

Situation Assessment Survey of Farmers

Indebtedness of Farmer Households

NSS 59th Round
(January–December 2003)



National Sample Survey Organisation
Ministry of Statistics and Programme Implementation
Government of India

May 2005

Preface

At the beginning of this century the Union Ministry of Agriculture decided that a comprehensive survey to assess the situation of farmers in the country was necessary. The areas of interest included the educational level of farmer households; level of living as measured by consumer expenditure, income, productive assets and indebtedness; their farming practices and preferences; resource availability; awareness and access to technological developments etc. Accordingly, the Situation Assessment Survey of Farmers (SAS) was planned and conducted in 2003 by the National Sample Survey Organisation (NSSO) in the Ministry of Statistics & Programme Implementation.

The survey was conducted only in the rural sector of the country. In all 51,770 households spread over 6,638 villages were surveyed in the Central sample. In the State sample, seven States/UT's, namely, Andhra Pradesh, Chandigarh, Gujarat, Maharashtra, Meghalaya, Orissa and Tripura participated. The central sample covered the whole of the Indian Union *except* (i) Leh (Ladakh) and Kargil districts of Jammu & Kashmir, (ii) interior villages of Nagaland situated beyond five kilometres of any bus route and (iii) villages in Andaman and Nicobar Islands which remain inaccessible throughout the year.

A farmer was defined as a person who possessed some land and was engaged in agricultural activities on any part of that land during the 365 days preceding the date of survey. A farmer household was termed as one in which at least one family member was farmer. Agricultural activity was taken to include cultivation of field and horticultural crops, growing of trees or plants such as rubber, cashew, coconut, pepper, coffee, tea, etc; animal husbandry, fishery, bee-keeping, vermiculture, sericulture, etc.

The present report is the first one in the series of five reports to be brought out on the basis of the SAS. It deals with the indebtedness among farmer households according to source or purpose of loan and their distribution over different social and economic parameters such as social groups, MPCE, source of income, size-class of land possessed etc. in different states and UT's.

Detailed tables at state/UT and all-India level are given in Appendix A. The sample design and estimation procedure followed is given in Appendix B and a facsimile of the schedule used in the situation assessment survey, has been presented in Appendix C. The main findings of the situation assessment survey on indebtedness of farmer households are presented in Chapter Three, while the survey has been introduced in Chapter One and concepts and definitions used in the collection of data related to the survey are explained in Chapter Two.

All the technical work relating to this survey including, among others, development of sampling design, survey methodology and preparation of the report was undertaken by the Survey Design and Research Division of NSSO. The field work for the survey was handled by the Field Operations Division. The collected data were processed by the Data Processing Division. The overall co-ordination among different divisions was done by the Coordination and Publication Division. I am grateful to the Chairman and the members of the Governing Council of the NSSO, as well as the Chairman and the members of the Working Group for the NSS 59th round survey, for their overall guidance starting from the preparatory stage to the completion of the survey. The report, I hope, will be useful to the planners and policy makers.

Comments or suggestions from readers will be most welcome.

New Delhi
May, 2005.

Dr. S. RAY
Director General & Chief Executive Officer
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Highlights

Indebtedness of Farmer Households

- At all-India level, estimated number of rural households was 147.90 million, of whom 60.4% were farmer households.
- Out of 89.35 million farmer households, 43.42 million (48.6%) were reported to be indebted.
- Estimated prevalence of indebtedness among farmer households was highest in Andhra Pradesh (82.0%), followed by Tamil Nadu (74.5%) and Punjab (65.4%).
- Estimated number of indebted farmer households was highest in Uttar Pradesh (6.9 million), followed by Andhra Pradesh (4.9 million) and Maharashtra (3.6 million).
- Going by principal source of income, 57% farmer households were cultivators. Among them 48% were indebted.
- Households with 1 hectare or less land accounted for 66% of all farmer households. About 45% of them were indebted.
- More than 50% of indebted farmer households had taken loan for the purpose of capital or current expenditure in farm business. Such loans accounted for 584 rupees out of every 1000 rupees of outstanding loan.
- Marriages and ceremonies accounted for 111 rupees per 1000 rupees of outstanding loans of farmer households. Among the states the proportion was highest in Bihar (229 rupees per 1000 rupees), followed by Rajasthan (176 rupees per 1000 rupees).
- The most important source of loan in terms of percentage of outstanding loan amount was banks (36%), followed by moneylenders (26%).
- Average outstanding loan per farmer household was highest in the state of Punjab, followed by Kerala, Haryana, Andhra Pradesh and Tamil Nadu.

Contents

...	Highlights	i
...	Contents	ii
Chapter One	Introduction	1 – 2
Chapter Two	Concepts and definitions	3 – 8
Chapter Three	Summary of findings	9 – 26
Appendix A	Detailed Tables	A-1 – A-102
Appendix B	Sample Design and Estimation Procedure	B-1 – B-10
Appendix C	Schedule 33	C-1 – C-30

Appendix A

Table No.	Title	Page
1	Per thousand distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income by farmer household	A-1 – A-66
2	Per thousand distribution of outstanding loans(in Rs.) by purpose of loan for each size class of land possessed by farmer household	A-67 – A-81
3	Per thousand distribution of outstanding loan (in Rs.) by source of loan for each size class of land possessed by farmer household	A-82 – A-96
4	Average amount of outstanding loan per farmer household by MPCE class	A-97 – A-101
5	Average amount of outstanding loan per farmer household by size class of land possessed	A102

Chapter One

Introduction

1.0 Agriculture plays a key role in the overall economic and social well-being of our country. More than half of the workforce of the country are engaged in farming or allied activities. It is farmers who provide food and nutrition to the entire nation. They also provide livelihood to millions of people in the country. Over the years, India has moved from a state of food shortage to self-sufficiency in food, from importer of food grains to exporter of a variety of food items. Since the days of Green Revolution, our farmers have been using varieties of improved seeds and various sources of irrigation for their crops. On the other hand, a wide range of industrial inputs like fertilisers, pesticides and veterinary services for their livestock, are also being used by them. Many activities of farming have been mechanised and farmers are now accessing different dimensions of modern technology.

