

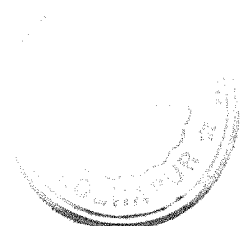
# CHAPTER - 3

## **Chapter - 3**

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## **Chapter - 3**

# **SOCIO-ECONOMIC CONDITIONS OF AGRICULTURAL LABOURERS**

### **3.1 INTRODUCTION**

The main objective of this chapter is to analyse the socio-economic conditions of the agricultural labourers in the SHAHUWADI taluka. We have selected 63 agricultural labourers. Their age, caste, literacy, sex ratio, size of the family, housing, land-holding, live-stock, income, expenditure, saving pattern etc. have been put to a detailed analysis.

### **3.2 SOCIAL FEATURES**

Household size, Age, Caste, Literacy, Sex-composition, and Migration etc. indicate the social features of the agricultural labourers. The data pertaining to them has been collected and the same is given below.

#### **3.2.1 Household Size**

The members surveyed belonged to broad classification of two heads viz. adult male and adult female. The data pertaining to the family members in the household is given in Table No 3.1.

**Table No 3.1**  
**Household Size of the Respondents**

Villages	No. Of Households	Members in the Households		Total
		Male	Female	
Save	23	40	52	92
Yelane	06	15	18	33
Shirgaon	20	20	26	46
Koparde	08	16	23	39
Perid	06	17	22	39
Total	63	108	141	249

Note: The figures in parenthesis show the averages.

Table No 3.1 shows that in Save village, the average membership, of the household was 04, in Yelane, it was 5.5, and in Shirgaon it has 2.3, in Koparde and in Perid it remained of 4.87 & 6.5 respectively. On the whole, the average membership of 63 Household was arrived at 3.95.

### 3.2.2 Age Structure

The respondents are classified under five broad age groups ranging between 20 to 60 years. It has been explained in the Table No 3.2

Table No 3.2 shows the classification of the ages of the respondents. It is seen that, of the total respondents 17.46% were in age group of 21-30, 47.61% were between 31-40 years, 22.22% in 41-50, 9.52% in 51-60 years and only 3.17% were beyond 60 years' group.

**Table No 3.2**  
**Age Structure of the Respondents (In Years)**

Villages	Age					Total
	21-30	31-40	41-50	51-60	Above 60	
1	2	3	4	5	6	7
Save	02 (8.69)	09 (39.13)	08 (34.78)	02 (8.69)	02 (8.69)	23 (100)
Yelane	01 (16.66)	05 (83.33)	--	--	--	06 (100)
Shirgaon	06 (30)	07 (35)	04 (20)	03 (15)	--	20 (100)
Koparde	01 (12.50)	06 (75)	01 (12.50)	--	--	08 (100)
Perid	01 (16.66)	03 (50)	01 (16.66)	01 (16.66)	--	06 (100)
Total	11 (17.46)	30 (47.61)	14 (22.22)	06 (9.52)	02 (3.17)	63 (100)

Source: Field Work.

Figures in brackets show the percentages to the total.

The major conclusions that can be drawn from the above table are  
~~empresses below:~~

- i. Most of labourers belong to the age group of 31 to 40 years.  
This group is enterprising.
- ii. In the lowest income category, very few labourers belonged to 60 years of age group . This category is found in a village, viz. 'Save'.

### 3.2.3 Marital Status

All selected agricultural labourers were reported married.

### 3.2.4 Caste Structure

It is a well-known fact that, the traditional society in India has been stratified in the form of the caste system. Different castes, groups traditionally follow different occupations. Table No 3.3 and Table No 3.4 highlights the caste structure of the agricultural labourers surveyed so far.

**Table No 3.3**  
**Village And Backward Communities Cross Tabulation**

Villages	Backward Communities		Total
	Yes	No	
Save	12 (55.17)	11 (47.82)	23 (100)
Yelane	--	06 (100)	06 (100)
Shirgaon	13 (65)	07 (35)	20 (100)
Koparde	08 (100)	--	08 (100)
Perid	03 (50)	03 (50)	06 (100)
Total	36 (57.14)	27 (42.85)	63 (100)

Source: Field Work.

Figures in brackets show the percentages to the Total.

The table shows that the large number of the agricultural labourers were belonged to the backward classes i.e. out of the total respondents 52.17% were in Save, 65% were in Shirgaon, 100% in Koparde and 50% in Perid. All agricultural labourers were backward in Shirgaon. Perid village is equally classified into backward and non-backward communities.



No backward class found in Yelane. On an average 57.14% agricultural labourers were backward.

**Table No 3.4**  
**Sub-Caste Category of Respondents**

Villages	Religion-Caste					Total
	Maratha	Brahman	S.C-S.T	N.T.	O.B.C.	
1	2	3	4	5	6	7
Save	10	01	06	03	03	23
Yelane	06	--	--	--	--	06
Shirgaon	07	--	10	--	03	20
Koparde	--	--	08	--	--	08
Perid	03	--	03	--	--	06
Total	26 (41.26)	01 (1.58)	27 (42.83)	03 (4.76)	06 (9.52)	63 (100)

Source: Field Work.  
Figures in brackets show the percentages to the Total.

Table No 3.4 shows the sub-category of the backward classes, which were sub-divided into 41.26% of Marathas, 42.83% of S.C & S.T., 9.52% of O.B.C., 4.76% of N.T. and only 1.58% of Brahmans. Only 1 agricultural family was Brahman in Save. Maratha and S.C.-S.T. category population is more as compared to others.

### 3.2.5 Literacy Status

The Table No. 3.5 shows the literacy status of the households so far surveyed.

**Table No. 3.5**  
**Literacy Status of the Household**

Villages	Education			Total Members in the Households	Total No of Literates
Save N= 23	Illiterate	Primary	Secondary	423	352 (83.21)
	01 (4.34)	13 (56.52)	09 (39.13)		
Yelane N=06	04 (66.66)	01 (16.66)	01 (16.66)	332	114 (34.33)
Shirgaon N=20	03 (15)	13 (65)	04 (20)	495	339 (68.48)
Koparde N=08	03 (37.50)	03 (37.50)	02 (25)	204	149 (73.3)
Perid N=06	02 (33.33)	03 (50)	01 (16.66)	291	267 (91.75)
Total N=63	13 (20.63)	33 (52.38)	17 (26.98)	1745	1221 (69.97)

Source: Field Work

\* N = No of Households.

\*\* Figures in brackets under the education indicate the percentage to the number of households.

\*\*\* Figures in brackets under the total number of literates, indicates the percentage to the total members in the households.

