CHAPTER - V

SUMMARY AND CONCLUSION

India is a country of villages. About seventy percent of its population resides in villages, depending on agriculture for their survival. Agriculture occupies a significant place in India and it has been regarded as the backbone of the Indian economy. It provides employment to more than half of the population of the country and accounts for about 1/4 of the National Income. The importance of agriculture cannot be ignored despite rapid industrialization in the country. For rapid agricultural growth, adequate credit is essential; it is also essential for land development, acquisition of long-term farm assets and for current agricultural inputs etc. Traditionally village moneylenders, landlords, commission agents, rich farmers etc. provided this credit. Over the time it became exploitative in nature and exorbitant in cost. To save the peasantry from the clutches of these private moneylenders, provision of institutional rural credit was thought of.

The efforts to institutionalize rural credit started after independence with the organization of cooperative credit societies, with emphasis on thrift & mutual help. On the recommendation of All India Credit Survey Report (1951-52) the cooperative credit system was reorganized. Government of
India through Reserve Bank of India and state governments made special efforts to foster growth of cooperative movement. However, cooperative credit could not be developed uniformly in all parts of the country. Where the movement made strides, it had suffered from several persistent weaknesses. It was due to vested interests in rural community that have often succeeded in gaining influence over cooperatives. Politicization of cooperatives had also been gaining ground. Further need for rural credit grew tremendously with technological break-through in seed technology, expansion of irrigation etc. So it was realized that cooperatives alone would not be able to meet the requirement of credit. Consequently it became necessary to adopt a multi-agency approach to rural lending.

The first effort to involve commercial banks in rural credit began with the conversion of Imperial Bank of India to State Bank of India. State Bank of India opened more than 400 branches within 5 years mostly at centers with population below 25,000. Subsequently in 1967, at government came out with a policy of social control on commercial banks.

The commercial banks were in private sector and as such were reluctant to enter into the rural financing in view of attendant risks. So on 19th July, 1969, 14 major banks were nationalized. In 1980, six more were subjected to nationalization. Specific policy initiatives were taken to direct lending to
agriculture and certain other sectors, which did not have easy access to institutional funds. Along with this, steps were taken to open branches in the rural areas.

The present study is aimed at examining the change in social structure due to indebtedness after the green revolution period, on the basis of thrusts in the sphere of agriculture, its development and sustainability. The change in the agrarian social structure due to rural indebtedness & its mode among landless agriculture labour and landed peasantry, has been examined. The specific objectives for present study are:

1. To find out the nature and structure of indebtedness of different sections of the agricultural households and landless labourers.
2. What is the relationship of rural indebtedness with agrarian relations?
3. To examine the extent of indebtedness in different agrarian classes.

The present research work is an empirical study of rural development, extent of Indebtedness & structural changes after the green revolution. Secondary data could be obtained from sources like the census of India, government agencies etc. Hence most of the requisite data was collected through fieldwork. Rural household was considered as a unit for the study of five villages, which were selected through multi-stage sampling techniques, it was conducted to gather detailed information.
On the basis of development the State was regionalized into two zones the agriculturally more developed and the agriculturally less developed regions. Kurukshetra represented the agriculturally developed district and Jhajjar the latter. Kurukshetra is an agriculturally advance district in Haryana where the first ranking crop is paddy, followed by wheat and sugarcane. Jhajjar is the district where wheat is the first ranking crop, followed by bajra, gram, rapeseed, mustard etc. While selecting villages from these two districts all the villages of the districts individually were ranked on the basis of population in 2001. From this rank order, first half in hierarchy in the districts were called as a large villages and second half as small villages. From each of these categories one village was randomly selected, the villages selected from Kurukshetra were Jyotisar, Mirzapur and Dyalpur and from Jhajjar District were Chhara & Rewarikhera.