Still it is not known how the farming community in different regions of the country feel over the years; whether they are, at least, satisfied with their profession. To study the state of the Indian farmers, the Ministry of Agriculture planned a countrywide survey at the beginning of this millennium. The survey, known as 'Situation Assessment Survey of Farmers', was carried out on the basis of a sample of more than fifty thousand farmer households selected from all over the country. It was conducted by the National Sample Survey Organisation in the Ministry of Statistics and Programme Implementation during January to December, 2003 as part of its 59th round.

1.1 Subject: A farmer household was defined as one which had at least one farmer as a member. A farmer was understood to be a person who possessed some land and was engaged in agricultural activities on any part of that land during the last 365 days. Agricultural activity was taken to include cultivation of field and horticultural crops, growing of trees and plantations such as rubber, cashew, coconut, pepper, coffee, tea, etc; animal husbandry, poultry, fishery, piggery, bee-keeping, vermiculture, sericulture, etc. By cultivator it was meant a farmer who had been engaged in activities related to production of crops by tillage and ancillary jobs. Again, a farmer household was considered to be indebted if it had any loan in cash or kind and its value at the time of transaction was Rs. 300 or more.

The Situation Assessment Survey of Farmers (SAS) was conducted only in the rural sector of the country. In all 51,770 households spread over 6,638 villages were surveyed in the Central sample. In the State sample, seven States/UT's, namely, Andhra Pradesh, Chandigarh, Gujarat, Maharashtra, Meghalaya, Orissa and Tripura participated.

1.2 Geographical coverage: The survey based on the Central sample covered the rural area of the whole of the Indian Union *except* (i) Leh (Ladakh) and Kargil districts of Jammu & Kashmir, (ii) interior villages of Nagaland situated beyond five kilometres of any bus route and (iii) villages in Andaman and Nicobar Islands which remain inaccessible throughout the year.

1.3 Contents of the report: The present report is the first in a series of five reports to be brought out on the basis of the Situation Assessment Survey of Farmers. The survey collected information on various particulars of loans including amount outstanding as on the date of survey. This report deals with 'Indebtedness of Farmer Households'. Since the same set of households was interviewed in the second visit, the information on loans was collected only in the first visit. Thus, the report is based on the data collected in the first visit only. The other four reports emerging out of the Situation Assessment Survey of Farmers are on: Some Aspects of Farming; Household Consumption Expenditure for Farmers; Income, Expenditure and Productive Assets of Farmer Households; and Access to Modern Technology for Farming.

The main findings on indebtedness of farmer households are presented in Chapter Three. Attention is centred on interpretation of the proportions of indebted farmer households by social group, by source of income and by size class of land possessed in different States/UT's and at all-India level. The amount of outstanding loan is analysed by source of loan as well as by purpose. Also examined is the variation in average amount of outstanding loan per farmer household over different expenditure classes and over different social groups. Concepts and definitions used in the collection of data related to the survey are explained in Chapter Two. Detailed tables at State/UT and all-India level are given in Appendix A. The sample design and estimation procedure followed are given in Appendix B and a facsimile of the schedule used in the situation assessment survey, in Appendix C.

Chapter Two

Indebtedness of farmer households: Concepts and definitions

2.0 Before the discussion on the main findings on indebtedness of farmer households, derived from the Situation Assessment Survey of Farmers, the concepts and definitions of different terms used in the survey are given below.

2.1 Household: A group of persons normally living together and taking food from a common kitchen constitutes a household. By "normally" it is meant that temporary visitors are excluded while temporary stay-aways are included. Thus, a son or a daughter residing in a hostel for studies is excluded from the household of his/her parents, but a resident employee or resident domestic servant or paying guest (but not just a tenant in the house) is included in the employer's/host's household. "Living together" is usually given more importance than "sharing food from a common kitchen" in drawing the boundaries of a household in case the two criteria are in conflict. However, in other case, a person taking food with his family but sleeping elsewhere (say, in a shop or a different house) due to space shortage or otherwise, the household formed by such a person's family members is taken to include the person also. Each inmate of a mess, hotel, boarding and lodging house, hostel, etc. is considered as a single-member household except that a family living in such an establishment is considered as one household only. Under-trial prisoners in jails, indoor patients in hospitals and nursing homes are excluded from listing therein, but such persons are taken into consideration for listing in their original households. However, floating population without any normal residence, foreign nationals and their domestic servants, persons in barracks of military and paramilitary forces, and members in an orphanage or rescue home or ashram or vagrant house are excluded at the time of listing of households.

2.2 Household size: The size of a household is the total number of persons, normally living in the household.

2.3 Farmer: For the purpose of this survey, a farmer is defined as "a person who operates some land and is engaged in agricultural activities during the last 365 days". By agricultural activities, it is meant the cultivation of field crops and horticultural crops, growing of trees or plantations (such as rubber, cashew, coconut, pepper, coffee, tea, etc.), animal husbandry, poultry, fishery, piggy, bee-keeping, vermiculture, sericulture, etc.

Thus, a person qualifies as a farmer if

- (i) he possesses some land (i.e. land, either owned or leased in or otherwise possessed), and
- (ii) he is engaged in some agricultural activities on that land during the last 365 days.

It may be noted that persons engaged in agricultural and/or allied activities but not operating a piece of land are not considered as farmers. Similarly, agricultural labourers,

coastal fishermen, rural artisans and persons engaged in agricultural services are not considered as farmers.