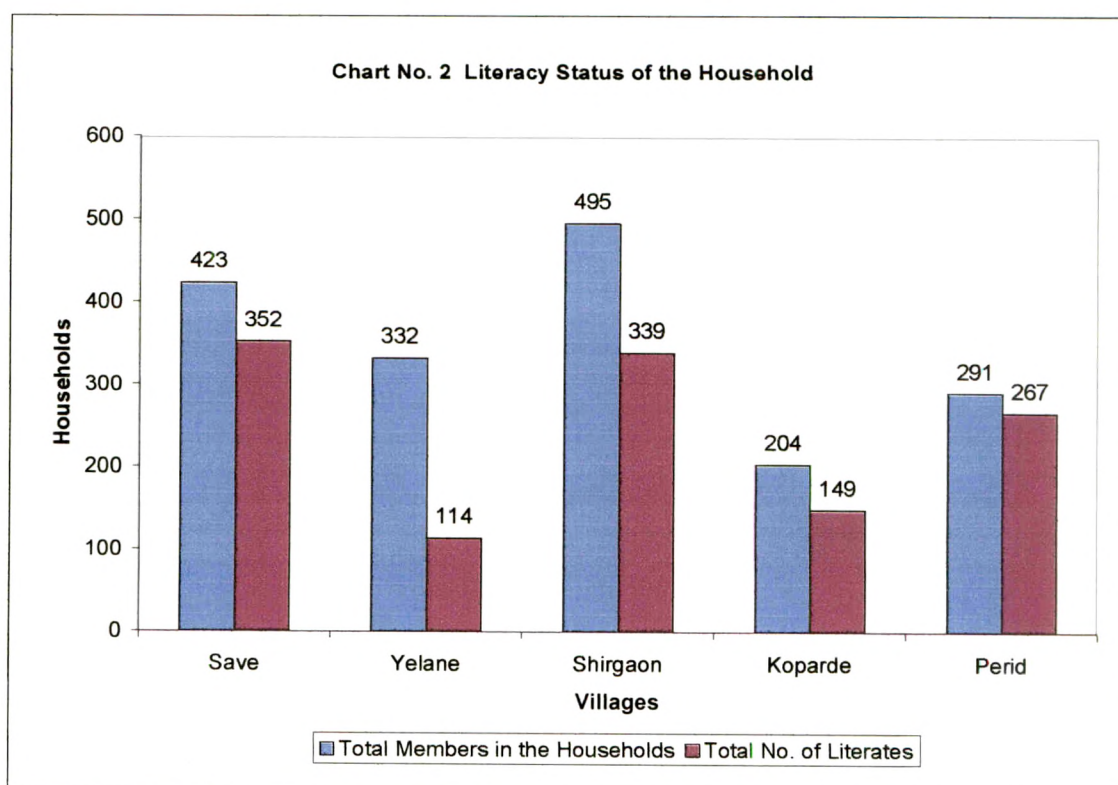


Table No. 3.5 shows that, of the total respondents 20.63% were illiterates, 52.38% have barely completed primary education and 26.98% had completed the Secondary education. Completion of primary education here implies, leaving the school after two-three, six-seven years of schooling. These literates are found below the 35 years age group and most of them could not continue their education for economic reasons and inadequacy of educational facilities. On an average, of the total literates in the households, 83.21% belonged to Save, 34.33% to Yelane, 68.48% to Shirgaon, 73.03% Koparde, and 91.75% to Perid.

Thus the average literacy rate of 65 to 70 % was found satisfactory as compared to the national and state average of 1991 and 2001 Census. Moreover, it was also higher than the area as a whole.

### 3.2.6 Sex Composition

Table No 3.6 shows the sex composition of the households.

**Table No. 3.6**  
**Sex Composition of the Households**

Villages	No. Of Members In The Households			Sex Ratio
	Male	Female	Total	
Save N= 23	40	52	92	1: 0.7
Yelane N= 06	15	18	33	1:0.8
Shirgaon N=20	20	26	46	1:0.7
Koparde N=08	16	23	39	1:0.6
Perid N=06	17	22	39	1:0.7
Total N=63	108	141	249	1:0.7

Source: Field Work      \* N = No of Households.

The table given above shows, the sex ratio of the families of the agricultural labourers surveyed and it is seen that the figures are very much matching to the national figures of 2001 census.

### 3.2.7 Migration

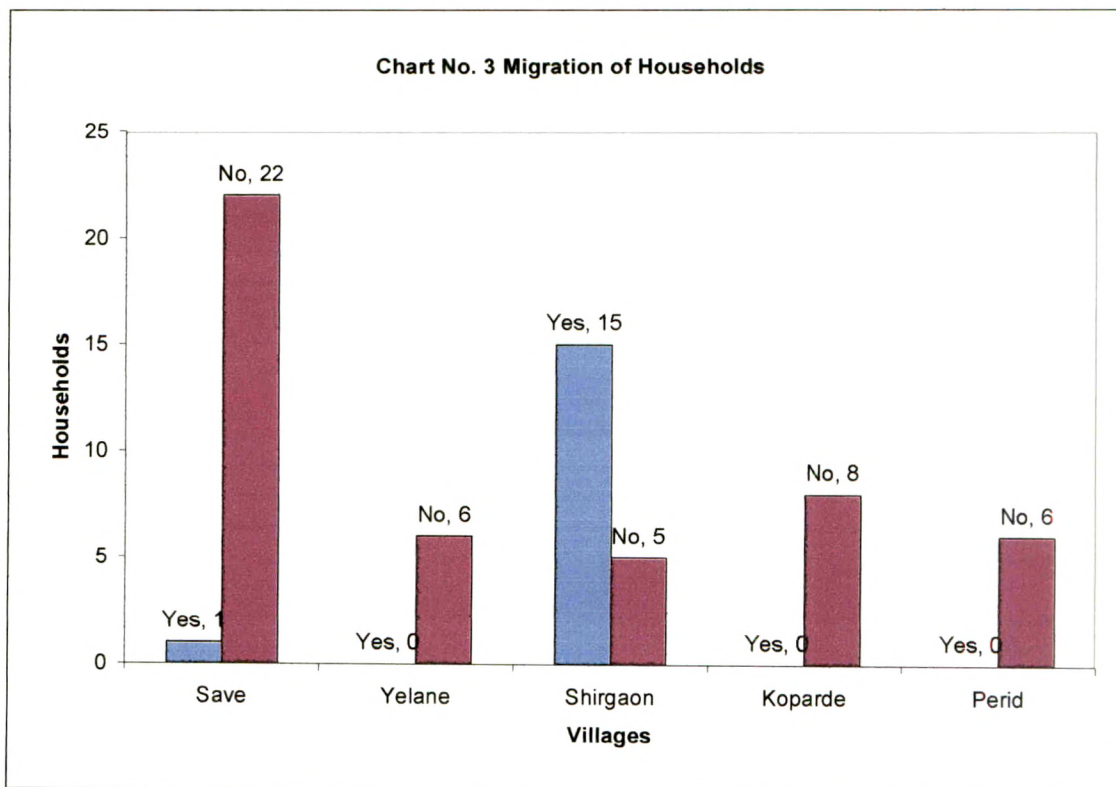
The Table No. 3.7 shows, the migration of the agricultural labourers.

**Table No.3.7**  
**Migration of Households**

Villages	Migration		Total Households
	Yes	No	
Save	01 (4.34)	22 (95.65)	23 (100)
Yelane	--	06 (100)	06 (100)
Shirgaon	15 (75)	05 (25)	20 (100)
Koparde	--	08 (100)	08 (100)
Perid	--	06 (100)	06 (100)
Total	16 (25.39)	47 (74.60)	63 (100)

Source: Field Work

\* Figures in the brackets indicate percentage to the total households.



Migration level of the households was only 4.34% in Save, 75% in Shirgaon.

The major conclusions that can be drawn from above are as under,

- I) Average migration was 25.39%.
- II) No migration took place in Yelane, Koparde and Perid villages.
- III) More migration of labourers was found in Shirgaon. Only single member was migrated in Save, due to lack of agricultural work and low income from agricultural work

### 3.2.8 Family Type

The total respondents are classified under two broad family groups.



**Table No.3.8**  
**Village & Family Cross Tabulation**

Villages	Family		Total Households
	Joint	Separate	
Save	03	20	23
Yelane	--	06	06
Shirgaon	02	18	20
Koparde	--	08	08
Perid	02	04	06
Total	07 (11.11)	56 (88.88)	63 (100)

Source: Field Work

\*Figures in the brackets indicate percentage to the total households.

Table No 3.8 shows the family type of the agricultural labourers surveyed. It is seen that 88.88% of labourers' families were nucleus. Migration, low income from agricultural work, defect in joint families were some of the reasons for this. Only 11.11% of families were found in the joint families.

### 3.2.9 Size Of Family

The Table No 3.9 explains the size of family.

**Table No.3.9**  
**Size of Family of Agricultural Labourers**

Sr. No.	Members	Family Number	Percentage
1	02	03	4.76
2	03	18	28.57
3	04	25	36.68
4	05	13	20.63
5	06	04	6.34
Total	--	63	100

Source: Field Work.

This classification between 2-6 members was categorized in 5 groups. The third category of 4 members is more means 36.68% as compared to others. The percentage of the first and last category including 2 and 6 members was low.

### 3.3 OCCUPATION STRUCTURE

#### 3.3.1 Main Occupation

Main occupation of the selected labourers was the daily wage earners in agriculture. Some of them were landless labourers and have a small piece of area, but their main occupation was wage employment. All selected agricultural labourers were Daily-Wage earners.

