CHAPTER VI

LEVELS OF LIVING OF WOMEN AGRICULTURAL LABOUR
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Introduction:

"Among our century's most urgent problems," writes World Bank's President Robert McNamara "is the wholly unacceptable poverty that blights the lives of some 2000 million people in more than 100 countries of the developing world." Of these 2 billion, nearly 800 million are caught up in absolute poverty" - a condition of life so limited as to prevent realisation of the potential of the genes with which they were born; a condition of life so degrading as to be an insult to human dignity."\(^1\)

Poverty in India largely means rural poverty. According to recent estimates 60 per cent of India's population falls below the poverty line and of this over 90 per cent live in villages. As per the 1981 census 50 per cent of the rural population is constituted by women. The causes of their poverty are not far to seek. There is not enough land to absorb all the available village labour force in...

\(^1\)Assault on Poverty; World Bank Publication, 1975, p. 5.
agriculture. Even those who have tiny pieces of land and engage themselves in cultivation because of the absence of an alternative more lucrative occupation, use traditional technique and inputs in agricultural production with the result that yields and consequently their incomes relatively remain very low. A large part of landless agricultural labour remains unemployed for a considerable part of the year. Even the marginal and small farmers who are self-employed neither have sufficient farm work to do throughout the year nor get adequate income from cultivation to enable them to earn two meals.

As a result, the lack of any income or a very low income is the direct cause for starvation, malnutrition, diseases and inhuman existence for the vast majority of the Indian rural population.

In developing countries poverty is the cause as well as an effect of the low level of living. Poverty leads to starvation and degeneration of life which forms a vicious circle in which most of the poor nations are caught in. What is true about a nation is also true about a region or about a community or society. The rural agricultural labour is such a community in itself which is caught up in the
vicious circle of poverty. Customs and traditions sometimes make things worse. Traditionally a rural woman is expected to look after the homes and rear the children or to attend to the household work. They are not free to move out of the village and accept outside jobs. The burden of bearing the children and bringing them up is a serious obstacle in their way. In the Indian Society women have a secondary place in a family. They are expected to serve men folk who are supposed to undertake hard and strenuous jobs involving greater physical strength. Distinction has to be made between jobs requiring physical strength and physical strain. No study has so far been undertaken to assess what strain physical and mental – the women workers have to undertake in the performance of their jobs at homes as well as outside. Since women constitute half of the rural population, they are the worst sufferers of poverty, degeneration of physical health, malnutrition and inhuman existence. In the foregoing pages an attempt is made to assess the total income of the women agricultural labour families, their contribution in terms of income to the family, the consumption pattern, expenditure and indebtedness and their economic and social conditions in general.
Income:

Income is one of the basic factors determining the level of living of any household. To analyse the standard at which a woman agricultural labour carries on her life, it is necessary to assess what share the individual income of a female agricultural labourer constitutes to the total family income. "Is there any change in her state of well-being after contributing so much share to the family's income" needs to be analysed.

Family Income:

Family income includes the earnings of all the earning members of the family. The individual income of the woman agricultural labour has been taken from the estimates made in the previous chapter. To calculate the total family income, the present investigation has followed the first Agricultural labour Inquiry and has classified the persons of a household as earners and non-earning dependents. But we have not made any distinction between a household and a family as such persons living under one roof and sharing food from the same kitchen are regarded as a family. The composition of agricultural labour family according to earning status is as follows:
<table>
<thead>
<tr>
<th>Table - 6.1</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AVERAGE COMPOSITION OF AGRICULTURAL LABOUR HOUSEHOLD ACCORDING TO EARNING STATUS</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Place</th>
<th>Male Earm</th>
<th>Female Earm</th>
<th>Total Earners</th>
<th>Male Non-earm</th>
<th>Female Non-earm</th>
<th>Total Non-earmers</th>
<th>Total Family</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Andhra Pradesh</td>
<td>1.04</td>
<td>0.23</td>
<td>2.40</td>
<td>0.84</td>
<td>0.98</td>
<td>1.84</td>
<td>43.39</td>
<td>4.24</td>
</tr>
<tr>
<td>2</td>
<td>Mallow district</td>
<td>1.00</td>
<td>0.23</td>
<td>2.23</td>
<td>0.75</td>
<td>0.80</td>
<td>1.93</td>
<td>44.63</td>
<td>4.10</td>
</tr>
</tbody>
</table>