It is also quite possible that during the reference period of last 365 days, a person could have left his entire land as 'current fallow' by discretion or due to natural situation or otherwise. Such farmers are also excluded from the coverage of the present situation assessment survey.

2.4 Farmer Household: A household having at least one farmer as its member is regarded as a farmer household in the context of the present survey.

2.5 Household consumer expenditure: The expenditure incurred by a household on domestic consumption during the reference period is the household's consumer expenditure. Household consumer expenditure is the total of the monetary values of consumption of various groups of items, namely (i) food, pan (betel leaves), tobacco, intoxicants and fuel & light, (ii) clothing and footwear and (iii) miscellaneous goods and services and durable articles.

For groups (i) and (ii), the total value of consumption is derived by aggregating the monetary value of goods actually consumed during the reference period. An item of clothing and footwear would be considered to have been consumed if it is brought into maiden or first use during the reference period. The consumption may be out of (a) purchases made during the reference period or earlier; (b) home-grown stock; (c) receipts in exchange of goods and services; (d) any other receipt like gift, charity, borrowing and (e) free collection. Home produce is evaluated at the ex-farm or ex-factory rate. For evaluating the consumption of the items of group (iii), i.e., items categorised as miscellaneous goods and services and durable articles, a different approach is followed. In this case, the expenditure made during the reference period for the purchase or acquisition of goods and services is considered as consumption.

Consumption out of purchase is evaluated at the purchase price. Consumption out of home produce is evaluated at ex-farm or ex-factory rate. Value of consumption out of gifts, loans, free collections, and goods received in exchange of goods and services is imputed at the rate of average local retail prices prevailing during the reference period.

2.6 Monthly per capita consumer expenditure (MPCE): For a household, this is its total consumer expenditure divided by its size and expressed on a per month (30 days) basis. A person's MPCE is understood as that of the household to which he or she belongs. For the Situation Assessment Survey the MPCE is based on the abridged version of the consumer expenditure schedule adopted in blocks 18 to 22 of the schedule 33.

2.7 Land possessed : Land possessed by the household is obtained by summing the land areas (in hectares) for plots owned, leased in and otherwise possessed by the household and then subtracting the land area for that leased out by the household.

2.8 Land owned : A plot of land is considered to be owned by the household if the right of permanent heritable possession, with or without the right to transfer the title, is vested in a member or members of the household. Land held in owner-like possession under long term lease or assignment is also considered as land owned.

2.9 Lease of land: Land given to others on rent or free by owner of the land without surrendering the right of permanent heritable title is defined as land leased-out. It is defined as land leased-in if it is taken by a household on rent or free without any right of permanent or heritable possession. The lease contract may be written or oral.

Sometimes orchards and plantations are given to others for harvesting the produce for which the owner receives a payment in cash or kind. Such transactions are not treated as 'lease' for the purpose of the survey.

2.10 Otherwise possessed land: This is understood to mean all public/institutional land possessed by the household without title of ownership or occupancy right. The possession is without the consent of the owner. Private land (i.e. land owned by the household sector) possessed by the household without title of ownership and occupancy right is not included in this category. All private land encroached upon by the household is treated as leased-in land.

2.11 Operational holding: An operational holding is a techno-economic unit constituted of all land that is used wholly or partly for agricultural production and is operated (directed/managed) by one person alone or with assistance of others, without regard to title, size or location. The holding may consist of one or more parcels of land, provided that they are located within the country and that they form part of the same techno-economic unit.

2.12 Crop Seasons (Kharif and Rabi): Generally, the agricultural year is divided into two main crop seasons; Kharif and Rabi. The crop season is identified by the months of harvesting of the crop during the year. In a broader sense, crops which are harvested in the period from July to December are known as Kharif crops, while Rabi crops are those which are harvested during January to June. For the purpose of the survey, Kharif season included both early Kharif (i.e. autumn) and late Kharif (i.e. winter). Similarly, the Rabi season included both Rabi and Zaid Rabi (i.e. summer). Generally, the harvesting months of the early Kharif and the late Kharif seasons extend over July to October and November to January, respectively. Again, the crops of Rabi and Zaid Rabi seasons are harvested during December to April and May to July, respectively. However, there may be departures from this general rule in case of some crops grown in certain regions. Therefore, the general policy is to ascertain the crop season from the farmer who has harvested the crop. As a general guideline, the crop seasons for some principal crops were given as shown below:

crop	season	crop	season
Rice	Kharif,Rabi (summer)	Sugarcane	Kharif
Wheat	Rabi	Sesamum	Kharif, Rabi
Jowar	Kharif, Rabi	Groundnut	Kharif
Bazra	Kharif	Linseed	Rabi
Maize	Kharif	Castor	Kharif
Ragi	Kharif	Cotton	Kharif
Barley	Rabi	Tobacco	Kharif
Gram	Rabi	Jute	Kharif

However, it was ensured that all the crops, whether principal or not, grown during the agricultural year 2002-03 were duly considered in either Kharif or Rabi season. For land without crop, July to December 2002 was treated as Kharif season and January to June 2003, as Rabi season.

2.13 Social Group: There are in all four social groups, namely, scheduled caste, scheduled tribe, other backward class and others. Those who do not come under any one of the first three social groups are assigned to 'others' meant to cover all other categories. In case different members of a household belong to different social groups, the group to which the head of the household belongs is considered as the 'social group' of the household.

2.14 Principal source of income: The principal source of income of the household is the source which yields maximum income among various sources from which the household received any income during the 365 days prior to the date of survey. The different sources are (i) cultivation, (ii) farming other than cultivation, (iii) other agricultural activity, (iv) wage/salaried employment, (v) non-agricultural enterprises, (vi) pension, (vii) remittances, (viii) interest and dividends and (ix) others. It may be noted that income received from begging, prostitution, etc. is not considered in determination of principal source of income.