#### 3.3.2 Other Occupations in the Villages

Although labourers were wage employed in agriculture, some have interest in other occupation like, poultry, dairy, etc. Table No 3.10 explains the details of the occupation related to agriculture.

**Table No.3.10**  
**Others Occupations in Villages**

Villages	Other Occupations						Total
	Poultry	Dairy	Goat	Dairy, Poultry	Dairy, Poultry & Goat	No	
Save	02	03	--	10	08	--	23
Yelane	--	03	--	--	--	03	06
Shirgaon	--	01	02	08	08	01	20
Koparde	--	01	--	--	--	07	08
Perid	04	--	--	--	--	02	06
Total	02 (3.17)	12 (19.04)	02 (3.17)	18 (28.57)	16 (25.39)	13 (20.63)	63 (100)

Source: Field Work.

\*Figures in the brackets indicate the percentage to the total.

Table No. 3.10, represent that out of the total respondents 3.17% were engaged in poultry occupation, 19.04% were in dairy and only 1.58% engaged in goat rearing. Some labourers were involved in the occupations like dairy and poultry (28.57%) and goat rearing (25.39%). Remaining 20.63% were involved in other occupations.

Aggregate joint occupations were preferred as compared to single occupation. Goat rearing comparatively not more developed in the basin.

### 3.3.3 Classification of Occupations

The main family member was designated as father or husband. The occupation preferred by them was important. Table No. 3.11 shows the type of occupations preferred by the head of the family.

**Table No 3.11**  
**Occupations of the Families**

Villages	Agriculture	Other Service	Pension	Total
Save	19 (82.60)	04 (17.39)	--	23 (100)
Yelane	01 (16.66)	05 (83.33)	--	06 (100)
Shirgaon	17 (85)	03 (15)	--	20 (100)
Koparde	07 (87.5)	--	01 (12.5)	08 (100)
Perid	06 (100)	--	--	06 (100)
Total	50 (79.36)	12 (19.04)	01 (1.58)	63 (100)

Source: Field Work.

\* Figures in the brackets indicate the percentage to the total.



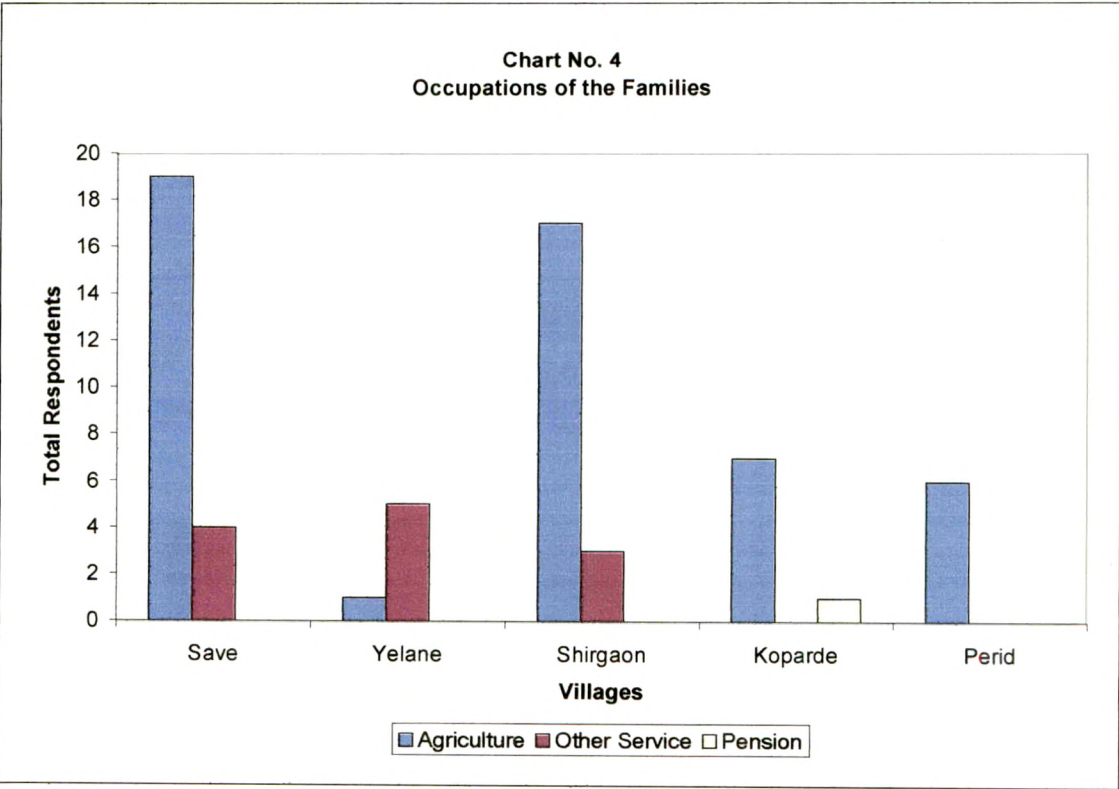


Table No. 3.12 shows that, of the total respondents, 79.36% were agricultural workers, 19.04% were in other services and only 1.58% were the pensioner.

**3.3.4 Occupations of Other Family Members**

The occupation of other family persons is explained in Table No. 3.12.

**Table No. 3.12**  
**Other Occupations of the Family Members**

Villages	Others Occupation		
	Agricultural Sector		Professional Sector (Male)
	Male	Female	
1	2	3	4
Save	27	25	08
Yelane	02	06	05
Shirgaon	27	21	07
Koparde	09	08	01
Perid	06	06	02
Total	71	66	23

Source: Field Work.

The table shows that the most of the labourers were engaged in agricultural activities.

The other family members were engaged in agricultural sector as compared to professional sector. Only 23 persons were working in the professionals, like painter, cook, driver, watchman etc. Other were employed in agricultural sector. Total 71 male and 66 female workers were engaged in agricultural sector.

### **3.4 STANDARD OF LIVING**

Housing facilities and the drinking water facility indicate the standard of living of the agricultural labourers, following are some of the indicators of the living standards so far identified.

#### **3.4.1 Ownership And Type of Housing**

Total households were having their own houses at their native places. Only a single household was reported rented or houseless.

#### **3.4.2 Drinking Water Facility**

The major source of drinking water facility was quite good. All labourers were dependent on the Grampanchayat's drinking water supply, which was specially developed for drinking water purpose. However other sources were existed (like, wells, rivers) which were used to clean their clothes etc.

But they were not having separate water connections for their own purpose.

Ownership of housing and drinking water facility as a basic needs were fulfilled, but other physical and educational needs were not so developed.

#### **3.5 FARM ASSET**

The data relating to the farm assets was collected from the labourers, since most of the labourers owned at least marginal land holding. The asset includes mainly the land and livestock etc. The information relating to the same is given below.

### 3.5.1 Landholding

The holding of land has a high premium in the rural society. Land not only constitutes the major source of livelihood for the people, but also determines the system of social stratification and power structure in the rural society.

**Table No. 3.14**  
**Landholding of the Households**

Villages	Land Holding		Total
	Yes	No	
Save	09 (39.13)	14 (60.86)	23 (100)
Yelane	06 (100)	--	06 (100)
Shirgaon	03 (15)	17 (85)	20 (100)
Koparde	07 (87.5)	01 (12.5)	08 (100)
Perid	04 (66.66)	02 (33.33)	06 (100)
Total	29 (46.03)	34 (53.96)	63 (100)

Source: Field Work.

Figures in the brackets indicate the percentage to the total.

Table No 3.14 shows that, the average membership of landholders in Save village was 39.15%, it was 100% in Yelane. All households so far surveyed were having land holding in the village. It was 15% in Shirgaon, 87.5% in Koparde and 66.66% in Perid.

On an average out of 63 households 46.3 % were having land asset in the surveyed villages. Every landholder had an average size below 1.5 hectares.

### 3.5.2 Livestock

The Table No. 3.15 highlights the livestock economy of the households.