The selection of the agricultural household, both cultivators and agricultural labourers, was done on a first phase of causes of household. All the landed cultivators and agricultural labourers households were included in the sample. From the small villages chosen from the two districts of each region were Dayalpur from Kurukshetra district and Rewarikhera from Jhajjar district. From the big villages were namely Jyotisar, Mirzapur (R₁) and Chhara (R₂). The samples of agricultural labour and landed peasantry were
drawn on the basis of simple random sampling. The data has been at two levels: the State and at the level of five sample villages derived from two different regions. At the level of the State the focus has been on the pattern and trends of credit institution in growth of agricultural sector and the role of the State in promoting agriculture. Detailed analyses of agrarian indebtedness and relations between the landless labourers and landed peasantry have been examined through field survey at the village level. In the literature on agrarian indebtedness in Haryana an important distinction is made between the institutional and informal sources of credit. It is generally postulated that, with the process of development, institutional source of credit tend to replace the informal sources. The change is supposed to indicate a substantive transformation in the agrarian structure. While indebtedness to institutional sources is viewed as an indicator of participatio in the process of development, indebtedness to informal source is seen to imply ‘backwardness’ and if it is a dominant from of credit, such an economy is characterized as a pre-capitalist one where exploitation still takes place predominantly through usury [Bhaduri 184; Prasad 1974]. Through ‘informal credit’ is not a homogeneous category and not all type of informal debt imply backwardness, this distinction can be a useful starting point for understanding the changing relations of credit and debt.
The literature on rural tends to suggest that the access to institutional credit in rural India is directly related to the landownership patterns. While the bigger landowners have, by and large, been able to monopolies the institutional sources, the smaller cultivators and landless labourers have continued to depend upon the informal sources of credit, indicating their non-participation in the process of development [Thorner 1964; Herring 1977; Frankel 1971].

Literature shows that studies on various themes of agrarian indebtedness, such as mode of credit and extent of indebtedness on different sections of agricultural population i.e. landed and landless. Their income, employment wages levels and consumption pattern of rural households, incidence of dependence among farmers and agricultural labourers. All such works are scattered through different writings. The present analysis attempts to fulfill this gap by providing a comprehensive view of agrarian indebtedness and changes in agrarian relations in various aspects.

The State of Haryana prior to the advent of green revolution was marked by subsistence agriculture, low agricultural productivity and poor agrarian infrastructure. But the State witnessed vast changes in its agrarian scene when it experienced green revolution, which incidentally coincided with its formation in 1966. This was despite the fact that the State is not much
favourably placed in terms of its physical resource base. Inadequacy of fresh water in general presence of brackish water over a large part, low and variable rainfall, inadequacy of credit supply to the rural sector are its basic problems. The progress on the agrarian front was achieved through (1) Introduction of canal irrigation in Northern and Western part of the State (ii) consolidation of land holdings (iii) colonization of new agricultural land (iv) a rural based political power which gave a high priority to allocation of resources like institutional credit, under the various plans (v) rehabilitation of displaced persons from Pakistan who were enterprising and progressive and enriched the human capital of the state.

Agriculture continues to be the dominant sector of the economy in the State since its birth and a majority of work force engaged in it. However there has been a decline in the primary sector and by a move towards tertiarisation this shift in agriculture can be interpreted as part of the healthy process of moving workers out of low productivity jobs. But in agriculture, the process has begun at the cultivators end of the ‘agricultural workers’ spectrum and not with respect to hired farm labourers.

With the spread intensification of irrigation and use of modern inputs, there has been a change in cropping pattern and operational holdings. These changes are positive developments since low yield and low value; high value
industrial crops are replacing coarse cereals without adversely affecting food-grains output.

In order to have a deep insight into changes brought about by credit and modern equipments in the wake of the green revolution, its impact on the land use, crops and overall sustainability of agriculture and the socioeconomic conditions and relationships between the landed and land less, big level owners and tenants, an extensive survey at households level was carried out. Five villages, three- Johsar (Jyotisar), Mirzapur and Dayalpur from Kurukshetra district and two Chhara, Rewarikhera from Jhajjar District were intensively studied.

Villages Jyotisar, Mirzapur and Dayalpur (R1) form part of agricultural developed region of the State. The soil is fertile. They are characterized by high irrigation and cropping intensity and a fairly mechanized agriculture. Village Chhara and Rewarikhera (R2) have sandy soils and low irrigation, cropping intensity is not high, as one of the selected village- Chhara-has been infested with low water table. Along with mechanization traditional methods of farming are also still continuing.