Here, 'cultivation' means activities related to production of crops by tillage and related ancillary activities. 'Farming other than cultivation' includes animal husbandry, poultry, fishery, piggery, bee-keeping etc.; whereas growing of trees, horticultural crops (orchards) and plantations (rubber, cashew, pepper, coffee, tea, etc.) are considered under 'other agricultural activity'.

2.15 Loans : Any liability which was taken in cash or kind is termed a loan, if the amount at the time of transaction was Rs. 300 or more. Loans taken from different sources are considered as separate loans. Even if two or more different loans were taken from the same source at different times, they were considered as separate loans.

2.16 Nature of loan: A liability which was contracted in cash was considered as 'cash liability', even if the repayment was made or is to be made in kind. Similarly, a liability which was contracted in kind was considered 'kind liability', regardless of the mode of repayment which may be in cash or in kind.

2.17 Type of security: The type of security for a loan may be either 'no security' or security in the form of land, crop, ornaments, financial instruments and others. Financial instruments include National Savings Certificates (NSC), Kishan Vikas Patra (KVP), infrastructure bonds (e.g., ICICI, IDBI bonds), other cash certificates and different types of insurance policies.

2.18 Period of loan: For each liability, the period for which the liability was outstanding is considered as the period of loan. For the purpose of recording the period of loan, it was classified as: less than one month, one month and above but less than three months, three months and above but less than six months, six months and above but less than one year, and one year and above.

2.19 Source of loan: For each liability, the agency to which it was due was considered as the source of loan. The different sources were: government, co-operative society, bank, agricultural/professional moneylender, trader, relatives and friends, doctors/lawyers and other professionals, and others.

2.20 Purpose of loan: For each liability, the purpose for which the loan was taken by the household was considered as the purpose of loan. Nine purpose categories were made: capital expenditure in farm business, current expenditure in farm business, non-farm business, consumption expenditure, marriages and ceremonies, education, medical treatment and other expenditure.

It may be noted that 'consumption expenditure' did not include expenditure incurred on marriages and ceremonies, which was a separate category.

2.21 Rate of interest: The rate of interest was the percentage value of the interest which was being paid or was payable against a loan. If the interest was payable in kind, its value was suitably imputed for calculating the rate.

2.22 Amount of outstanding loan: For each loan, the amount outstanding on the date of survey was the sum of principal outstanding and the interest payable as on the date of survey. In case of kind loans, the amount of the liability was evaluated at the current market price prevailing in the locality.

2.23 Reference period: Different reference periods were followed in collecting information on different aspects of farming and the condition of farmers: 'as on the date of survey', 'last 30 days', 'last 365 days', 'kharif season', 'rabi season', etc. For information related to loans, the reference period was 'as on the date of survey'.

2.24 No. of villages surveyed: Statement A shows, state-wise, the number of villages allotted for survey and the numbers actually surveyed, and the number of sample farmer households in which Schedule 33 was canvassed along with number of sample persons. It may be noted that 93 sample villages falling in disturbed areas – 77 in Jammu & Kashmir and 16 in Assam – could not be surveyed. Apart from this, 29 villages – 8 in Tamil Nadu, 2 in Arunachal Pradesh and 19 in the Andaman & Nicobar Islands – became casualties as they could not be surveyed within the deadline set for the visit one.

Statement A: Number of villages allotted and surveyed and number of farmer households and persons surveyed.

State/UT	no. of villages		no. of sample farmer households	no. of sample persons
	allotted	surveyed		
(1)	(2)	(3)	(4)	(5)
Andhra Pradesh	432	432	3396	15382
Arunachal Pradesh	68	66	502	2580
Assam	296	280	2187	12211
Bihar	504	504	3970	24206
Chhattisgarh	140	140	1087	6124
Delhi	12	12	22	127
Goa	12	12	91	434
Gujarat	172	172	1330	7565
Haryana	120	120	928	5617
Himachal Pradesh	148	148	1154	6027
Jammu & Kashmir	196	119	917	5787
Jharkhand	180	180	1405	7943
Karnataka	256	256	2009	11286
Kerala	300	300	2232	10720
Madhya Pradesh	312	312	2455	14482
Maharashtra	424	424	3312	17794
Manipur	124	124	986	5425
Meghalaya	92	92	724	3779
Mizoram	68	68	501	2592
Nagaland	48	48	384	1828
Orissa	244	244	1938	10045
Punjab	164	164	1279	7467
Rajasthan	336	336	2596	15985
Sikkim	72	72	552	3025
Tamil Nadu	412	404	3189	13870
Tripura	128	128	1022	4952
Uttar Pradesh	852	852	6748	42772
Uttaranchal	56	56	412	2231
West Bengal	504	504	3958	21556
A & N Islands	36	17	90	477
Chandigarh	8	8	52	309
Dadra & N. Haveli	16	16	128	714
Daman & Diu	8	8	55	317
Lakshadweep	8	8	64	449
Pondicherry	12	12	95	425
All-India	6760	6638	51770	286503

Chapter Three

Summary of findings

3.0 The Situation Assessment Survey of farmers (SAS) has been launched for the first time. Such a type of survey has not been attempted before by the NSSO. The objective of this survey was to assess the state of the farming community of the country through level of living as measured by consumer expenditure, farm and non-farm business, productive assets, income and indebtedness; their farming practices, preferences, and resources availabilities; awareness and access to modern technological developments etc.