**Table No. 3.15**  
**Livestock of the Households**

Villages	Bullocks	Cows	Buffalo	Total
Save N=23	08 (19.04)	04 (9.52)	30 (71.42)	42 (100)
Yelane N=06	01 (14.28)	--	06 (85.71)	07 (100)
Shirgaon N=20	05 (17.850)	03 (10.71)	20 (71.42)	28 (100)
Koparde N=08	--	--	03 (100)	03 (100)
Perid N=06	--	02 (33.33)	04 (66.66)	06 (100)
Total N=63	14 (16.27)	09 (10.46)	63 (73.25)	86 (100)

Source: Field Work.

\* Figures in the brackets indicate the percentage to the total.

\*\* N= Number of households.

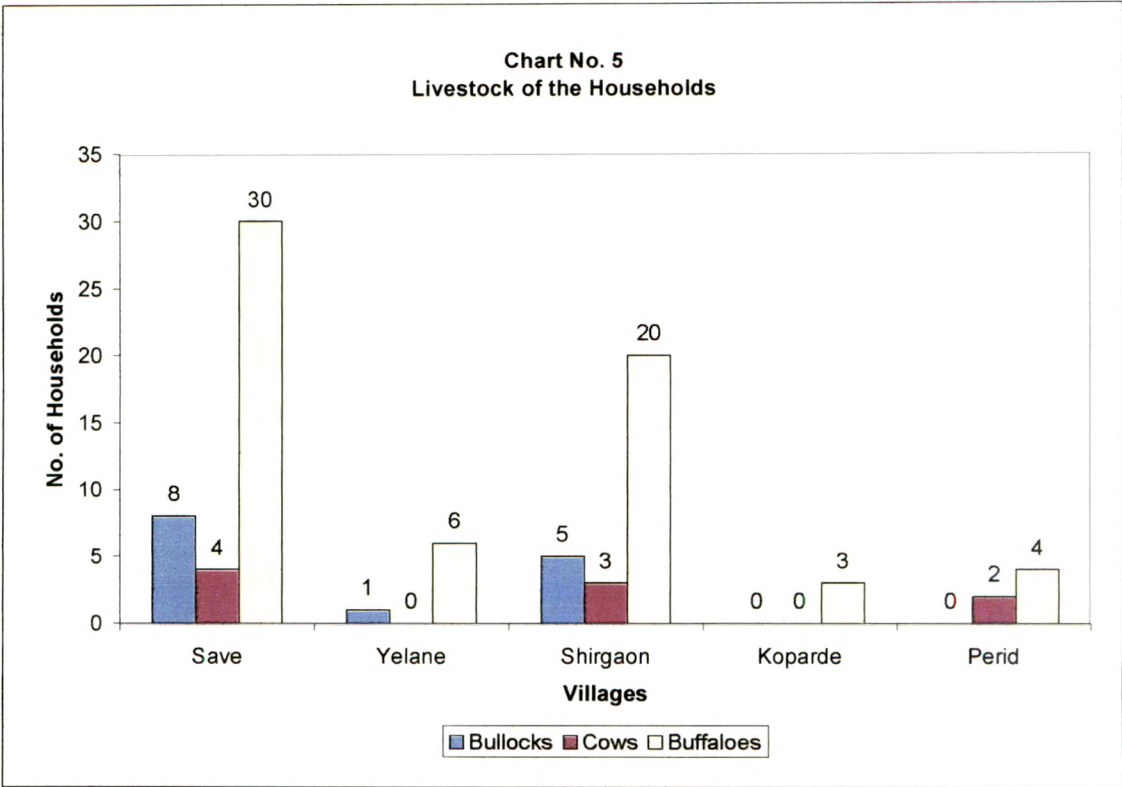


Table No.3.15 shows that, of the total livestock 73.25% belonged to buffaloes, 10.46% to cows and 16.27% to bullocks.

Most of households posses buffaloes, hence no deficiency of milk in the region. The number of cows was very small in percentage. Same is the case with bullocks, which was small in percentage.

**3.6 INCOME**

Monthly or annual income of the households is one of the indicators of standard of living.

**3.6.1 Monthly Income of the Households**

The findings of the survey are highlights in Table No. 3.16.

**Table No. 3.16**  
**Monthly Income of the Households**

Villages	Monthly Income		Total
	Rs Upto-1000	1001 To 2000	
Save	09 (39.13)	14 (60.86)	23 (100)
Yelane	06 (100)	--	06 (100)
Shirgaon	04 (20)	16 (80)	20 (100)
Koparde	08 (100)	--	08 (100)
Perid	03 (50)	03 (50)	06 (100)
Total	30 (47.61)	33 (52.38)	63 (100)

Source: Field Work.

\*Figures in the brackets indicate the percentage to the total.

Table No 3.16 shows the monthly income of households divided in two categories, viz, Above Rs. 1000 and Rs. 1001 to 2000.

The total percentage of first category (000-1000) families was 47.61% and that of second category (1001-2000) was 52.38%. All households in Yelane and Koparde belong to the first category.

### 3.6.2 Annual Income of Households

The total annual income from all sources like agriculture, wages, livestock etc. is analyzed in Table No. 3.17.



**Table No. 3.17**  
**Annual Income of Respondents**

Villages	Annual Income Of Family			No. of Households
	Rs. 10000 to 20000	Rs. 20001 to 50000	50001 to 100000	
Save	--	22 (95.65)	01 (4.34)	23 (100)
Yelane	02 (33.33)	04 (66.66)	--	06 (100)
Shirgaon	01 (5)	19 (95)	--	20 (100)
Koparde	07 (87.5)	01 (12.5)	--	08 (100)
Perid	--	05 (83.33)	01 (16.66)	06 (100)
Total	10 (15.87)	51 (80.95)	02 (3.17)	63 (100)

Source: Field Work.

\*Figures in the brackets indicate the percentage to the total.

Table No. 3.17 shows the category wise annual income belonging to the first category within the range of Rs.10001-20000, Rs. 20001-50000 and 50001-100000.

Out of the total respondents, 15.87 % fall under the first category and 80.95 % in the second category. Only 3.17 % fall under the third category of income.

### 3.6.3 Income from Agriculture

Table No. 3.18 explains the total income from agricultural sector.



**Table No. 3.18**  
**Income from Agriculture**

Villages	Income From Agricultural Lands			Income from Agriculture Wages		Total
	Rs. Upto 1000	Rs. 1001to 5000	Rs. 5001 to 20000	Rs. 5000 to 20000	Rs.20000 to 50000	
Save	14 (60.86)	03 (13.04)	06 (26.08)	13 (56.52)	10 (43.47)	23 (100)
Yelane	--	06 (100)	--	05 (83.33)	01 (16.66)	06 (100)
Shirgaon	17 (85)	03 (15)	--	14 (70)	06 (30)	20 (100)
Koparde	04 (50)	04 (50)	--	08 (100)	--	08 (100)
Perid	03 (50)	03 (50)	--	01 (16.66)	05 (83.33)	06 (100)
Total	38 (60.31)	19 (30.15)	06 (9.52)	41 (65.07)	22 (34.92)	63 (100)

Source: Field Work.

\* Figures in the brackets indicate the percentage to the total.