**Findings and Suggestions:**

From the last four decades, lots of changes can be seen in the agrarian classes of Haryana. These changes have occurred more after the green
revolution. Out of the total 449 respondents, 50.79 percent were from upper caste, followed by other backward castes (23.60 percent) and a very small proportion of backward castes (10.02 percent) and scheduled castes were (15.59 percent) during the field work, it was observed that the relations between the upper castes and the lower castes, between ‘Jajmans’ and the ‘Kamin’ castes were not good. It has become only the occupational type. Servant (labourers) doesn’t want to spend their life in bondage. In servant system they don’t want to make the agro-based tools in the return of grains only. He wants only money in return of his work. Another change was noticed break in the joint family system. In both the regions more than half of the families have been broken. Table 3.7 indicates that about 52 percent farmer families living in a nuclear family and the ratio have been increased in labourer families by 71 percent. What can be the causes behind these changes why the youth don’t want to live jointly old respondent, Stated. “In previously our society was the best society. There was a “Jajmani System”. In that system all castes and classes were interrelated with each other like one aspect of the system & joint family system was the best model. In those systems all castes and classes were bound with customs. All members used to live altogether. Security used to be tightened”. It is a fact that change is the rule of nature and a system can never be successfully every time.
Sometimes materialism dominates, sometimes Idealism dominates & sometimes it is commercialization. All these systems can be right at their places, but as far as emotions and idealism are concerned, this system seems better than others. Because where the emotions and idealism exist in any system, there changes and rigidity will be more less. The problem of indebtedness within some years has taken the form of a giant. This problem has shackled the agrarian economy; the farmers, labourers & all classes of society want to be set free from the trappings of indebtedness. We get to know from the newspapers, the magazines and from other sources that the farmers and other classes are committing suicide because of this problem. Rarely we find a day in which we don’t hear the news of suicide. Many times the monster of indebtedness compels the whole family for committing suicide. It is all because of the domination of materialism on emotions and idealism. It was also found that emotions had finished, but not completely. And it is also true that where emotions exist idealism well also be found there and where idealism is present, indebtedness will not be there. Many farmers said that the earlier era (age) was very co-operative. People had the emotions and they didn’t miss a chance to help each other in adversity. But in this era, materialism has dominated over our youths, who want to be satisfied only by earning his livelihood. There is no place for idealism and
emotions among our youth. Because due to materialism so many changes have come in our society, if any body wants to turn towards emotions, he is helpless. It’s a fact that where there are no emotions, discrimination will prevail sometimes discrimination becomes the cause of the problem that may be harmful for the society and the economy. During the study it was found that in sample villages, there is decline in moneylenders. Their places have been taken by Co-operative Societies. Commercials banks also have taken steps to fulfill the need of debt. But these organizations can’t completely remove the private organizations that are based on agrarian needs; some people don’t want to move towards other Government organizations except these (non-institutional) establishments. They are so much afraid of these institutions as if they were their enemies rather than their well wishers. As it is shown in table 4.1 that out of 449 respondents, 172 respondents were those who had never taken loans from Government organizations (38.31 percent). This percentage shows that even today in sample villages, farmers have no faith in these organizations. Many respondents told me that they didn’t want to take loan from the banks because these banks exploited them and if once someone gets indebted to a bank its hard to free one self from that informal debt. What were the sources of debt in rural areas? It was found that the “Arthia” was the main source for
