

Extend of Indebtedness Among the Cultivating and Landless labourers families in Agra District.

Pushendra Singh, Deptt. of Economics R.B.S. College

Agra.

ABSTRACT

The present study was conducted in Agra district, it covered 150 labourer i.e. 75 landless and 75 cultivating families. The study show that landless labourers farmers were indebted more as compared to cultivating labourers families, The schedule caste family were having more debtor compare to other caste in least categories labourers.

Indebtedness is one of the major social evil. The condition of agricultural labourers in particular is quite worse due to under employment, poor assets, seasonal jobs and low wages resulting in lower earning and hand to mouth living. Their major income is insufficient to sustain themselves and meet various social obligations on occasion like marriage, birth and death. Ultimately they are forced to wear debt to meet these obligations. The agricultural labour borrows year after year due to which he is not in a position to pay back reasons being the larger, lean, or low income resulting not to pay off his past debt. Therefore, with the passing of time he gets deeper into debt.

The Royal Commission on Agriculture remarked, "The Indian peasant is born in debt, lives in debt, die in debt and bequeaths debt." It is true in matter of agricultural labourers they take birth a debtor, lives a debates and die a debtor. Infact the agricultural laboures are so accustomed to take it over from their fathers and to pass it on their sons, that they accept indebtedness as a settled fact and a natural sale sate of life.

Although there has been the major break through in farm technology which has probably improved employment situation and financial position agricultural labourers, but their debt position has not improved substantially. An attempt has been in this chapter to analyze the indebtedness of agricultural labour households.

Table -1 Extent of Indebtedness:

Table-1 gives the number of sample labour households under debt and proposition of households reporting debt.

Table -1: Number of Agricultural labour households reporting debt.
(On 30th June, 2017)

| Category of labourers | Total number of sample households | Total number of indebted households | Percentage of households under debt |
|-----------------------|-----------------------------------|-------------------------------------|-------------------------------------|
| Cultivating labourers | 75 | 51 | 68.00 |
| Landless labourers | 75 | 56 | 74.66 |
| Overall | 150 | 107 | 71.33 |

The above Table no -1 shows that about 71 percent of sample agricultural labour households were found to be in debt during 2006-2007.

The extent of indebtedness was more among the landless labourers (74.66 percent) than in case of cultivating (68.0 percent) .

Level of Debt Per Household :

The debt position per household and per indebted household for agricultural labour households is given in Table -2.

Table -2 Average debt (loan outstanding) per agricultural labour household in different categories of labourers.

(On) 30th June, 2007)

| Category | Total number of families | Number of indebted families | Total debt (Rs.) | Average debt per household (Rs.) | Average debt per indebted household (Rs.) |
|-----------------------|--------------------------|-----------------------------|------------------|----------------------------------|---|
| Cultivating labourers | 75 | 51 | 362670 | 4835.60 | 7111.18 |
| Landless labourers | 75 | 56 | 401588 | 5354.51 | 7171.21 |
| Overall | 150 | 107 | 764258 | 5095.05 | 7142.60 |

The above Table – 2 shows that the overall debt (outstanding) per family came to about Rs. 5095; it being about Rs. 4836 in case of cultivating labour and about Rs. 5355 in case of landless labourers. The table further indicates that the overall debt per indebted household came to about Rs. 7143; it being about Rs. 7111 in case of cultivating labourers and about Rs. 7171 in case of landless labourers.

Caste – wise Break-up of Households:

The following Table -3 shows the caste- wise break-up of sample households.

Table-3 Extent of debt per household in different castes and different categories of labourers

(as on 30th June, 2007).

| Category | No. of sample families | No. of indebted families | Total debt (Rs.) | Debt per family (Rs.) | Debt per indebted family (Rs.) |
|------------------------------|------------------------|--------------------------|------------------|-----------------------|--------------------------------|
| Cultivating labourers | | | | | |
| General | (18) | 9 | 69995 | 3889.61 | 7777.22 |
| Caste | (100) | (50.00) | | | |
| Backward | 27 | 18 | 104377 | 3865.81 | 5798.72 |
| Caste | (100) | (66.67) | | | |
| Scheduled | 30 | 24 | 188298 | 6276.60 | 7845.75 |
| caste | (100) | (80.00) | | | |
| Total | 75 | 51 | 362670 | 4835.60 | 7111.18 |
| | (100) | (68.00) | | | |
| Landless labourers | | | | | |
| General | 15 | 9 | 69394 | 4626.27 | 7710.44 |
| Caste | (100) | (60.00) | | | |
| Backward | 31 | 21 | 163728 | 5281.55 | 7796.57 |
| Caste | (100) | (67.74) | | | |
| Scheduled | 29 | 24 | 168466 | 5809.17 | 6479.46 |
| caste | (100) | (89.66) | | | |
| Total | 75 | 56 | 401588 | 5354.51 | 7171.21 |
| | (100) | (74.67) | | | |
| Overall | | | | | |
| General | (33) | 18 | 139389 | 5354.51 | 7743.83 |
| Caste | (100) | (54.55) | | | |
| Backward | 58 | 39 | 268105 | 4622.50 | 6874.49 |
| Caste | (100) | (67.24) | | | |
| Scheduled | 59 | 50 | 356764 | 6046.85 | 7135.28+ |
| caste | (100) | (84.75) | | | |
| Total | 150 | 107(71.33) | 764258 | 5095.05 | 7142.60 |

Note : Figures in parentheses are percentages of indebted households to total households.

It may be noted from table -3 that the overall 54.55 percent General castes, 67.24 per cent backward castes and 84.75 per cent scheduled castes families were under debt. It is further observed from the table that 50 percent General caste, 66.67 percent backward caste, and 80 percent scheduled caste families and under debt in case of cultivating labourers and 60% General caste families 67.74% backward caste and 89.66% scheduled caste families are under debt in case of landless labourers among the sample families. Thus the majority of indebted agricultural labourers families belong of scheduled caste family.

It is thus clear that extent of families under debt was the highest in scheduled caste families as compared to other caste groups both in case of cultivating and landless labourers .

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