It is commonly believed that all persons in a labourer's family including children, earn, while in a middle class family the whole family is dependent on a single earning member. In the background of this impression it will be interesting to note the actual position as revealed by this survey. The average number of earning members in one agricultural labour household in Andhra Pradesh is 2.40 which includes 1.13 males, 1.04 females and 0.23 children. In the district the average earning members are 2.23 which is comparatively less than the state. The percentage of non-earners to earners show that the proportion is more in the district being 44.63 per cent while in the state average it is only 43.39 per cent. This indicates that non-earning dependents are comparatively more in the district. Therefore, to find out the total income of agricultural labour family, the income of the earning members of a family is taken into consideration.

Since the earnings of the individual members and the family differ from family to family, village to village and region to region, it is difficult to present all these variations. Hence the income of the families have been averaged region-wise.
<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Region</th>
<th>Total family earning</th>
<th>Total proportion of female income to total income</th>
<th>Percent of male</th>
<th>Percent of female</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Dry Region</td>
<td>1835-00 1032-77 875-00 4542-77</td>
<td>40.0%</td>
<td>40.39%</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Wet Region</td>
<td>2200-00 2164-85 900-00 5264-85</td>
<td>42.0%</td>
<td>41.79%</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Mixed Region</td>
<td>2000-00 1801-00 860-00 4661-00</td>
<td>39.0%</td>
<td>40.90%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Average for the District</td>
<td>2011-67 1932.87 878.33 4622-87</td>
<td>40.33%</td>
<td>41.69%</td>
<td></td>
</tr>
</tbody>
</table>

The broad features of the above analysis are firstly, on an average a female agricultural labour contributes to the extent of 40 per cent of the total family's income in the district. Secondly, the contribution of male agricultural labourer's income towards family income is 41.7 per cent which is only marginally above the female labourer's income. Thirdly the individual average income of the female agricultural labour which is about ₹1,937-87 per year is very low. When it is shared with the family the per capita income in the family becomes still lower ie ₹1,176-30 per year. In terms of monthly...
and daily per capita income it comes to Rs.98 and Rs.3.22 which is shockingly low. It is interesting to note that the per capita income in India in 1980 has come down when compared to per capita income in 1951. Even the per capita income of this largest group of the rural population remains unchanged even after 4 decades of development.

Level of Income and the Physical existence of the rural labour class.

The purpose of labour is to earn a living. Economic living depends on the standard of consumption which in turn depends on the purchasing power. It is therefore necessary to examine what do the agricultural labour get in return for their hard days labour. Their annual, monthly, daily family as well as individual expenditure has been described below. What this money-income can buy for them does not need much of explanation. But prompted by curiosity for the collection of numerical data the enquiry was conducted into the pattern of their expenditure. The result of which is compiled in the table 6.3.