fulfilling the needs of the village. The “Arthia” is found in the town “mandis”, and who purchases the grain from farmers. Besides this, the local farmers were also another important source (20.94 percent). This is the main change, which can be seen in rural areas i.e. those places, which were owned by professional moneylenders, now, have been taken by “Arthias”. Even if a farmer needs a hundred rupees, he will approach an “Arthia”. Another change was that labourers used to like to work as attached labourers but a big change has come about within some years. Those labourers who used to work in place of grains have now started to work for money. The younger generation has no faith on the “Jajmani System”. Many respondents from labourer stated that if everywhere and on everybody, commercialization is thrust then why should we lag behind, we also have children, we also have our desires. Another reason which was found that ever since labourers started coming from U.P. and Bihar since then this cash system had flourished because the modern labourer works for money, not for food. Out of 449 sample respondents 90 farmers were found indebted to cooperatives (20.04 percent) in both regions. Out of all, the 172 farmers there were those who never availed themselves of credit from institutional sources. In both the regions, R1 (Kurukshetra) was more indebted to commercial banks, according to the size of loans there percentage was 22.94, & in R2 it was
18.71 percent and in case of informal credit also R₁ is more indebted (20.94 percent) than in R₂ 17.37. The percentage of indebted borrowers is high (15.65 percent) in agricultural labourers, who took loan for consumption purposes. For investment purposes, higher percentage was (43.02 percent) observed in big farmers. Among agricultural labourers 35.18 percent of the borrowings were for house construction, this is highest in labourers. For wedding purposes there percentage was 32.18 percent. In case of farmers, it was found that investment in land was the maximum (percentage wise), which they borrowed during last the several years. Borrowing for consumption and for other needs in middle and big farmers, the percentage was low. In agricultural labourers & small/marginal farmers wedding in the family and serious illness were also the main cause of indebtedness. It was observed that middle and big farmers rarely borrowed for wedding and other consumption purposes. In case of informal credit, the most frequent reason for borrowing was investment in land, because for modern agriculture investment in farm machinery is compulsory. Out of 104 farmers who regularly borrowed from informal sources, 102 cases had to borrow for investment in land (table 4.3). In case of relationship between farmers and “Arhtias”, it was observed that out of 220 farmers who borrowed regularly from informal sources, for as many as 161 farmers, “Arhtia” was the main
source. It was because that after the decline of professional moneylenders, the “Arthia” has become the main source of informal credit. The “Arhtia” usually lent a farmer upto 70 to 80 percent of expected value of yield that the farmers were likely to bring to grain markets. At times he might lend even more, depending upon the farmers relationship with the “Arthia”. It was also found that the main purpose of “Arthias” lending to the farmers was commercial, not only interest by way of interest but also for their yield. We have discussed in chapter IV why farmers prefer “Arhtia’s” credit? It was observed that the most important reason the easy availability of “Arhtia’s” loan. Because a farmer generally had informal relations with Arthia, wherever and whatever, he needed he had just to sign on the account book and he got the money. In contrast, taking institutional credit is always a difficult process. From “Arhtia” they can avail themselves for other purposes but in institutional sources there was number of availability of such loans. Crop failure was an important and vital reason for non-repayment of loans by the farmers. Because in India agriculture is monsoon dependent and whether is unpredictable. In the absence of the monsoon the farmers are not provided with the required irrigation facilities. Natural calamities like drought, floods, cold and scorching heat either curtails the production or brings about the complete failure of crops, this is the main cause of non
payment of credit on time. It was also observed that due to natural calamities there were so many farmers who couldn’t repay the loan in time. There were as many as 327 respondents who were affected by natural calamities there percentage was 72.83 percent in both region sand the proportion of indebted borrowers was much more among those who were affected than otherwise. It was also noticed that more and more farmers are availing themselves the facility of agricultural credit. Whereas the big farmers preferred institutional debt mainly for productive investment, the small and marginal farmers have to be contented with informal debt, which had exorbitant interest. The agricultural labourers too fall in line with the latter. Regular earnings of small/marginal farmers and agricultural labourers were not sufficient to fulfill their needs. It was also found during the survey that the rate of interest charged from labourers is higher than that charged from small/marginal farmers.

