CHAPTER VII

FINDINGS, CONCLUSIONS AND SUGGESTIONS

Findings:

The findings of the study are listed in this chapter, along with a few suggestions.

- **Nature and Hours of Work:**

  For agricultural labourers there was no regularity in hours of work, which depended on the goodwill and co-operation between workers and employers and on local custom. The length of the working day was also determined by seasonal needs. During harvesting and thrashing seasons the casual labourers were engaged for about 10-11 hours a day. The available employment opportunities for agricultural labourers in agricultural operations are divided into three categories, viz, 1. preparatory work i.e. the days spent before actual cultivation including nursery preparation, 2. transplantation work, 3. harvest related work.

- **Seasonability of Crops:**

  There are two main crop seasons in the agricultural operations in the area under study. They are called Kuruvai crop season and Thalady crop season. The Thalady season paddy crops are generally of finer variety and the crop period is also a little longer i.e. 100-120 days. During the Kuruvai crop season, generally short-term crops of paddy varieties which yield in about 100 days are cultivated.
There is one more season during summer in which other cash crops such as grams, cotton, vegetables are grown.

- **Number of days of employment:**

  During 1998-99 the agricultural labourers on an average got employment only for 205 days in all which includes 156 days of agricultural work, and 49 days of non-agricultural work. In 1999 - 2000 the total number of working days was 210 days including 15 days of non-agricultural work. During 2000-2001 it was 220 days with the break-up of 158 and 62 days respectively. During 2001-2002 the number of working days went down to 195 days, 148 days of agricultural work and 47 days of non-agricultural work. In the year 2002-2003 the number of working days went down to 180 days with the break up of 147 days of agricultural work and 33 days of non-agricultural work. The fluctuations in the number of days, during the years 1999-2003 are due to the scanty rainfall that the Nagappattinam District received and also belated release of water from Mettur dam. The study area being part of Cauvery delta it depends on Cauvery water for raising crops. During the last five years under study, the majority of the farmers in the area could not cultivate Kuruvai crop in the entire stretch of cultivable land. It is this factor of limitation in resources that has caused the steep fall in the number of days of gainful employment of agricultural labourers in this area. The literacy level of agricultural labourers had not acted totally as a limiting factor for gaining mandays of employment that is, their education level was not a barrier in seeking the available employment opportunity in the area. The number of man
days of work gained by workers with primary level and secondary level of education was much less than the days gained by illiterate labourers towards non-agricultural labour. This indicates that the preference towards manual labour in non-agricultural sector was higher in respect of illiterates when compared to the literate groups. The number of man days gained by the labourers with primary level and secondary level education were much higher than the man days gained by the illiterate groups as far as self-employment activities were concerned. This indicates the higher level of preference among literate groups towards self-employment than the illiterate groups.

**Correlation of age and employment:*

In respect of non-agricultural manual labour during the first four years i.e. between 1998-99 and 2001-02, the pattern in non-agricultural employment could be observed to be in direct proportion with age. i.e the elderly labourers depending more on manual labour whereas in respect of self-employment, it is strikingly in the reverse order in all the five years. That is, the younger generation sought more self-employment than the old aged. In the year 2002-03, the total number of average employment days has fallen to the lowest level. It can be observed that even the non-agricultural employment and the self employment also have fallen drastically. This is due to poor economic condition and lack of opportunities that prevailed in the area due to low level of money income, shutting the doors towards non-agricultural activities as well as self-employment. There is an inverse relationship between the age and the number of days of work
available in the field of agriculture and self employment. This was mainly due to 'self employment' wherein labourers with lesser age got more number of days of work than their counterparts in the higher age group. That is labourers who are in the age group of below 30 years are get 192 days of work in a year and the days of work is in the regression order when the age of labours are in progressing.