Per capita income in 1951 - Rs.2,552.04 per annum.
<table>
<thead>
<tr>
<th>No. of Item of Expenditure</th>
<th>Dry Region Monthly</th>
<th>Wet Region Monthly</th>
<th>Mixed Region Monthly</th>
<th>Districts Monthly Average</th>
<th>Yearly</th>
<th>Yearly</th>
<th>Yearly</th>
<th>Yearly</th>
</tr>
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<tr>
<td></td>
<td>expenditure</td>
<td>expenditure</td>
<td>expenditure</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Food</td>
<td>290-00</td>
<td>3480-00</td>
<td>307-50</td>
<td>3690-00</td>
<td>300-00</td>
<td>3600-00</td>
<td>3500-00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(71.69)</td>
<td>(69.16)</td>
<td>(70.16)</td>
<td>(70.34)</td>
<td>(70.16)</td>
<td>(70.34)</td>
<td>(70.16)</td>
</tr>
<tr>
<td></td>
<td>2. Fuel &amp; lighting</td>
<td>10-00</td>
<td>120-00</td>
<td>15-00</td>
<td>180-00</td>
<td>13-00</td>
<td>156-00</td>
<td>152-00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(24.7)</td>
<td>(8.37)</td>
<td>(3.05)</td>
<td>(2.98)</td>
<td>(3.05)</td>
<td>(2.98)</td>
<td>(2.98)</td>
</tr>
<tr>
<td></td>
<td>3. Housing</td>
<td>10-00</td>
<td>120-00</td>
<td>20-00</td>
<td>240-00</td>
<td>15-00</td>
<td>180-00</td>
<td>180-00</td>
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<tr>
<td></td>
<td></td>
<td>(2.47)</td>
<td>(4.49)</td>
<td>(3.52)</td>
<td>(3.53)</td>
<td>(3.52)</td>
<td>(3.53)</td>
<td>(3.53)</td>
</tr>
<tr>
<td></td>
<td>4. Tobacco etc.</td>
<td>10-00</td>
<td>120-00</td>
<td>12-00</td>
<td>144-00</td>
<td>12-00</td>
<td>144-00</td>
<td>136-00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(2.47)</td>
<td>(2.70)</td>
<td>(2.81)</td>
<td>(2.67)</td>
<td>(2.81)</td>
<td>(2.67)</td>
<td>(2.67)</td>
</tr>
<tr>
<td></td>
<td>5. Functions &amp; ceremonies</td>
<td>15-00</td>
<td>180-00</td>
<td>16-70</td>
<td>200-40</td>
<td>16-00</td>
<td>192-00</td>
<td>190-00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(3.71)</td>
<td>(3.75)</td>
<td>(3.75)</td>
<td>(3.74)</td>
<td>(3.75)</td>
<td>(3.74)</td>
<td>(3.74)</td>
</tr>
<tr>
<td></td>
<td>6. Medical expenses</td>
<td>12-50</td>
<td>150-00</td>
<td>12-50</td>
<td>150-00</td>
<td>12-50</td>
<td>150-00</td>
<td>150-00</td>
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<tr>
<td></td>
<td></td>
<td>(3.1)</td>
<td>(2.8)</td>
<td>(2.93)</td>
<td>(2.94)</td>
<td>(2.93)</td>
<td>(2.94)</td>
<td>(2.94)</td>
</tr>
<tr>
<td></td>
<td>7. Expenses on mini household requirements</td>
<td>3-00</td>
<td>16-00</td>
<td>4-17</td>
<td>50-00</td>
<td>4-00</td>
<td>48-00</td>
<td>44-00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.74)</td>
<td>(0.93)</td>
<td>(0.93)</td>
<td>(0.88)</td>
<td>(0.93)</td>
<td>(0.88)</td>
<td>(0.88)</td>
</tr>
<tr>
<td></td>
<td>8. Interest on loans</td>
<td>3-00</td>
<td>24-00</td>
<td>5-00</td>
<td>60-00</td>
<td>3-00</td>
<td>36-00</td>
<td>40-00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.49)</td>
<td>(0.12)</td>
<td>(0.70)</td>
<td>(0.78)</td>
<td>(0.70)</td>
<td>(0.78)</td>
<td>(0.78)</td>
</tr>
<tr>
<td></td>
<td>9. Recreation</td>
<td>3-00</td>
<td>96-00</td>
<td>8-00</td>
<td>96-00</td>
<td>8-00</td>
<td>96-00</td>
<td>96-00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.96)</td>
<td>(1.97)</td>
<td>(1.87)</td>
<td>(1.88)</td>
<td>(1.87)</td>
<td>(1.88)</td>
<td>(1.88)</td>
</tr>
<tr>
<td></td>
<td>10. Clothing</td>
<td>3-00</td>
<td>300-00</td>
<td>-</td>
<td>300-00</td>
<td>-</td>
<td>300-00</td>
<td>300-00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(6.18)</td>
<td>(5.86)</td>
<td>(5.86)</td>
<td>(5.86)</td>
<td>(5.86)</td>
<td>(5.86)</td>
<td>(5.86)</td>
</tr>
<tr>
<td></td>
<td>11. Travelling expenses</td>
<td>15-00</td>
<td>180-00</td>
<td>16-70</td>
<td>200-40</td>
<td>10-00</td>
<td>192-00</td>
<td>190-80</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(3.71)</td>
<td>(3.75)</td>
<td>(3.75)</td>
<td>(3.74)</td>
<td>(3.75)</td>
<td>(3.74)</td>
<td>(3.74)</td>
</tr>
<tr>
<td></td>
<td>12. Miscellaneous items</td>
<td>4-00</td>
<td>48-00</td>
<td>2-08</td>
<td>25-00</td>
<td>2-00</td>
<td>24-00</td>
<td>32-33</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.99)</td>
<td>(0.48)</td>
<td>(0.46)</td>
<td>(0.63)</td>
<td>(0.46)</td>
<td>(0.63)</td>
<td>(0.63)</td>
</tr>
<tr>
<td></td>
<td>Total yearly expenditure</td>
<td>4854-00</td>
<td>5335-90</td>
<td>5118-00</td>
<td>5102-60</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total per capital expenditure (Dist. Average)</td>
<td>1183-90</td>
<td>1301-36</td>
<td>1248-29</td>
<td>1244-54</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: Figures in brackets indicate percentage to total.
From the table it is clear that for an average family of 4.10 members, the per capita expenditure comes to Rs.1244.54 per annum in the district. This expenditure is divided among various items of necessity, which are discussed below separately. It again varies from region to region as is seen in the table.