The indebtedness in peasants was because of crop failure due to frequent attack of pests and growing problem of water logging, whereas in landless labourers it is on account of fulfilling social obligations such as wedding in a family, renovation of house, serious illness etc. The non-payment of loan had led the farmers to commit suicide. The incidence of committing suicide is more in small and marginal farmers.
It was found that indebtedness was becoming an individual burden on a nuclear family. Nuclearization created a lonely individual surrounded by others. On the contrary, indebtedness in joint family was not an individual problem. The joint family was playing a dominant role in defusing the crisis in which an individual was not the sole bearer of the crisis. The breakdown of the institutional framework vis-à-vis the joint family system or the village homogeneous groups like the ‘local’ “panchayats” or the village “panchayats”, are no more crisis defusing institutions that they once were.

It was noticed that the overall credit facilities had increased after the green revolution period, but it had differentially affected the socio-economic condition of various landed classes in rural Haryana. The farmers with large land holdings benefited disproportionately to those who had small marginal holdings leading to interclass disparity.

The intensification of physical, socio-economic infrastructure has opened up new avenues of employment in the non-agricultural sector. It seems that the non-agricultural occupations have taken over the dependence of the rural labour only on agricultural occupations. The sustained growth in agriculture along-with the diversification reduced rural poverty. A region with greater occupational diversification has led to greater saving for the agricultural
labourers, sometime even more than the net saving of small/marginal farmers.

In the post-green revolution period, large number of agricultural labour households went into non-agricultural occupations. It seemed that sustained growth in agriculture, occupational diversification, rural infrastructure, upgraded by the state government, played a key role in the creation of non-agricultural occupation for the rural poor. Thus, the diversification of economy along with increased productivity had initiated the “trickle down” processes and its benefits to reach the rural poor.

Suggestions:

The financing institutions and government need take some definite corrective measures to improve the scenario of mounting overdues. It is true that there is no easy solution to check this old malady. But adequate steps should be taken to tackle borrowers efficiently and effectively depending on the circumstances of the case. A few humble suggestions are put forth here under to contain the situation:

1. Pre-lending appraisal like evaluation of agricultural product, assessment of external forces, availability of inputs, local market structures etc. are to be taken into consideration. Credit may not be sanctioned according to the approved schemes of the lending
institutions alone. Repaying capacity of the borrowers is to be judged carefully before such a decision. Similarly, post-lending supervision and approaching the borrower in right time for repayment may prove effective in early recovery of overdue.

2 It is observed that recovery through legal action is a time consuming process. It takes years together to settle a case. So a method of mediation/compromise with borrowers may help in minimizing overdue. It may be in the shape of waiving penal interest or waiving of accrued interest or permitting easy term of repayment.

3 The employee of lending institutions should develop a positive attitude in creating friendly relation with borrowers. They have to create a good climate of personal touch with the borrowers by meeting their express demands instantly. They have to gain fairly adequate knowledge about the behaviour, credit-worthiness, personal need and character of the borrower. Such an attitudinal change amongst bank officials may bring both borrowers and lenders close and this relationship ultimately motivate the borrowers to repay the dues in time.

4 Rural lending institutions are providing only production credit to the farmers. But most of the rural borrowers are poor, small farmers, and
live below the subsistence level. They very often feel tempted to use production credit supplied by lending institutions for consumption and other non-productive purposes and ultimately turn defaulters. Therefore, total credit need of the farmers should be taken care of. Either these rural lending agencies should also provide consumption credit along with production credit or some other agency/agencies should look after the consumption credit need of rural farmers.

5 In case of co-operatives a list of defaulters with name and address could be prepared at the society level and a copy of the same may be pasted on the notice of board of the society and another copy at a central place of the village. So that the sensitive and prestige conscious defaulters may come forward to repay the dues immediately.

6 To reduce overdue in banking institutions a sizable number of field staff are to be engaged for collection of dues.

Note of Caution:

With the implementation of World Trade Organisation, the country has entered into a still new economic era of 'a buyer's market'. The agreement calls for withdrawal of all subsidies and allows free imports. If the subsidies will curtail or withdrawn, the most affected would likely be the small and
marginal farmers. It may lead to a large proportion of them joining the agricultural labour force. Free trade in food grain will increase price variations in the economy and adversely affect agricultural production and food security. Those regions, which make large investments in rural infrastructure including irrigation, electricity, communication and new technologies, will benefit from the World Trade Organisation (WTO). Similarly large farmers, with their greater capability to diversify for exports, shall benefit more.