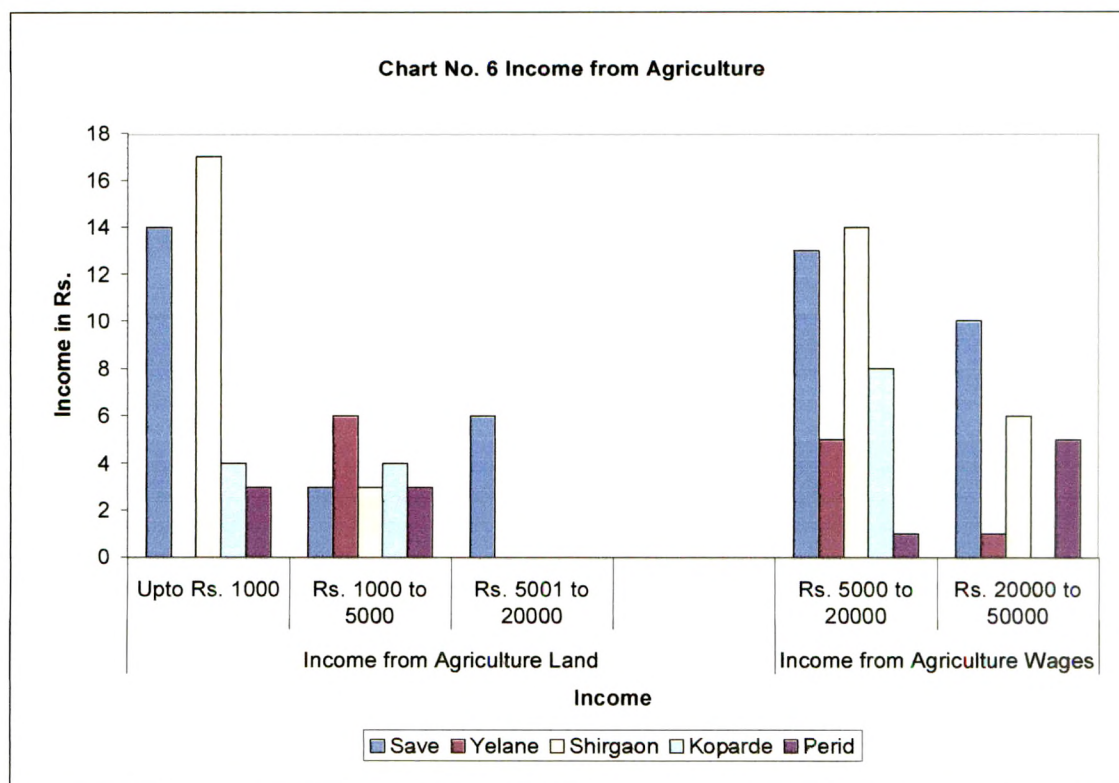


Table No. 3.18 shows, the performance of the agricultural income, which is divided in two groups, i.e. income from agricultural lands and income from agricultural wages. Of the total samples, 63 households were earning total income from agriculture lands which fall under three categories, that is Rs. Upto 1000 (60.31%), Rs. 1001-5000 (30.15%) and Rs. 5001 to 20000 (9.52%). The total income from agriculture wages is also categorized as earlier. Under the category of Rs. 5000 to 20000 65.07% of households were earning their income by wages. The second category of Rs. 20000 to 50000 was of 34.92% families.

Income from agricultural lands between Rs. Upto Rs.1000 was at largest extent. This range of income from agricultural wages was higher in the category of Rs. 5000-20000. These two ranges indicate a less income being earned by the households from agricultural sector.

### 3.6.4 Income from Cattles

Table No. 3.19 accounts for the income from cattles.

**Table No. 3.19**  
**Income from Cattles**

Village	Dairy	Goat Population	Poultry	Joint Population	Total
Save	01 (4.34)	05 (21.73)	05 (21.73)	12 (52.17)	23 (100)
Yelane	03 (50)	--	02 (33.33)	01 (16.66)	06 (100)
Shirgaon	01 (5)	01 (5)	05 (25)	13 (65)	20 (100)
Koparde	07 (87.50)	--	--	01 (12.50)	08 (100)
Period	02 (33.33)	--	02 (33.33)	02 (33.33)	06 (100)
Total	14 (22.22)	06 (9.52)	14 (22.22)	29 (46.03)	63 (100)

Source: Field Work.

\*Figures in the brackets indicate the percentage to the total

Agricultural labourers are not getting more income from this sector so they were dependent on agricultural related/compensated occupations by observations.

The major conclusions by observations can be drawn from the above data information.

- I) Of the total respondents 22.22% were earning income from dairy, 9.52% from goats and 22.22% from poultry. Dairy and poultry were somewhat developed as a sub sectors in the region.
- II) The combined subsidiary of Dairy-Poultry or Dairy-Poultry and Goat population as the case may be the income from these joint activities was shared by 46.03 % of income.

### 3.6.5 Income from other Occupations

**Table No. 3.20**  
**Income from Other Occupations**

Village	Rs. Upto 1000	Rs. 2001 to 10000	Rs. 10001 to 50000	Rs. 50001 to 100000	Total
Save	16 (69.56)	04 (17.39)	03 (13.04)	--	23 (100)
Yelane	01 (16.66)	03 (50)	01 (16.66)	01 (16.66)	06 (100)
Shirgaon	14 (70)	03 (15)	03 (15)	--	20 (100)
Koparde	07 (87.5)	--	01 (12.50)	--	08 (100)
Perid	04 (66.66)	01 (16.66)	01 (16.66)	--	06 (100)
Total	42 (66.66)	11 (17.46)	09 (14.28)	01 (1.58)	63 (100)

Source: Field Work.

\*Figures in the brackets indicate the percentage to the total

Table No. 3.20 shows the total income from other occupations, which were not related to agriculture sector. These occupations belong to watchman, painter, driver, shopkeeper etc.

The income from these occupations was divided into 4 heads i. e. between Rs. Upto 1000 (66.66%), Rs. 2001-10000 (17.46%), Rs. 10000-50000 (14.28%) and Rs. 50000 to 100000 (1.58%).

The income from other occupations was limited to Rs. 1000. However, the income from other sources exceed in Yelane village due to development of subsidiary activities in the village area. Particularly, the male workers entertain such subsidiary activities. Female work force was engaged in their own agricultural works.

### **3.7 EXPENDITURE ANALYSIS.**

#### **3.7.1 Expenditure on Agricultural Sector**

Expenditure on agricultural sector includes cost on seeds, ploughing, charges on the use of equipments, cost of irrigation, interest of loans and costs on transport etc.

Table No. 3.21 explains the expenditure incurred on agriculture sector.

**Table No. 3.21**  
**Classification of the Expenditure on Agricultural Activities**

Village	Expenditure on Agriculture				Total
	Rs. Upto 5000	Rs. 1001 to 2000	Rs. 2001 to 5000	Rs. 5001 to 10000	
Save	14 (60.86)	--	06 (26.08)	03 (13.04)	23 (100)
Yelane	--	--	04 (66.66)	02 (33.33)	06 (100)
Shirgaon	17 (85)	--	03 (15)	--	20 (100)
Koparde	01 (12.5)	03 (37.5)	04 (50)	--	08 (100)
Perid	02 (33.33)	01 (16.66)	02 (33.33)	01 (16.66)	06 (100)
Total	34 (53.96)	04 (6.34)	19 (30.15)	06 (9.52)	63 (100)

Source: Field Work.