**Food**

70.34 per cent of the total expenditure is incurred on items of food alone. This expenditure is incurred by all the households. The per capita average expenditure on food comes to Rs.875.60 per year and Rs.72.97 per month and Rs.243 per day. This indicates a person is left with Rs.2.43 per day’s expenditure for food. One kilogram of even cheap variety of rice costs Rs.2.00. A person needs at least half a kilo rice to have food sufficient for one meal. Suppose a person buys a kilogram of rice within the amount of Rs.2.43, the remaining 0.43 paisa will not be sufficient to buy vegetables or even green chillies to make at least “Pachhi chutney,” what they call it. So a person has to buy half a kilo rice and with the remaining money he must buy other items like cheap vegetables and oil to make simple subji or green chillies and raw salt to make chutney. This means that a labourer can afford to have only one meal per day. If she has to have at least two meals, she needs to spend
an additional Rs.2.43 which makes it Rs.4.86 per day. This is the reason why these agricultural labourers are undernourished and subjected to frequent deceases as a consequence. The women are the last to take their food in the family. As such their share of food becomes less when the other members take a larger share or when some guests come to the house. This undernourishment is the cause for higher mortality of women and young children in the rural areas.

Fuel and lighting:

In an average 2.98 per cent of the total expenditure is spent on fuel and lighting in the district. An agricultural labour family spends 0.42 paisa per day on fuel and lighting. In the days gone by, this item of expenditure is met out of free collections made from forests and farms. But now due to deforestation and the control of forest resources by the Government, all the labour families have been deprived of the facility of securing free material for fuel and thereby they spend a substantial portion of their incomes on this item of expenditure.

Though electricity has reached the villages, the sample households could only afford a kerosene lamp which is also very sparingly used.
The expenditure on housing also has become a heavy burden on them. The attached agricultural workers manage to get free houses on the farms of their cultivators or at the back of their cultivator's house. But the percentage of such workers is small forming only 15 per cent of the total sample labourers. The remaining 80 per cent of the agricultural labourers stay either in the houses that are secured through inheritance or thatched huts constructed by them or taken on rent. The per cent of labourers staying in constructed or owned houses is negligible. 35 per cent of agricultural labourers were found staying in rented houses paying a rent ranging between £.10/- and £.15/- per month on an average. It is not proper to call them houses as most of them are thatched huts. Their general condition is unhygienic. The size of such house is also very small which varies from 12'x14' to 16'x20'. Those agricultural labour families who possess a few cattle have to share the house with the cattle in all the seasons. These houses have no ventilation and drainage facilities, as a result stagnant water is found all around the house throughout the rainy season. Since cattle and men share the house, streams of urine and heaps of dung are found throughout the house.
as well as in the surroundings. There is no privacy for people. In several cases the loss of privacy blunts all sense of shame and decency.

The houses of the agricultural labourers are not usually scattered in the villages. They are generally found at one place. These places are known as colonies like 'Harijan colony,' 'Girijan colony' etc. All these labourers form a single group and prefer to stay exclusively from the rest of the society. The small houses are found huddled together in numbers without much intervening space. The passage from the main village lane to these colonies is mostly narrow and dirty.

Recently many State Governments have introduced village housing schemes under which the plan was to distribute a free house site along with the construction cost of ₹6,000/- to all the houseless people. This scheme is also being implemented in Andhra Pradesh in all its districts. Under this scheme, the construction of the houses was going on for some of the rural poor. But the investigation proves that during the selection of families for distributing house sites, the actual deserving people are being left out in the process as none of the sample Agricultural women labourer could secure it.
Tobacco:

2.67 per cent of the total yearly expenditure is spent on tobacco and its substitutes. This habit was found more among old ladies and some of the middle aged women. The substitute for tobacco is called "chakkapody" which is made purely out of tobacco stems. These stems are cut into small pieces after taking out the leaves. Munching of tobacco or chakkapodi is exclusively the habit of female members and men are found habituated to Beedis. Habits die hard; workers may skip the meal but not smoking and chewing tobacco.