- **Relationship between Marital status and days of work**:

  In the five year period from 1998-99 to 2002-03, the married group got 157 days, 161 days, 156 days, 144 days and 148 days of gainful employment respectively. The unmarried group got 155 days, 159 days, 160 days, 152 days and 143 days respectively during the same period. Thus the variations seen are not at a significant level. The availability of opportunities in non-agricultural sector by the married and unmarried groups show a significant variation. The married group worked for only 43 days, 45 days, 56 days, 43 days, and 31 days during the five year period of study, whereas the unmarried groups got employment in non-agricultural activities for 55 days, 55 days, 68 days, 51 days and 38 days during the same period. The married labourers exceeded the unmarried labourers in taking up agricultural work. The unmarried labourers got 4 days less than the average days of work in the year. But taking into consideration, the non-agricultural work man days, the unmarried labourers exceeded the married group by 7 days as the self employment work. The non-agricultural labour requires more stamina, mobility, etc., The unmarried group was able to beat the married group in these two areas of work.
Family size and number of days:

In all the five years under study the total number of days of employment increased in relation to family size. That is, the increased number of stomach to feed made the labourers go for more number of days of work to earn their bread. The variation among the four groups in respect of the gainful days got from agricultural work, though it was in direct proportion to the family size the degree of variation is not significant whereas the same variation in respect of non-agricultural work and self employment is of significant degree in proportion to the family size. This implies the limited or fixed quantum of opportunities that were available from agricultural work. This limitation has prompted the labourers with big burden of large families to go in for outside work or self-employment.

Age and Income:

The income from agricultural labour was more or less equal to all members of various age groups. The income from general labour per day was highly fluctuating from Rs. 2.72 to Rs. 5.50 with the higher income for the members in the age group between 41 and 50 years and the lower income for the members of less than 30 years. The income from self employment was in the decreasing order when the age of the labourers increases. The overall average of income from self-employment was Rs. 1.35. Only labourers with less than 40 years exceeded this limit. The average income through agricultural and non-agricultural operation per day was Rs.36.74. The labourers in the first three age groups got more or less the average income. But those who were above 50 years could get
Re. 1 less than the average because this particular group did not get any income through self employment. The dependent income of the families of various age groups concerned, those who were above 50 years could get highest income through this source followed by those who were in the age group of 41-50, below 30 years and between 31 and 40 years in that order. So also the live stock income per day was higher for the family of more than 50 years of age and the same is in descending order of age because of devotion of time to live stock. The per day income from all sources put together was in the ascending order of the age group. In other words, those who were less than 30 years could earn Rs.48.15 and was increasing to Rs.50.92 for 31-40 years. Rs.58.72 for 41-50 years and Rs. 79.91 for those who were 50 years. The increase in income which has a direct relationship with the increasing age was mainly due to income from dependent employment and income from live stock. The government assistance when calculated per day was almost constant except for the labourers who were less than 30 years old. The average borrowing per day was to the extent of Rs. 12.95, but except the labourers with less than 30 years have exceeded this limit of borrowing. The total cash flow from all sources had a direct relationship in the increasing order of age. The main reason for such increase per day income was mainly due to two variable incomes of dependent employment and borrowings.

- **Cash flow and age:**

  From out of the total cash flow per day the labourers with less than 30 years
derive 55 percent of their income from agriculture, 10.5 percent of income from non-agriculture, 18.8 percent from dependent employment, 1.7 percent from livestock, 0.9 percent through government assistance and from borrowings 13.1 percent. Labourers in the age group of 31-40 years derive 48 percent of their income from agriculture, 9.4 percent from non-agriculture, 11.6 percent from dependent employment, 8.5 percent from livestock, 0.8 percent from government assistance and through from borrowings 21.7 percent. Labourers in the age group of 41-50 years derive 40.07 percent of their income through agricultural labour, 9.0 percent from non-agricultural labour, 22.71 percent from dependent employment, 8.0 percent from livestock, 0.7 percent through government assistance and make-up the balance of 18.9 percent through borrowings. The elderly labourers of more than 50 years get 33.2 percent of their income from agricultural labour, 4.9 percent from non-agricultural labour, 39.1 percent from dependent employment 8.1 percent through livestock, 0.6 percent from government assistance and the balance of 14.1 percent made up by borrowings.