\*Figures in the brackets indicate the percentage to the total

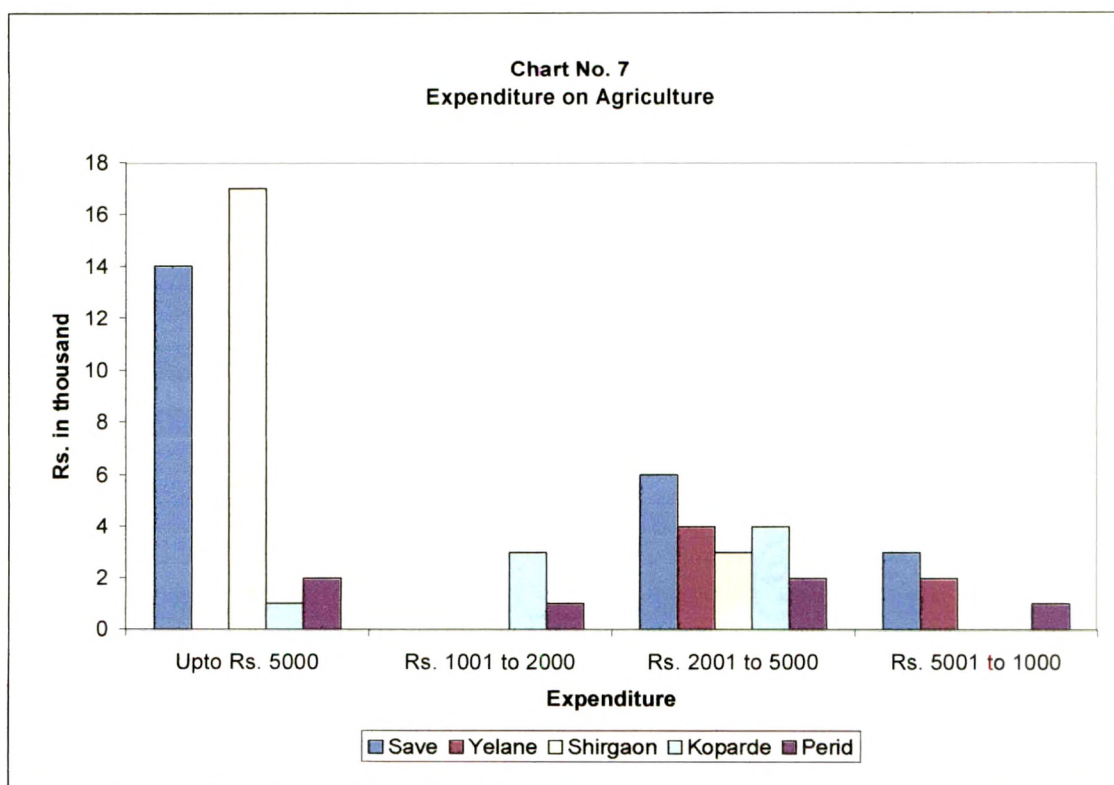


Table No. 3.21 shows the expenditure items incurred on the agriculture within the 4 ranges. The first range categorized into upto Rs. 500 was spent by 53.96 % samples, 6.34 % was spent in the second range of Rs. 1001-2000. The third range consisting of Rs. 2001-5000 was borne by 30.15 % families. And the last range of expenditure Rs.5000-10000 was incurred by 9.52 % families. The agricultural labourers were not spent more amount of money on agriculture sector. They only preferred to the basic expenditure items. They have not spent more on seeds, modern equipments, HYV seeds etc.

### 3.7.2 Expenditure on Essential Goods

Table No. 3.22 given below, shows the expenditure on essential goods of the households.

**Table No. 3.22**  
**Expenditure on Essential Goods**

Villages	Expenditure on essential goods			Total
	Rs. 501 to 1000	Rs. 1001 to 2000	Rs. 2001 to 5000	
Save	--	21 (91.30)	02 (8.69)	23 (100)
Yelane	01 (16.66)	05 (83.33)	--	06 (100)
Shirgaon	01 (5)	19 (95)	--	20 (100)
Koparde	02 (25)	06 (75)	--	08 (100)
Perid	01 (16.66)	05 (83.33)	--	06 (100)
Total	05 (7.93)	56 (88.88)	02 (3.14)	63 (100)

Source: Field Work.

\* Figures in the brackets indicate the percentage to the total



This expenditure items has been classified into three categories viz.

- a) Rs. 501-1000, which accounts for the 7.93 % families.
- b) Rs. 1001-2000 with 88.88 % families. and
- c) Rs. 2001-5000 with 3.14 % families.

This indicates the middle level of standard of living.

**3.7.3 Expenditure on Bad-Habits**

The bad habits are defined as a habit of tobacco, liquor, biddies and other habits.

**Table No. 3.23**  
**Expenditure on Bad Habits**

Villages	Expenditure on Bad Habits		Total
	Rs. Upto 500	Rs. 501 to 1000	
Save	22 (95.65)	01 (4.34)	23 (100)
Yelane	05 (83.33)	01 (16.66)	06 (100)
Shirgaon	20 (100)	--	20 (100)
Koparde	08 (100)	--	08 (100)
Perid	06 (100)	--	06 (100)
Total	61 (96.82)	02 (3.17)	63 (100)

Source: Field Work.

\* Figures in the brackets indicate the percentage to the total

Table No. 3.23 shows the expenditure on bad-habits of the agriculture labourers. It is seen that 96.82% of the agricultural labourers have a habit of tobacco and liquor whose expenditure ranges from Rs. 500.Only 3.17% labourers have spent little on bad habits within the range of Rs. 501 to 1000. Most of the agricultural labourers have spent on their habits.

### 3.8 INDEBTEDNESS & DEMAND FOR CREDIT

#### 3.8.1 Need of Loan

Table No. 3.24 shows the indebtedness of the households.

**Table No. 3.24**  
**Demand for Credit**

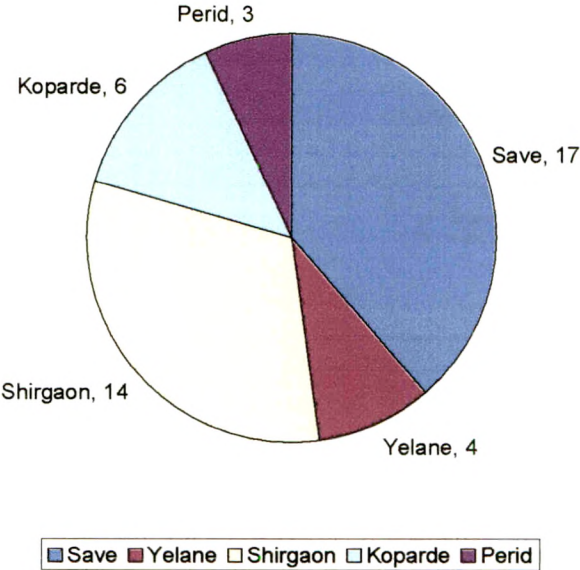
Village	Need of Credit		Total
	Yes	No	
Save	17 (73.91)	06 (26.08)	23 (100)
Yelane	04 (66.66)	02 (33.33)	06 (100)
Shirgaon	14 (70)	06 (30)	20 (100)
Koparde	06 (75)	02 (25)	08 (100)
Perid	03 (50)	03 (50)	06 (100)
Total	44 (69.84)	19 (30.15)	63 (100)

Source: Field Work.

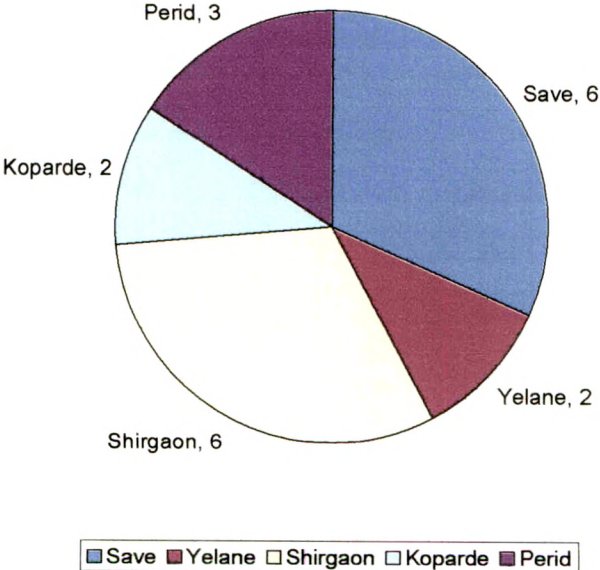
\* Figures in the brackets indicate the percentage to the total



Chart No. 8  
Demand for Credit (Yes)



Demand for Credit (No)



Of the total respondents 69.84 % families need credit. This indicates the nature of indebtedness of the families. The credit was demanded for various productive and unproductive purposes.

### 3.8.2 Sources of Credit Supply

The main source of credit supply comes from co-operative societies, banks, bhishis, and money lenders

**Table No. 3.25**  
**Sources of Credit Supply**

Villages	Society	Money Lender	Banks	PACs	Bhishi	Total
Save	06 (26.08)	02 (8.69)	02 (8.69)	11 (47.82)	02 (8.69)	23 (100)
Yelane	02 (33.33)	--	02 (33.33)	01 (16.66)	01 (06.66)	06 (100)
Shirgaon	06 (30)	01 (5)	01 (5)	10 (50)	02 (10)	20 (100)
Koparde	02 (25)	--	--	04 (50)	02 (25)	08 (100)
Perid	03 (50)	--	01 (16.66)	01 (16.66)	01 (16.66)	06 (100)
Total	19 (30.15)	03 (14.76)	06 (9.52)	27 (42.85)	08 (12.69)	63 (100)

Source: Field Work.

