)	44	131	90	42	88	193	312	43	174	33	26
	1983 (SC Households)	30	113	83	31	141	160	298	48	162	21	2
	1983 (ST Households)	23	64	24	40	22	50	168	8	25	3	198
	(Rural Labour Households)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
i	1964-65 (All Households)	8	30	24	7		30	76	10	5	..	8
	1964-65 (SC Households)	8	34	21	8		23	69	12	5	..	8
	1964-65 (ST Households)	1	20	25	4		27	62	10	3	..	2
ii	1974-75 (All - Households)	12	37	72	37	3	70	164	22	16	..	25
	1974-75 (SC Households)	8	51	89	36	1	53	166	27	15	..	30
	1974-75 (ST Households)	9	24	52	59	1	19	127	13	14	..	10
iii	1977-78 (All Households)	30	35	74	36	7	96	182	34	35	..	27
	1977-78 (SC Households)	11	37	75	28	8	75	155	37	26	..	16
	1977-78 (ST - Households)	12	21	45	37	4	54	128	6	14	..	26
iv	1983 (All Households)	43	121	105	49	76	266	308	53	159	56	24
	1983 (SC Households)	28	100	93	42	120	156	293	48	149	18	31
	1983 (ST Households)	21	57	39	90	19	52	223	7	27	3	18

i Others (More than one purpose)

SOURCE ; Rural Labour Enquiry—various Reports.