• **Literacy and Income level:**

  The illiterate labourers derived lesser income through agriculture than the other two groups. The agricultural income of the other two groups was above the average level and the illiterate labourers earned below the average level. Through the general labour, the illiterate labourers earn more than the other two groups. Labourers with primary level and secondary level of education earned lesser than the average through general labour because these two groups of labourers
concentrate more on self employment during non-agricultural seasons. Through self employment, the labourers with secondary level of education earned very high income of Rs. 3.83 compared to the labourers with lesser education. However, the total income from agriculture and non-agriculture put together was in the ascending order of their education level. Through the dependent employment, labourers with primary education earned more than that of illiterate and secondary level labourers. The dependent income of these two groups was even lesser than the average income of that component. The live stock income was more than double for the labourers with secondary level education than the illiterate labourers. For the labourers with primary level though it was lesser than the average of that particular component, it was more than that of the illiterate labourers. As far as the government assistance is concerned, the illiterate labourers and labourers with secondary level education received more than the average than the labourers with primary level education. It is also interesting to note that the illiterate labourers borrowed money more than the other two groups. Labourers with primary level education though borrowed lesser than the illiterates, their borrowing was more than the secondary level’s. When the total cash flow from all sources put together, the illiterate labourers had an average per day income of Rs. 72.45, the labourers with primary level education Rs. 72.93, and the labourers with secondary level education Rs. 69.01. The illiterate labourers earned 40 percent of their income through agricultural labour, 9.3 percent through non-agricultural, 19.6 percent through dependent employment, 5.5 percent through
live stock, 24.8 percent through borrowings. Labourers with primary level education earned 43.5 percent, 6.6 percent, 26 percent, 6.6 percent, 0.6 percent, 16.7 percent through agricultural labour, non-agriculture, dependent employment, live stock, government assistance and borrowings respectively. And labourers with secondary level education derived their income 45.5 percent, 10.8 percent, 18.8 percent, 12.2 percent, 0.8 percent and 11.9 percent respectively from the various components.

• The daily income and marital status:

The per day family income of unmarried labourer's from agriculture was lesser than that of the married labourer by more than Re.1.00. So also the married labourer earned Rs.1.29 more than the unmarried labourer through general labour. But the unmarried labourer earned nearly 7 times more than the married labourer through self-employment. In the case of dependent employment both the groups earned more or less a similar income. But through live stock only married labourer had an income of Rs. 5.57 and in the case of unmarried this component was nil. Also the government assistance for unmarried was again nil, the married labourers received Re.0.54. Married labourers borrowed nearly 6 times more than the unmarried. The total cash flow from all sources for married labourers was Rs. 72.30 and for unmarried it was only Rs. 59.98. The difference between them was mainly due to borrowings. The married labourers earned 42.7 percent of their income through agriculture, 8 percent through non-agriculture, 22.6 percent through dependent employment, 7.7 percent through live stock 0.8 percent from
government assistance and 18.2 percent via borrowings. The unmarried labourers earned 48.6 percent, 19.3 percent, 27.5 percent and 4.6 percent through agricultural labour, non-agricultural labour, dependent employment, and borrowings respectively and there was no income through live stock and government assistance.

- **Size of the family and daily income:**

  The general labour income was concerned, the overall average was Rs. 4.58, but only the family size with 5-6 members and more than 6 members could earn more than this limit. The average income under the head self employment was to the extent of Rs. 1.35 per day. It is interesting to note that the small families and the biggest families could earn more than double and triple respectively under this head. But families with 4-5 members and 5-6 members were able to earn one fourth and one half of the average income under that head. As regards non-agricultural income was concerned, the average was to the extent of Rs. 5.93. The bigger families with more than 6 members earned under that head more than this average limit, but members with less than 4 and 4-5 could not reach this average level. The total agricultural and non-agricultural income put together, once again the bigger families could earn more than this average limit of Rs. 36.74 and the smaller families lesser than that. The family with highest number of members were able to fetch an income under dependent employment 2½ times more than the average limit, the other two family sizes with less than 4 members and 4-5 members could not reach the level of the average income under that
head. The average income earned through live stock was Rs. 5.40 per day, but only the family sizes with more than 6 members could earn beyond that limit and the other three groups of families did not reach that level. The average total income of an agricultural labourer from four sources, namely agricultural, non-agricultural, dependent employment and live stock put together was at Rs. 58.46 per day. Here also families with five or six or more than six members earned more than this level and among them, the later category could earn nearly double the amount of the average. Families with four and less than four earned lesser than the average income. The government assistance per day was more or less uniform for the families with 4-5 members and 5-6 members, it was more than the average for the families with more than 6 members and far less for the small families. The average borrowing per day was to the extent of Rs. 12.95. In spite of the increased income through all other sources, the bigger families borrowed more than the average limit, family members with 4-5 and less than that borrowed lesser than the average level. The total average cash flow from all sources including government assistance and borrowings per day was to the extent of Rs. 71.93. Here also, the bigger families exceeded the average and the small and smaller families were shorter by Rs. 19.52 and Rs. 9.50 respectively. The total income through agricultural, non-agricultural and from other sources were higher for the bigger families than the families with lesser numbers. However, their borrowings were also more than the families with small members.
Percapita income and age:

The per capita of both agricultural and non-agricultural income put together, it was on the decreasing order, whereas the age of the labourers was on the increasing order. But when the income of agricultural, non-agricultural, dependent income and livestock income was clubbed together, the per capita income was on the fluctuating trend over the age groups. The borrowing per capita of the various age group labourers once again showed a fluctuating trend. But it is interesting to note that the per capita cash flow was on the increasing trend as the age group went up. In other words, there was a direct relationship between the per capita cash flow and the age group of the labourers. The per capita income through agricultural labour showed a fluctuating trend towards literacy level. The illiterate and secondary level labourers earned lesser per capita income than the average level and the primary level labourers earned more than the average.

When the total per capita income of both agricultural labour and non-agricultural labour were put together the primary level and the secondary level labourers had more earning than the average per capita and the illiterate earned lesser than that. The total income from all sources revealed the same trend of per capita income. The government assistance and borrowings added to income from all other sources the total cash flow had been arrived. The per capita cash outflow was to the extent of Rs. 16.50 but only the labourers with primary level education had more per capita cash outflow than the average. The per capita income through dependent employment was higher in the case of labourers with primary level
The percapita income of labourers with primary level education was higher, taking into consideration agricultural labour, non-agricultural labour, dependent income and livestock income. However, the borrowing percapita was on the descending order when the level of education was ascending.

- **Percapita income and marital status**:

  It is quite interesting to note that in all other components of income viz., livestock and government assistance, the married labourers exceeded in percapita income than their counterparts. In other words, the unmarried labourers had no income under these two heads. However, the borrowings of married labourers exceeded by nearly 6 times of the unmarried labourers. This may be due to the increased expenditure of family members. In spite of the various fluctuations found in the percapita income of married and unmarried labourers, the average cash outflow per day was more or less equal in both the cases with a little excess in the case of the unmarried.

- **Percapita income and family size**:

  The percapita income of the smaller families through agricultural labour was more than that of the average and it was also on the decreasing order, when the family size was on the increasing order. The percapita income through non-agricultural labour was higher in the case of smaller families followed by family with more than 6 members, 5-6 members, 4 members and less than 4 members. The total average per capita of agricultural and non-agricultural, dependent employment and livestock income put together the smallest and the biggest
families outlived the other two groups and also exceeded the average. The borrowing per capita was higher in the case of smaller families and families with 5-6 members than that of 4 members and more than 6 members. The per capita income per day of agricultural labourers in the total cash outflow was more than the average in the case of families with less than 4 members and more than 6 members. The same was lesser than the average in the case of 4 members and 5-6 members families and hence the family size and per capita did not correlate themselves.

- **Relationship between age and expenditure:**

  The expenditure on food items was in the increasing order with increase in age. This pattern was found in all the items of food expenditure, namely rice, provisions, tea and meat. Only in the item of fuel, a slight fluctuation could be found. In the case of non food expenditure, a fluctuating trend could be seen with the age group. For the labourers of less than 30 years and 41-50 years the total non-food expenditure was less than that of 31-40 years and more than 50 years. The total social expenditure was also less in the case of younger labourers than the elders. The other expenses also were lesser in the case of younger one than that of their counterparts. It is also interesting to note that the interest on borrowings also was lesser in the case of 30 years followed by more than 50 years, 41-50 years and 31-40 years.

  The total expenditure per day of agricultural labourers was on the increasing order when the age was also on in the increasing order. Hence, there was a
direct relationship between age and expenditure in the ascending order.

- **Relationship between literacy level and expenditure**:
  
  Though there was variations between literacy level and various items on food expenditure, the total food expenditure was more or less even and at average level for all labourers with different level of literacy.

  The total expenditure per day showed an inverse relationship with literacy level. In other words, the illiterate labourers spent more per day than that of the educated labourers.

- **Relationship between marital status and expenditure**:
  
  The married labourers were spending more in all times of expenditures than the unmarried labourers. On an average a married labourer spent Rs. 66.38 per day where as an unmarried labourer spent Rs. 53.08 per day. In the former case, it was above average level by 0.40 paise and for the latter it was below the average level by Rs. 12.90.