\*Figures in the brackets indicate the percentage to the total

Table No. 3.25 shows the different sources of credit supply. Around 30.15% of credit was supplied by Societies, 4.76% by Moneylenders, and 9.52% by Bhishis. The rate interest on the credit supplied by Bhishis was 16% per annum.

### 3.8.3 Purpose of Loan Borrowing

Table No. 3.26 gives in idea of the purpose of loan borrowing.

**Table No. 3.26**  
**Purpose of Loan Borrowing**

Villages	Prod0 Purpose	Consu. Purpose	Medical Charges	Occu- pation	House Constru- ction	Others	Total
Save	06 (26.08)	06 (26.08)	03 (13.04)	01 (4.34)	02 (8.69)	05 (21.73)	23 (100)
Yelane	02 (33.33)	02 (33.33)	01 (16.66)	--	--	01 (16.66)	06 (100)
Shirgaon	06 (30)	04 (20)	01 (5)	01 (5)	03 (15)	05 (25)	20 (100)
Koparde	02 (25)	06 (75)	--	--	--	--	08 (100)
Perid	03 (50)	02 (33.33)	--	--	01 (16.66)	--	06 (100)
Total	19 (30.15)	20 (31.74)	05 (7.93)	02 (3.17)	06 (9.52)	11 (17.46)	63 (100)

Source: Field Work.

\*Figures in the brackets indicate the percentage to the total

Table No. 3.26 accounts the various purpose of loan borrowing. Of the total respondents 69.84% samples need credit for the various purposes. Credit for production purpose was borrowed by 30.15% samples. 31.74% families demanded the loan for consumption purpose. 7.93% families shaved the loan borrowing caused by medical, and 3.17% families placed the loan demanded for other occupations. 9.52% families demanded house construction loans.

Most of the respondents demanded credit for consumption and production purposes.

### 3.8.4 Difficulties in Re-payment of Loan Amount

Table No. 3.27 explains some of the difficulties in repayment of loans so far borrowed by the sample families.

**Table No. 3.27**  
**Difficulties in Repayment of Loans**

Villages	Problems in repayment			Total
	Low income	Illness	Others	
Save	12 (52.17)	02 (8.69)	09 (39.13)	23 (100)
Yelane	04 (66.66)	--	02 (33.33)	06 (100)
Shirgaon	13 (65)	02 (10)	05 (25)	20 (100)
Koparde	06 (750)	--	02 (250)	08 (100)
Perid	03 (50)	--	03 (50)	06 (100)
Total	38 (60.31)	04 (6.34)	21 (33.33)	63 (100)

Source: Field Work.

\*Figures in the brackets indicate the percentage to the total

Repayment of loans was delayed due to the problems like low income; illness etc. Around 60.31 % of families delayed their repayment of loan due to lack of income sources. And 6.34 % of families were facing the problem of illness.

### 3.8.5 Pledge for the Loan Borrowings

The landed property, golden ornaments, dwelling units and other assets were the major sources of pledges used for loan borrowing.

**Table No. 3.28**  
**Major Sources of Pledge for Loan Borrowings**

Villages	Land	Ornaments	House	Others	Total
Save	05 (21.73)	12 (52.17)	02 (8.69)	04 (17.39)	23 (100)
Yelane	03 (50)	02 (33.33)	--	01 (16.66)	06 (100)
Shirgaon	02 (10)	11 (55)	03 (15)	04 (20)	20 (100)
Koparde	02 (25)	04 (50)	--	02 (25)	8 (100)
Perid	01 (16.66)	04 (66.66)	--	01 (16.66)	06 (100)
Total	13 (20.63)	33 (52.38)	05 (7.93)	12 (19.04)	63 (100)

Source: Field Work.

\*Figures in the brackets indicate the percentage to the total

Table No. 3.28 shows that most of the agricultural labourers were using golden ornaments as their source of borrowing (52.38%), 20.63% families pledged landed property, and 7.93% families pledged house property for loan borrowings.

### 3.9 SAVINGS OF THE HOUSEHOLDS

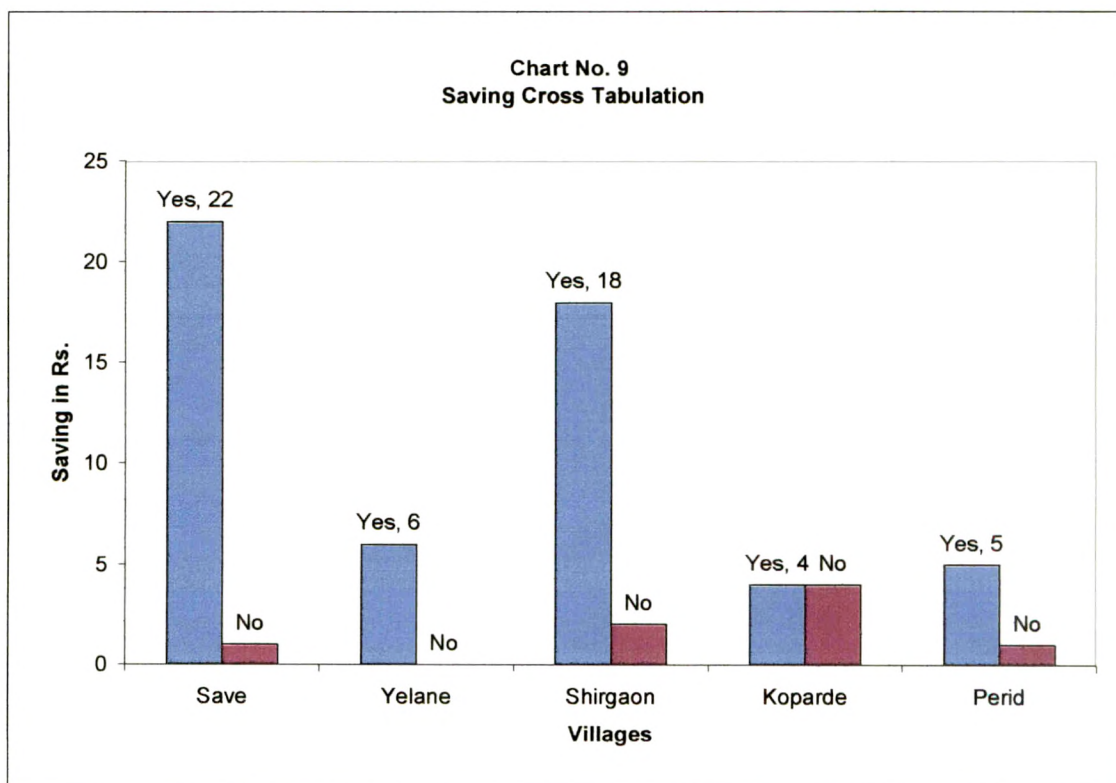
Table No. 3.29 shows the saving and non-saving attitudes of the sample units.

**Table No. 3.29**  
**Saving Cross Tabulation**

Villages	Saving Information		Total
	Yes	No	
Save	22 (95.65)	01 (4.34)	23 (100)
Yelane	06 (100)	--	06 (100)
Shirgaon	18 (90)	02 (10)	20 (100)
Koparde	04 (50)	04 (50)	08 (100)
Perid	05 (83.33)	01 (16.66)	06 (100)
Total	55 (87.30)	08 (12.69)	63 (100)

Source: Field Work.

\* Figures in the brackets indicate the percentage to the total



Of the total respondents, 87.30% of families were having the habit of saving. The percentage of non-saving families was more in Koparde village, which was due to their pure economic conditions.

### 3.9.1 Forms of Saving

The sample families have used various forms of saving like cash holding, Bhishis, and savings with the PACS etc. Table No. 3.30 shows that most of agricultural labourers were having their accounts in Bhishis (46.03%). PACS (23.80%) and Banks (9.52%).