The present report brings out various facets of the indebtedness of farmer households. The main results are shown under Tables 1 to 5 in Appendix A. Table 1 shows per 1000 rupees distribution of outstanding loans by purpose of loan for different sources of income of farmer households. This table is prepared for different social groups (viz. ST, SC, OBC, Others and All) in each of the States. Table 2 shows distribution of outstanding loan by purpose of loan for farmer households possessing different size class of land in each of the States, whereas Table 3 shows similar distribution by source of loan for farmer households in each size class of land possessed and in each of the States. Table 4 and table 5 show State-wise average amount of outstanding loan (in rupees) per farmer household. Table 4 shows averages for each MPCE class within each social group, whereas Table 5 shows averages for each size class of land possessed.

To prevent the release of estimates based on very small samples, it was decided to release State-level estimates only if the total number of sample farmer households for the State was at least 300. As a consequence, separate figures for the states of Delhi and Goa could not be brought out. From similar considerations figures for all the UTs have been clubbed and shown under the head 'Group of UT's'. It may be noted that data from all States and UT's have been used in building up All-India estimates. For about 81 (0.16%) sample households, information on social group could not be obtained. For tables 1 and 4 of Appendix A, separate table could not be provided for not reported '(n.r.)' social group. Information from such households have been merged with 'All' (i.e. all social groups). Therefore, for numbers and aggregates, the difference of the sum of the estimates for different social groups from 'All' would be that of 'n.r.'. This is true for Statements 2 and 3 also.

The Summary of findings is arranged according to the subjects in the order given below:

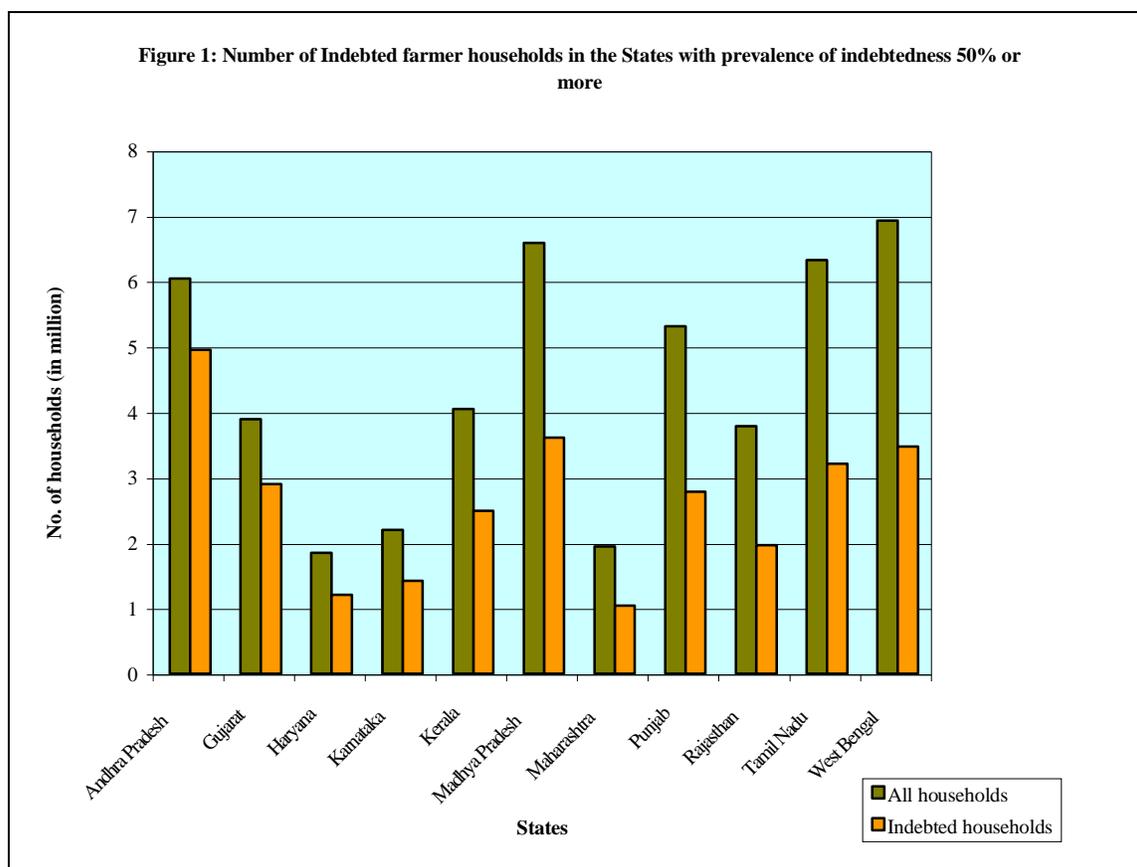
- Geographical distribution of total and indebted farmer households
- Indebtedness of farmer households in different social groups
- Indebtedness of farmer households by source of income.
- Indebtedness of farmer households by size class of land possessed
- Distribution of outstanding loan by purpose of loan
- Distribution of outstanding loan by source of loan
- Incidence of indebtedness by purpose of loan and by source of loan
- Outstanding loan per farmer household in different classes.

3.1 Geographical distribution of total and indebted farmer households: Statement 1 shows estimated number of rural households, farmer households, indebted farmer households and percentage of farmer households indebted in each of the states. At all-India level, an estimated 60.4% of rural households were farmer households and of them 48.6% were reported to be indebted. The incidence of indebtedness was highest in Andhra Pradesh (82.0%), followed by Tamil Nadu (74.5%), Punjab (65.4%), Kerala (64.4%), Karnataka (61.6%) and Maharashtra (54.8%). Moreover, Haryana, Rajasthan, Gujarat, Madhya Pradesh and West Bengal each had about 50 to 53% farmer households indebted. States with very low proportion of indebted farmer households were Meghalaya, Arunachal Pradesh and Uttaranchal. In each of these States less than 10% farmer households were indebted.