Keeping in view the challenges arising from economic liberalization and globalization, there is need to encourage and educate the farmers on crop diversification, income-enhancing crops for, example fruit trees, and economic activities (pastoral agro-forestry) that are less water and land intensive, to assure the farmers of protection of their rights to retain and exchange seeds; to strengthen rural infrastructure and promote technology-oriented agricultural development strategy so that the impact of vagaries of nature are minimized; promote the growth of agro-business; promote the growth that is based on efficient use of resources, conservation of soil, water and biodiversity. Ultimately a growth that is sustainable for technologically and economically is the desired goal. Only then can we hope for a prosperous agriculture for the benefit of all sections of the rural society.
"QUESTIONNAIRE"

I.

1. Name :
2. Occupation :
3. House Kuccha / pucca
4. Age :
5. Education :
6. Caste :
7. Martial Status :
8. Earnings per month :

II. House holds & composition:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Age</th>
<th>Sex</th>
<th>Occupation</th>
<th>Earnings /m</th>
<th>Education</th>
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<tbody>
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</table>
III. Loan Acquired:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Credit Agency</th>
<th>Amount Rs.</th>
<th>Rate of Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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IV. Sources of Loan:

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<tr>
<th></th>
<th>Informal</th>
<th>Amount Rs.</th>
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<tbody>
<tr>
<td>i</td>
<td>A Money lenders</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B Traders</td>
<td></td>
</tr>
<tr>
<td></td>
<td>C Land Lords</td>
<td></td>
</tr>
<tr>
<td></td>
<td>D Relatives &amp; others</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ii</th>
<th>Institutional</th>
<th>Amount Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Commercial Bank</td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>Regional Rural Banks</td>
<td></td>
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<tr>
<td>C</td>
<td>Co-operative Banks</td>
<td></td>
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<td>D</td>
<td>Any other Govt.- Agency</td>
<td></td>
</tr>
</tbody>
</table>
V Use of loan by sources:

(a) Farm Business:

(b) Non farm Business:

(c) House holds expenditure:

(d) Expenditure on litigation:

(e) Repayment of Debt:

(f) Marriage & others:

VI Repayment of loan:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Credit Agency</th>
<th>Repayment</th>
<th>Sources of repayment</th>
</tr>
</thead>
<tbody>
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<td>1</td>
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</tbody>
</table>

VII Reason for taking loan from informal sectors:

1.

2.

3.

4.
### VIII  Procedure for obtaining loan from various sources

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Type of source</th>
<th>No. of time visit</th>
<th>No. of Approve forms fill</th>
<th>Person who helped you</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Money lenders</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>2</td>
<td>Banks</td>
<td></td>
<td></td>
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<tr>
<td>3</td>
<td>Cooperative societies</td>
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<td></td>
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<tr>
<td>4</td>
<td>Relatives or Friends</td>
<td></td>
<td></td>
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<tr>
<td>5</td>
<td>Others</td>
<td></td>
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</tbody>
</table>

### IX  Sources of loans information under different schemes of Borrowing:

a) Friends
b) News papers
c) Surpunch
d) Panchyat Secretary
e) Bank Officer
f) Any other
X Which type of difficulty have you faced at the time of obtaining of loan:
1.
2.
3.
4.

XI Whom do you think is more exploitative in nature:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Bank</td>
</tr>
<tr>
<td>2.</td>
<td>PACS</td>
</tr>
<tr>
<td>3.</td>
<td>Money lenders</td>
</tr>
<tr>
<td>4.</td>
<td>Traders</td>
</tr>
<tr>
<td>5.</td>
<td>Any others</td>
</tr>
</tbody>
</table>

XII What kind of exploitation faced by you:
1.
2.
3.
XIII If your installment are not paid in time what kind of problems are being faced by you.

1. 
2. 
3. 
4. 

XIV Do you take middle man at the time of obtaining loan

Yes/No

XV If Yes, what type of role middle man played.

1. 
2. 
3. 

XVI Role of influenced person:

XVII Have you taken any type of financial help from Arthia or money lender:

Yes/No

If yes, which type of help have you take.

1. 
2. 

xii
Role of Arthia in distress selling:

1.

2.

3.

Detailed summary of indebted households.