**Table No. 3.30**  
**Forms of Savings**

Villages	Types of Saving				Total
	Cash Holding	Bhishis	PACS	Other Banks	
Save	03 (13.04)	12 (52.17)	08 (34.78)	--	23 (100)
Yelane	04 (66.66)	02 (33.33)	--	--	06 (100)
Shirgaon	04 (20)	10 (50)	06 (30)	--	20 (100)
Koparde	--	03 (37.5)	--	05 (62.5)	08 (100)
Perid	02 (33.33)	02 (33.33)	01 (16.66)	01 (06.66)	06 (100)
Total	12 (19.04)	29 (46.03)	15 (23.80)	06 (9.52)	63 (100)

Source: Field Work.

\*Figures in the brackets indicate the percentage to the total

Being the nodal institution, PACs were preferred by the samples. Also it is convenient to borrow loans for agricultural purposes. In almost all selected villages people were found in favour of Bhishis.

3.9.2 Purpose of Saving

Saving has various dimensions based on the income and habits of the sample units. These people also think of their future growth and well being of the second generation.

Table No. 3.31  
Purpose of Saving

Villages	Various reasons of Saving						Total
	Irregular Problems	For Future	For Children	Repay of Loan	For Occupation	Others	
Save	06	--	11	06	--	--	23
Yelane	01	--	04	--	01	--	06
Shirgaon	09	--	11	--	--	--	20
Koparde	01	--	02	--	--	05	08
Perid	01	01	02	01	--	01	06
Total	18 (28.57)	01 (1.58)	30 (47.61)	07 (11.11)	01 (1.58)	06 (9.52)	63 (100)

Source: Field Work.

\*Figures in the brackets indicate the percentage to the total

Table No. 3.31 shows the classification of purpose of savings. Of the total respondents 47.61% were cultivating the habit of savings for the welfare of their children. Large No of families have shown their interest of saving for the welfare of the next generation. Around 28.57% of the families were saving for facing unforeseen problems like medical costs. The percentages of borrowers were large in Save village. Of the total, only 1.58% of families were not worried of their savings, but interest of children’s future is the main reason of having the saving habits among the respondents which has been cultivated and maintained by the respondent families.



3.10 SOCIAL AND CULTURAL ACTIVITIES

Social status, caste discrimination, educational attitudes and cultural programmes indicate the social involvements and cultural commitment to the socio economic systems. The data pertaining to that event has been collected from the government organizations.

3.10.1 Social Status by Work

Table No. 3.32  
Classification of the Respondents from their Work

Villages	Getting Social Status From Work		Total
	Yes	No	
Save	02 (8.69)	21 (91.30)	23 (100)
Yelane	06 (100)	--	06 (100)
Shirgaon	--	20 (100)	20 (100)
Koparde	08 (100)	--	08 (100)
Perid	06 (100)	--	06 (100)
Total	22 (34.92)	41 (65.07)	63 (100)

Source: Field Work.

\* Figures in the brackets indicate the percentage to the total

Table No. 3.32 shows, that the nearly 65.07% of families were reported for not getting social status from their work. Most of agricultural labourers in Save and Shirgaon were working without any social status. In villages of Yelane, Koparde and Perid agricultural labourers were not neglected from the social status.

3.10.2 Responses Towards the Caste

Table No. 3.33 shows the classification of the responses towards the caste system.

Table No. 3.33  
Responses Towards Caste System

Villages	Yes	No	Total
Save	05 (21.73)	18 (78.26)	23 (100)
Yelane	--	06 (100)	06 (100)
Shirgaon	01 (5)	19 (95)	20 (100)
Koparde	--	08 (100)	08(100)
Perid	--	06 (100)	06 (100)
Total	06 (9.52)	57 (90.47)	63 (100)

Source: Field Work.

\*Figures in the brackets indicate the percentage to the total

The traditional social system was stratified in the form of the caste system. Out of total respondents 57.14 % were belonged to backward communities like Bouddh, Mang, Nahvi, Joshi, Kumbhar, Chambhar, Beldar etc. Only 9.52 % were unhappy with the caste system, particularly the respondents in Save and Shirgaon villages were more hearted by the caste system. Economically and socially, they were neglected and troubled by the caste-system.

### 3.10.3 Opinions of the respondents about Inter-caste Marriages

Though the percentage of unhappiness from the caste-system was comparatively high the respondents have expressed their discomforts against inter-caste marriages. Out of the total respondents 85.7% respondents were not supporting the inter-caste marriages. This shows backwardness among the backward communities.

### 3.10.4 Educational Approaches of the Respondents

All agricultural labourers were very much interested in educating their kids. All have shown positive responses for their children's education. But were worried of educational costs and pricing.

The data related to their participation in adult education is given in Table No. 3.34.

**Table No. 3.34**  
**Participation in Adult Education**

Villages	Participation in Adult Education		Total
	Yes	No	
Save	22 (95.65)	01 (4.34)	23 (100)
Yelane	06 (100)	--	06 (100)
Shirgaon	19 (95)	01 (5)	20 (100)
Koparde	07 (87.5)	01 (12.5)	08 (100)
Perid	06 (100)	--	06 (100)
Total	60 (95.23)	03 (4.76)	63 (100)

Source: Field Work.

\*Figures in the brackets indicate the percentage to the total

Of the total respondents 95.23% were participated in adult education activities. Only 4.76% of respondents were not interested in adult education.

Aggregately the educational approach of the respondents towards their education and adult education programmes was positive.

#### **3.10.5 Woman Status and Dowry System**

All women in the selected villages were having social status. No negligence were prevailing by the existing conditions. The dowry system had been totally abolished in the selected villages. However some incidences were reported in Shirgaon village. The females were getting less wage rate as compared to males irrespective of the status of women.

#### **3.10.6 Information about their Unionization**

Unionization of the workforce engaged in agriculture sector is totally neglected in India unlike the industrial work force. Some unions like Lal-bavata, Marxian communist parties are having the unions of unorganized in India.

**Table No. 3.35**  
**Information about Organisation**

Villages	Are You Organized		Total
	Yes	No	
Save	11 (47.82)	12 (52.17)	23 (100)
Yelane	--	06 (100)	06 (100)
Shirgaon	--	20 (100)	20 (100)
Koparde	--	08 (100)	08 (100)
Perid	--	06 (100)	06 (100)
Total	11 (17.46)	52 (82.53)	63 (100)

Source: Field Work.

\*Figures in the brackets indicate the percentage to the total

Table No. 3.35 shows the information about unionization of the selected respondents. Out of total respondents 82.53% were not organized, particularly in Save village. In other villages' organizational conditions were poor, they were concentrating more on their problems both economical as well as social. They were not intensive about wage rate, minimum wage rate, and the Government subsidies, marketing etc. This problem has been created out of lack of unionization. Besides agricultural backwardness is another factor of non-unionization.

The agricultural work force in the selected villages were not interested in unionization except 17.46% of respondents.

### **3.10.7 Cultural Programmes In the Villages**

Various cultural programmes were celebrated in all selected villages. Ganesh Ustav and Bhairoba Yatra was celebrated in Save, Ganesh Ustav and Hanuman Jayanti was celebrated in Yelane village. Ganesh Ustav and various other programmes like Bhajani Mandal were functioned in Shirgaon village. Bhairoba Yatra in Koparde, Navaratra Ustav with Ganesh Ustav was celebrated in Perid village. Ganesh Ustav was common in all villages.

All respondents were participated in all cultural programmes.

### **3.11 CONCLUSIONS**

We have thus, surveyed the socio-economic conditions of agricultural labourers. It can be concluded that although there have been a few changes in the definition of agricultural labourers, over the time, the socio-economic conditions implying the problem of indebtedness, lack of income, small landholding, low education, lack of organisation, lack of supportive occupations, poverty etc. which have not changed their proportion and that to some extent the problems have now assumed other dimensions which call for an immediate action and a comprehensive Programme for the upliftment of the agricultural labourers. We have elaborated the socio-economic conditions of agricultural labourers as a prelude to the chapter that follow.