Functions and ceremonies:

The average annual expenditure on functions and ceremonies comes to Rs. 190.80 per year or 3.74 per cent. Traditionally followed functions and ceremonies are still prevalent in the villages which indicates that people are still tradition bound in rural areas. These traditions may be partly due to castes and customs and partly due to some regional characteristics. The major functions in which the sample households were found interested are Sankranthi, Bogi and Kanuman, Ugadi - the telugu new years day, Deepavali etc. Other ceremonies like the births of children, deaths in the family and marriages etc. are also celebrated in grand scale in the villages.
Medical expenses:

The average annual expenditure on medicines is Rs. 150, which constitutes 2.94 per cent of the total expenditure. Medical help in 50 per cent of the sample households was sought only in case of serious illness. As was mentioned in the chapter III, the sample households preferred private doctors to Government doctors.

Household requirements:

They spend 0.88 per cent of their total annual expenditure on acquiring mini household requirements. The items under this heading generally include buying of earthen pots for cooking, buying lamps, expenditure for washing and cleaning and other household requirements.

Interest on loans:

The average amount of interest on loan for agricultural labour families comes to Rs. 40 or 0.78 per cent. This interest includes the interest on the loans taken in the past as well as present. In some sample households, the interest also includes the amount payable on the loans contacted by their fathers and forefathers.

Recreation:

The only recreation that is available for rural people is cinemas. At times villagers are found putting up dramas or
village tamashas to entertain themselves. On an average sample households spend 1.88 per cent of expenditure on recreation. It might also be mentioned that half of the sample households do not have any recreation due to want of money.

Clothing:

The expenditure on clothing is 5.88 per cent. The yearly per capita expenditure on clothing works out to Rs.73/.

As a result of meagre amount available for buying clothes, they buy cheapest variety and in consequence they are dressed shabbily. At this rate of Rs.73 per annum a female labour can afford to buy only two sarees of cheapest variety exclusive of blouse pieces. It was observed that small children from the time they are born till the age of 6 to 8 years, remain necked. They will be dressed only during function days. The standard of clothing is also very poor. The majority of male members use only a single cloth to wrap around the waist and the upper part of the body remains naked always and female labourers have to contend themselves with a pair of clothes i.e., a saree, a blouse and an underskirt. As they lack of a second pair of clothes to change, their clothes are found untidy. This leads them to all kinds of skin allergies and other diseases.
Travelling expenses:

Their travelling includes journeys to their closest relatives' houses out of village and to in-laws if they live in a different village. The people from the border villages go to a town headquarters or mandal headquarters to watch films, either weekly once or once in two weeks. They also make visits to fairs, Santhas or other exhibitions. If the village they have to go is within the walkable distance from their place, mostly the labourers especially men and energetic women prefer to go by walk rather than spending money for the bus. The average annual expenditure on travelling comes to Rs. 190.80 or 3.74 per cent. 30 per cent of the sample agricultural labour households have to walk a distance of 3 to 4 miles to and from to take a bus to a different place.

Miscellaneous items:

The amount spent on miscellaneous items is Rs. 32.33 or 0.63 per cent of the total household expenditure. There are no fixed items that fall under this category. The items vary according to the requirement and the circumstances. Generally these items include fines imposed by panchayats, expenditure incurred on contingencies and visits of relations etc.

As it was felt that in view of larger number of scheduled caste households constituting the agricultural
labour classes, some consumption of meat must have been there. A detailed probing that was done on this count revealed that these families being too poor to afford even a single meal a day, cannot afford any amount for meat except on some special ceremonies with a gap of two months. Meat is also not available frequently in most of the sample villages. A few villages in the vicinity of river bank or sea however have the advantage of catching fish and use for household consumption apart from selling. In about 3 per cent of the households male members often go to forest to hunt animals.