In absolute terms, out of an estimated 43.4 million indebted farmer households, 6.9 million belonged to Uttar Pradesh, 4.9 million to Andhra Pradesh, 3.6 million to Maharashtra, 3.5 million to West Bengal and 3.2 million to Madhya Pradesh. More than half of the indebted farmer households belonged to these five States.

Statement 1: Estimated number of rural households, and total and indebted farmer households in each State

State	estimated number of rural households ('00)	estimated number of farmer households ('00)	estimated number of indebted farmer households ('00)	percentage of farmer households indebted
(1)	(2)	(3)	(4)	(5)
Andhra Pradesh	142512	60339	49493	82.0
Arunachal Pradesh	15412	1227	72	5.9
Assam	41525	25040	4536	18.1
Bihar	116853	70804	23383	33.0
Chhattisgarh	36316	27598	11092	40.2
Gujarat	63015	37845	19644	51.9
Haryana	31474	19445	10330	53.1
Himachal Pradesh	11928	9061	3030	33.4
Jammu & Kashmir	10418	9432	3003	31.8
Jharkhand	36930	28238	5893	20.9
Karnataka	69908	40413	24897	61.6
Kerala	49942	21946	14126	64.4
Madhya Pradesh	93898	63206	32110	50.8
Maharashtra	118177	65817	36098	54.8
Manipur	2685	2146	533	24.8
Meghalaya	3401	2543	103	4.1
Mizoram	942	780	184	23.6
Nagaland	973	805	294	36.5
Orissa	66199	42341	20250	47.8
Punjab	29847	18442	12069	65.4
Rajasthan	70172	53080	27828	52.4
Sikkim	812	531	174	38.8
Tamil Nadu	110182	38880	28954	74.5
Tripura	5977	2333	1148	49.2
Uttar Pradesh	221499	171575	69199	40.3
Uttaranchal	11959	8962	644	7.2
West Bengal	121667	69226	34696	50.1
Group of UT's	2325	732	372	50.8
All India	1478988	893504	434242	48.6

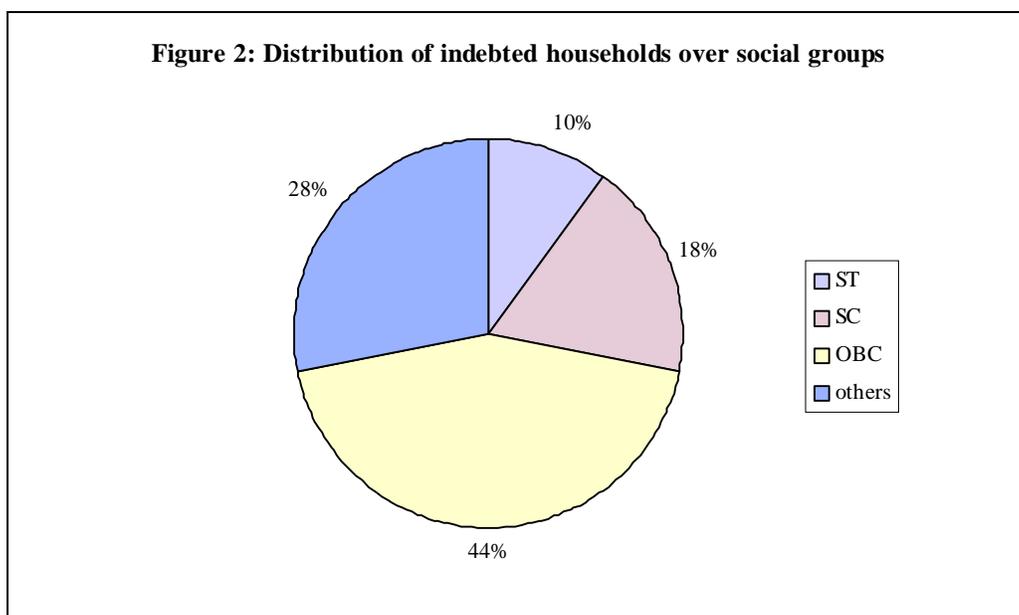


3.2 Indebtedness of farmer households in different social groups: Statement 2 presents per thousand distribution of all farmer households by social group in each of the states whereas Statement 3 shows the same distribution over indebted farmer households. The percentage share of estimated all farmer households in different social groups was 13.3% in ST, 17.5% in SC, 41.5% in OBC and 27.7% in Others.

At all-India level, 48.6% farmer households were indebted. The prevalence rate of indebtedness of farmer households in different social groups was 36.3% in ST, 50.2% in SC, 51.4% in OBC and 49.4% in Others. Thus, excluding farmer households belonging to ST, around half of the households in all other social groups were indebted.

Among 100 indebted farmer households, it was observed that 10 households belonged to ST, 18 households to SC, 44 households to OBC and 28 households to Others. Between the two states, namely, Andhra Pradesh and Tamil Nadu where, as already mentioned, a vast majority of farming community was indebted, it was observed that in Andhra Pradesh 11% belonged to ST, 17% to SC, 47% to OBC and 25% to Others, whereas the percentages were 4%, 22%, 73% and 1% respectively in Tamil Nadu.