- **Relationship between family size and expenditure**:
  
  When the family size increased the per day expenditure also increased. In other words, there was a direct relationship between family size and per day expenditure. There was a direct relationship between the age and expenditure showing an increasing trend of expenditure when the age of labourers increased.

- **Per capita expenditure and literacy level**:
  
  The percapita expenditure per day for labourers with primary level education
was more than that of the average level by 0.62 paise and for illiterate labourers by 0.12 paise. The labourers with secondary level education spent lesser than the average to the extent of Rs. 1.68.

- **Percapita expenditure and marital status:**

  Though there were variations in the pattern of percapita expenditure per day among the married and unmarried, it can be concluded that the total percapita expenditure was at the average level for the married labourers and 0.13 paise more for the unmarried labourers.

- **Percapita expenditure and family size:**

  On various major items the per capita expenditure per day was higher in the case of small families with less than 4 members. When all expenditure was put together the percapita expenditure was higher in the case of families with less than 4 members. Families with more than six members occupied the second position followed by the families with five to six members. The total percapita expenditure was least in the case of the families with four members.

- **Borrowings:**

  Irrespective of whether a labourer living under BPL or above poverty line he was forced to borrow money to meet all sorts of essential expenditure. The only difference between them was the degree of surplus remaining after loans. Irrespective of a labourer living whether BPL or above poverty line, he was forced to borrow to meet all the components of expenditure. The only difference between
them is comparatively more income under each head and comparatively higher expenditure in each components.

- **Annual income and average man days of employment**:

  When the wage income from non-agricultural activities were clubbed, the total annual income / earnings of the labourers stood at Rs. 12,880, Rs. 14,750, Rs.15,410, Rs.13,660, Rs.13,450 during the years 1998-99 to 2002-03 (Table 4.22) which was found to be in direct relationship only to the average mandays of employment, which was found to be 205 days, 210 days, 220 days, 195 days and 180 days (Table 4.21). Thus the effect of variation in wage rate was found to be insignificant to cause the variation in the pattern of annual wage income during different years. Thus the increase in wages / earnings got by the agricultural labourers was found to be very very insignificant and insufficient to tide over the inflation in cost of living. This also goes to explain the unending indebted condition of these labourers.

- **Average borrowings and repayment**:

  When the average borrowings during the five years for each household stood at Rs 2700, Rs.2250, Rs. 3800, Rs. 3200 and Rs. 4730, they were able to repay only Rs. 1000, Rs.500, Rs.1000, Rs.900 and Rs.2000. The outstanding balance of such debts for each household got accumulated to a staggering amount of Rs. 11,280 during this five year period alone. Thus their borrowings were not only for meeting their household expenses but also for repaying the earlier loans and meeting the cost of interest on such borrowings.
• **Alleviation programmes and BPL:**

Inspite of various poverty alleviation programmes by both Central and State Governments to uplift the agricultural labourers, a huge segment of agricultural labourers are still living under BPL. The poverty level among agricultural labourers has correlation with various social factors such as family size, education, age, marital status and economic factors such as days employed, self employment and raising of live stock etc.. It is found that the poverty level and age group, poverty level and family size and poverty level and education status were related with each other. It is also observed that respondents working more than 160 days in a year in agricultural employment were living above poverty line and those working less than 160 days live BPL. Also the relationship between poverty level and agricultural employment in the presence of social factors like age, education level and family size was highly significant.

• **Poverty level and other incomes:**

The number of days worked in other employment by respondent agricultural labourers modified the poverty level to a greater extent. Also the dependent employment has a greater effect on poverty level of the agricultural labour family. Owning of livestock also played a vital role in improving the poverty level of respondent labourers.

• **Social conditions of agricultural labourers in Nagapattinam District:**

The agricultural labourers continue to be poor because of ignorance and illiteracy.
 Untouchability and illiteracy:

In spite of the enactment against the practice of untouchability, untouchability prevails widely. From among the respondents contacted only those who are illiterates feel the prevalence of untouchability.

Visit of scheduled caste people to the houses of higher caste people:

As most of the agricultural labourers belong to scheduled caste community they feel reluctant of visiting high caste people, dining with them equally, mingling with them in functions, festivals etc.,

Relationship between age and social mobility:

Majority of the respondents had social mobility with high caste people during their boyhood. Elderly people of high caste are still having the age old custom of preventing their wards from mingling with lower caste children and also visiting them at their houses.