As may be seen, the total family income is less than the total family expenditure as disclosed by the sample households. The respondents could offer no explanation as to how they could spend the income. Since the agricultural households have no other source of income to meet their consumption expenditure, it can be inferred that they frequently resort to borrowings from one or the other source. Independent studies undertaken for the assessment of indebtedness in the three regions show a close relationship between poverty and indebtedness. Incidence of indebtedness as well as the number of persons indebted happened to be much higher in the Rayalaseema region as compared to the other two.
Indebtedness

Indebtedness in rural India is an age old malady. The Agricultural Labour Enquiry conducted by the labour bureau, ministry of labour, Government of India in 1974-75, revealed that the indebtedness among the agricultural labour families has been increasing year after year. In the Southern States within a period of 10 years the increase has been about 14 per cent while the increase during the same period for the country as a whole has been only 10 per cent. Andhra Pradesh ranks sixth in the country in respect of indebtedness of the agricultural labour households. 3

The income and expenditure of the sample households has disclosed that the income is hardly adequate to maintain the minimum standard of living in Nellore district. The earnings are not only meagre but also irregular. As a result the agriculture labour households have no alternative but to incur debts to make their both ends meet.

Among the women agricultural labour families of the district the saying that the agricultural workers are "born in debt, live in debt and ultimately die in debt," holds true. There are also agricultural labour families who bear the burden of debt contacted by their parents or forefathers. About 30

per cent of such families are found during the investigation. In addition to the hereditary debt, the debt contacted by them is no less in quantum of the total debt per family. About 40 per cent was inherited, while 60 per cent was contacted by them among the 36 per cent of such families. The Fourth Agricultural labour enquiry reveals that the gap between the income and the expenditure has been the dominant cause of indebtedness. The present investigation supports these findings.

Purpose of debt:

The purpose for which debt is taken is very important from the economic point of view. The debt may be obtained for either consumption or production purposes. The debt incurred for consumption reflects poverty and helplessness. The day to day basic needs seem to be the main cause for which they contact loan. In few cases apart from consumption, the diseases or the social needs like marriages, births and deaths compel them to contact loan. Educational and other family expenses have also been amounted as the causes for which loans were taken.
The loans contacted by the sample families may be categorised into three major heads - short-term, medium-term and long-term and may be seen as under.

The grouping of the loans under each major category and sub-heads is based on the nature of purpose for which the loans are contracted and are not related to the period for which the loans are outstanding. But generally in poor families like agricultural labour the debt taken for long-term productive purpose is not existing. Therefore the debt contacted by them has been categorised under six main heads. The division of debt into these categories region-wise has been shown below:

### TABLE - 6.4

<table>
<thead>
<tr>
<th>No.</th>
<th>Purpose</th>
<th>Dry Region</th>
<th>Wet Region</th>
<th>Mixed Region</th>
<th>District's average</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Amount % to total</td>
<td>Amount % to total</td>
<td>Amount % to total</td>
<td>Amount % to total</td>
</tr>
<tr>
<td>1</td>
<td>Consumption (food)</td>
<td>260.00</td>
<td>56.37</td>
<td>55.00</td>
<td>25.56</td>
</tr>
<tr>
<td>2</td>
<td>Repayment of past debt</td>
<td>150.00</td>
<td>32.52</td>
<td>100.00</td>
<td>46.55</td>
</tr>
<tr>
<td>3</td>
<td>Marriages</td>
<td>30.00</td>
<td>6.50</td>
<td>30.00</td>
<td>13.95</td>
</tr>
<tr>
<td>4</td>
<td>Functions &amp; Ceremonies</td>
<td>10.00</td>
<td>2.19</td>
<td>20.00</td>
<td>9.30</td>
</tr>
<tr>
<td>5</td>
<td>Travelling expenses</td>
<td>10.00</td>
<td>2.19</td>
<td>5.00</td>
<td>2.33</td>
</tr>
<tr>
<td>6</td>
<td>Family illness</td>
<td>6.00</td>
<td>1.30</td>
<td>5.00</td>
<td>2.33</td>
</tr>
<tr>
<td></td>
<td>Total debts</td>
<td>461.23</td>
<td>100.00</td>
<td>25.00</td>
<td>100.00</td>
</tr>
</tbody>
</table>
The average debt of an agricultural labour family in the district is Rs. 355.46 and the per capita debt comes to Rs. 86.70 per annum. Out of the total average debt that is contacted by the agricultural labour families, more than half of it is spent on the consumption of food and 32.82 per cent is taken for production purpose. However, the expenditure under each of this category varies from time to time depending on the necessity of a particular purpose. From the investigation, it was clear that there has not been a single case where the debt is contacted for recreation.