Figure 2: Distribution of indebted households over social groups

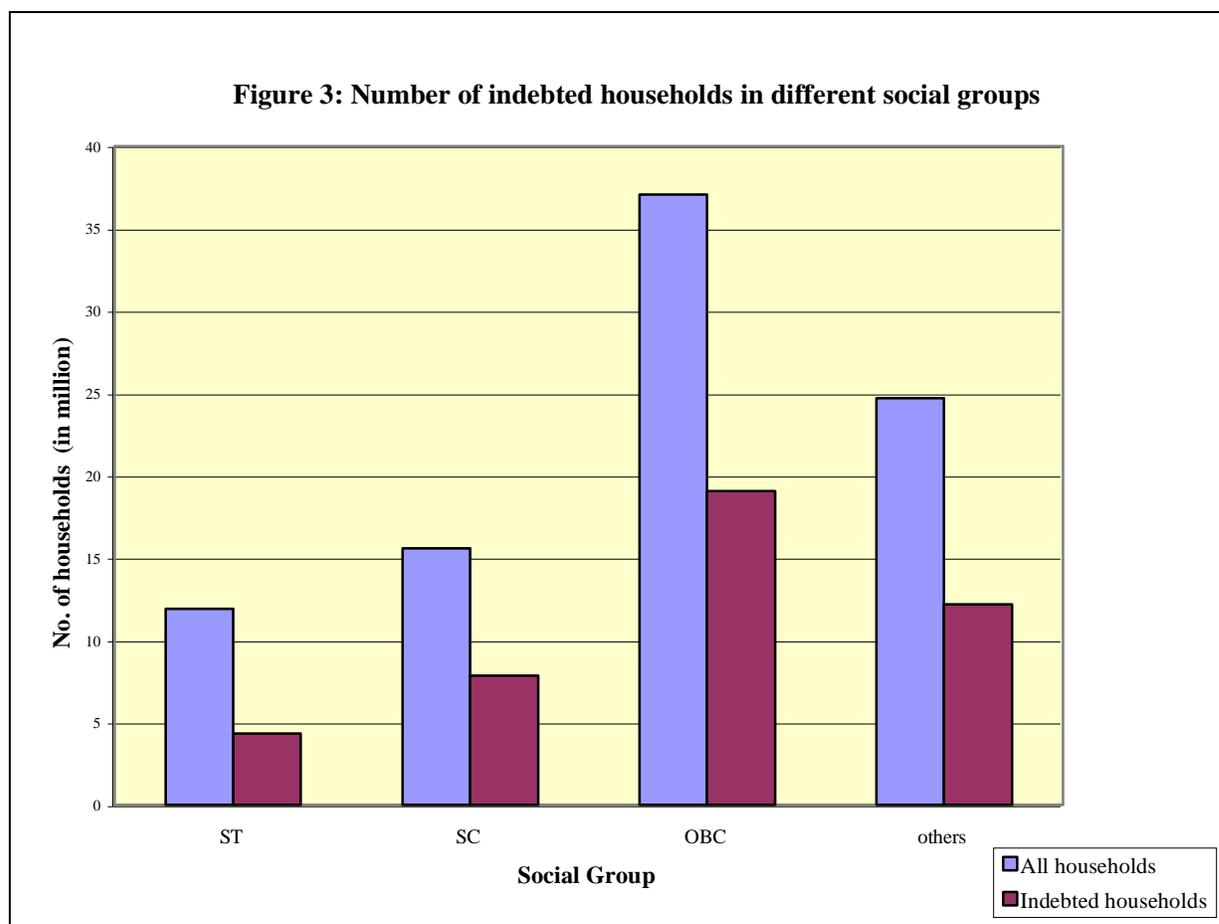


Statement 2: Per 1000 distribution of all farmer households by social group in different States

State	per 1000 no. of farmer households in social group					estd. no. of farmer households (00)	sample no. of farmer households
	scheduled tribe	scheduled caste	other backward class	others	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	113	174	470	242	1000	60339	3396
Arunachal Pradesh	851	-	-	136	1000	1227	502
Assam	140	103	246	508	1000	25040	2187
Bihar	25	144	611	216	1000	70804	3970
Chhattisgarh	422	126	415	37	1000	27598	1087
Gujarat	280	74	351	295	1000	37845	1330
Haryana	6	213	304	477	1000	19445	928
Himachal Pradesh	105	218	158	519	1000	9061	1154
Jammu & Kashmir	130	-	163	688	1000	9432	917
Jharkhand	397	105	415	84	1000	28238	1405
Karnataka	106	128	384	382	1000	40413	2009
Kerala	21	45	499	436	1000	21946	2232
Madhya Pradesh	211	154	441	194	1000	63206	2455
Maharashtra	141	101	325	432	1000	65817	3312
Manipur	490	-	360	146	1000	2146	986
Meghalaya	931	-	-	-	1000	2543	724
Mizoram	968	-	-	-	1000	780	501
Nagaland	948	-	46	-	1000	805	384
Orissa	349	139	376	136	1000	42341	1938
Punjab	4	315	162	518	1000	18442	1279
Rajasthan	229	147	461	163	1000	53080	2596
Sikkim	292	56	331	318	1000	531	552
Tamil Nadu	43	211	733	13	1000	38880	3189
Tripura	384	179	150	278	1000	2333	1022
Uttar Pradesh	18	248	540	191	1000	171575	6748
Uttaranchal		242	66	657	1000	8962	412
West Bengal	82	297	67	552	1000	69226	3958
Group of UTs	366	72	350	212	1000	732	484
All-India	133	175	415	276	1000	893504	51770
estimated no. of hhs (00)	119241	155926	370430	246884	893504	-	-
sample no. of hhs	7996	9089	20019	14585	51770	-	-

Statement 3: Per 1000 distribution of indebted farmer households by social group in different States