Education and social visit:

Respondents with secondary education had visited often their high caste friends than the lesser educated and illiterates.

Reading habit:

Fifty eight respondents out of two hundred do not have the habit of reading at all, fifty six of them were illiterates. Seventy eight respondents are in the habit of reading frequently. Forty two occasionally and twenty two respondents rarely.

The various findings of the study lead to the following suggestions for the
economic and social improvement of agricultural labour families in general.

Suggestions:

- To overcome the disability of seasonal employment which agricultural labourers suffer from, the government must provide additional jobs in the lean period. Waste lands should also be developed as it will increase the cultivated area and provide employment to landless labourers.

- Employment generation will have to be augmented by the progressive introduction of an employment guarantee scheme to ensure a minimum standard of living to the agricultural labourers. Thanks to the Central Government, which had recently passed a resolution in the 2005 winter session of the Parliament that guaranteed minimum 100 days of employment per person per family in the rural area, which definitely a positive measure to improve the standard of living of the rural poor, especially the agricultural labourers.

- Support should be given to small scale industries, agro processing industries rural and village industries to be promoted in the rural area with a condition of giving full or partial employment to agricultural labourers during the lean period.

- Dry land farming should be given more importance because of its capacity to generate additional income and employment.

- Government must take initiative and help to organise the rural labourers since this is necessary for the poor to be able to exercise bargaining power and
better their condition. Regarding the implementation machinery for labour laws, there should be separate labour inspectors, courts for agricultural labourers and panchayats should be made a part of or associated with the implementation machinery.

- In the dry areas which are only rain fed or drought prone, the position is dismal and the labour or cannot get minimum wages and remain unemployed for most part of the year. Hence khadi and village industries should be developed is such areas.

- Steps must be taken to assign house sites as well as pattas (ownership) to all the agricultural labour households in a phased manner, through a time bound programme.

- The earning capacity of the agricultural labourers may be increased through innovative schemes like strengthening the self help group in the villages. For such organised groups a seed capital @50/- per month per member may be initially provided by the government. (Thanks to the Tamilnadu Government, which has come forward already to initiate such self help group with adequate needed seed capital)

- As regards maternity benefit to women agricultural labourers the government of Tamilnadu at present extends the benefit in the form of Rs. 500/- per woman. Now considering the economic status this financial benefit may be enhanced and also be given in two different times of delivery and after delivery of pregnant woman.
The government of Tamilnadu at present implements old age pension schemes to those who have attained the age of 60 years and have no sons. This scheme may be extended to cover all those elders belonging to agricultural labourer families who attained the age of 60 years, irrespective of the presence of the sons / daughters. At present Rs. 100/- is paid per month per individual under this scheme and this amount may be enhanced to Rs. 300/- per month per individual.

On the pattern of the Government of Kerala the gratuity-cum-provident fund scheme for the agricultural labourers may be implemented in Tamilnadu also. This scheme may be launched to those agricultural labourers, who are in the age group of 25-60 years. An appropriate scheme may be devised for payment of the lump sum at the age of 60 and regular pension after that.

Most of the agricultural labourers are not aware of the existence of the Minimum Wages Act. Therefore, proper publicity and propaganda measures are to be taken up not only in making them aware of but also in enforcing the provisions of the Act.

To implement the various welfare measures, including minimum wages through a single window a separate board namely Agricultural Labour Development Board may be created by the government.

All agricultural labourers in the state must be registered and a multipurpose Kissan Cards (Identity Card) may be issued to all the agricultural
labourers to get livestock loans, festival loans etc., from various agencies.

- The agricultural labourers to supplement their wage income may be encouraged to take up poultry farming, dairying, sheep / goat rearing, duckery, beekeeping, rabbit rearing, etc., 50 percent subsidy may be extended to them in starting these ventures on commercial basis.

- In order to implement the various welfare measures suggested effectively a separate Act captioned, "The Tamilnadu Agricultural Labourers Welfare and Development Act" may be enacted incorporating the suggested measures.

**Scope for further research:**

Research may be undertaken in the field of insurance for agricultural labourers and their children. Also the research on higher education coupled with job orientation for downtrodden children may be undertaken. The area untapped viz., Alternative jobs for agricultural labourers during non-seasonal period need further research.

Micro finance is extended by the present Government for the upliftment of women self-help group and downtrodden people. This area has got ample scope for various levels of research.