Sources of borrowings:

If this is the amount borrowed by the sample agricultural labour families every year, what are the various sources that are ready to lend money to these families and at what rate of interest? The data on outstanding debt borrowed from different places has been grouped under several specified categories viz., village money-lenders, Grocers, cultivators, Relations and friends, Co-operative Societies, Banks, any other source. The seven sources of debt, the per cent of debt borrowed and the general average rate of interest charged under each source is depicted in the following table.
<table>
<thead>
<tr>
<th>Srl. No.</th>
<th>Source</th>
<th>Per cent of debt contracted</th>
<th>Rate of interest charged</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Village money lenders</td>
<td>58.33%</td>
<td>Rs.10.50 per Rs.100 per month</td>
</tr>
<tr>
<td>2</td>
<td>Grocers</td>
<td>36.67%</td>
<td>Rs.4.67 per month</td>
</tr>
<tr>
<td>3</td>
<td>Relatives and friends</td>
<td>3.67%</td>
<td>Rs.2.50 per month</td>
</tr>
<tr>
<td>4</td>
<td>Co-operative Societies</td>
<td>1.00%</td>
<td>12 per cent per annum</td>
</tr>
<tr>
<td>5</td>
<td>Banks</td>
<td>1.00%</td>
<td>12 per cent per annum</td>
</tr>
<tr>
<td>6</td>
<td>Cultivators</td>
<td>3.33%</td>
<td>Rs.6 per 100 per month</td>
</tr>
<tr>
<td>7</td>
<td>Any other</td>
<td>1.00%</td>
<td>-</td>
</tr>
<tr>
<td>TOTAL:</td>
<td></td>
<td></td>
<td>100.00</td>
</tr>
</tbody>
</table>

The enquiry reveals that a portion of 58.33 per cent of the debt is secured from the money-lenders at the rate of Rs.10 per 100 per month or 120 per cent per annum. The next major share of debt is taken from the petty shop keepers or Grocers at Rs.4.67 per month. The other sources like relatives/friends and cultivators generally extend up to 3 per cent of the total debt. It is worth noting in this context, the reason...
why the agricultural labour families stick on to money-lenders, cultivators or shopkeepers who charge exorbitant rates of interest while the other sources like Co-operative Societies and banks which have been specially set up to provide loan facilities to all these labourers at reasonable rates of interest. The reasons mentioned were firstly, these sources do not demand any security to be offered, etc. Secondly, they do not follow any reason or season in lending and they are ready with the money on all the days and at any time of the day. Thirdly, the insistence on repayment of the debt within a said period is also not present in these sources. Fourthly, the repayment capacity is never the sole criteria for grant of loan. What is considered important is the necessity and the personal integrity of the loanee. Lastly, banks also exercise class discrimination in the amount of loan to be granted to each of them which is absent in the other sources.

The fact that hardly two per cent of the total debt has been met by banks and the co-operative societies together show how ineffective they are in the implementation of their objective in helping the poor. It is true that there has been tremendous expansion in the banking activity and so big village remains uncovered by their activities. But the finding of these are indicative of the direction to which the bank fund
is flowing. The money-lenders alone account for more than 50 per cent of the total debt while the remaining debt needs are met by their counterparts in the villages.

On the basis of the above findings it may be concluded that female agricultural labour appears to be at the lowest on the ladder economically as well as socially. They constitute the lowest among the lower economically poor segment of the rural society. The food they eat, the fatal diseases to which they fall a prey, the shameful clothes they wear, the hovels they occupy, the manner they stand helplessly by the side of their near and dear ones dying without any medical aid, give really a terrifying account of their life and living. The root cause of all these miseries seems to be the scandalously low wages, absence of employment for a large part of the year in the face of constantly increasing prices of the essential commodities which in turn has reduced the purchasing power to the lowest and the unending indebtedness that has subjected them to exploitation and inhuman existence. Give them employment and increase the purchasing power and they are certainly not going to live in such squalour and filth. "It would be an unwise economy to waste great material wealth for a handful of persons and allow the decay and destruction of the most precious and real National Wealth of the country, its manpower."

(SFL Migam "State regulation of Minimum wages," p. 196)