State	per 1000 no. of indebted farmer households in social group					estd. no. of indebted farmer households (00)	sample no. of indebted farmer households
	scheduled tribe	scheduled caste	other backward class	others	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	108	168	477	247	1000	49493	2690
Arunachal Pradesh	486	0	0	514	1000	72	45
Assam	71	100	213	616	1000	4536	425
Bihar	29	170	598	204	1000	23383	1320
Chhattisgarh	308	167	492	33	1000	11092	456
Gujarat	228	66	362	344	1000	19644	661
Haryana	5	218	326	451	1000	10330	493
Himachal Pradesh	67	278	177	479	1000	3030	398
Jammu & Kashmir	0	189	46	765	1000	3003	163
Jharkhand	239	156	480	125	1000	5893	298
Karnataka	98	108	430	364	1000	24897	1168
Kerala	16	45	496	443	1000	14126	1437
Madhya Pradesh	159	186	478	176	1000	32110	1234
Maharashtra	93	86	345	477	1000	36098	1705
Manipur	229	0	574	197	1000	533	257
Meghalaya	922	0	29	49	1000	103	31
Mizoram	1000	0	0	0	1000	184	89
Nagaland	969	0	27	3	1000	294	145
Orissa	233	142	441	185	1000	20250	923
Punjab	2	261	158	579	1000	12069	825
Rajasthan	208	165	470	157	1000	27828	1364
Sikkim	264	46	345	345	1000	174	183
Tamil Nadu	42	219	729	10	1000	28954	2254
Tripura	414	170	149	267	1000	1148	457
Uttar Pradesh	18	257	557	168	1000	69199	2762
Uttaranchal	0	364	190	446	1000	644	43
West Bengal	57	296	74	573	1000	34696	1882
Group of UTs	261	97	515	127	1000	372	211
All India	100	180	439	281	1000	434242	23935
estimated no. of hhs (00)	119241	155926	370430	246884	893504	-	-
estimated no. of indebted hhs (00)	43304	78323	190467	122014	434242	-	-
sample no. of hhs	7996	9089	20019	14585	51770	-	-



3.3 Indebtedness of farmer households by source of income: Statement 4.1 shows per thousand distribution of total farmer households by source of income in different states while statement 4.2 shows per thousand distribution of indebted farmer households by different sources of income. The principal source of income of farmer households was categorised as cultivation, farming other than cultivation, other agricultural activities, and others. Here, ‘cultivation’ means activities related to production of crops by tillage and related ancillary activities. ‘Farming other than cultivation’ includes animal husbandry, poultry, fishery, piggery, bee-keeping etc.; whereas growing of trees, horticultural crops (orchards) and plantations (rubber, cashew, pepper, coffee, tea, etc.) are considered under ‘other agricultural activity’. And ‘other’ comprises wage/salaried employment, non-agricultural enterprises, pension, remittances, interest and dividends, and other source.

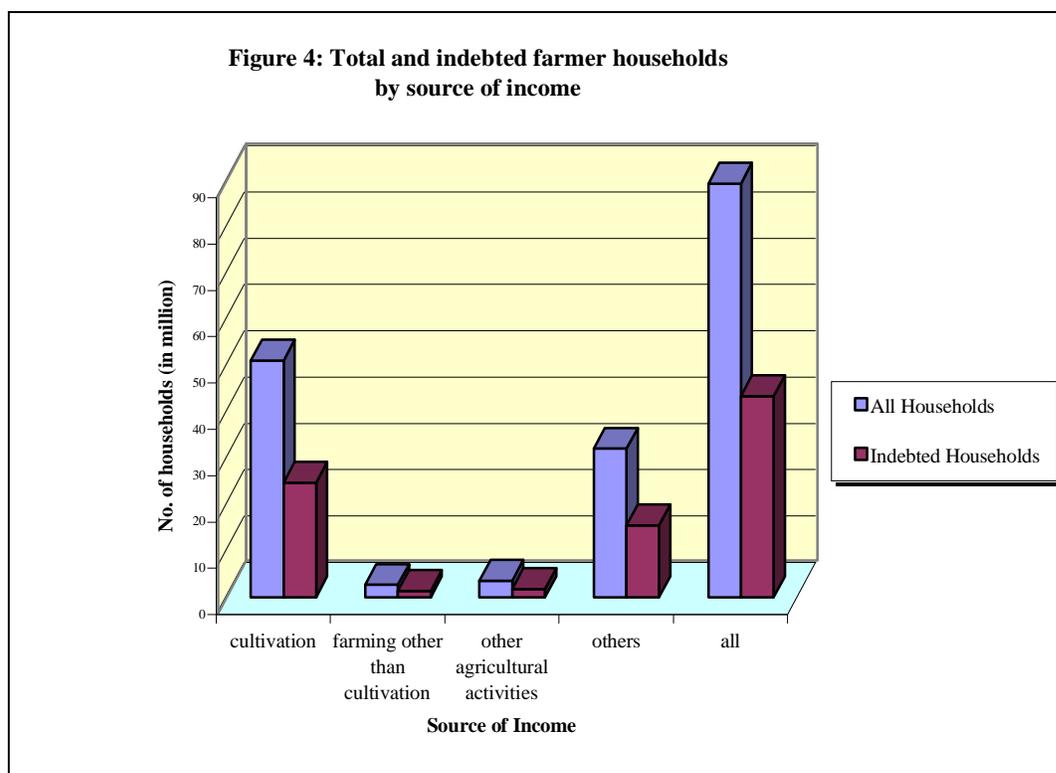
Out of the total number of farmer households an estimated 57.2% were ‘cultivators’ and among these 48.4% were indebted. 3.0% farmer households had source of income ‘farming other than cultivation’, 3.9% had ‘other agricultural activities’ and 35.9% had ‘others’, and in each of these categories about 48-52% households were indebted. On an average, out of 100 indebted farmer households, 56.9 households had source of income ‘cultivation’, 3.2 had ‘farming other than cultivation’, 4.1 had ‘other agricultural activities’ and 35.7 had ‘others’.

Statement 4.1: Per 1000 distribution of farmer households by source of income in different States

States	per 1000 no. of farmer households					estimated no. of farmer hhs (00)	sample no. of farmer hhs
	cultiva-tion	farming other than cultiva-tion	other agricul-tural activity	others	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	537	43	62	358	1000	60339	3396
Arunachal Pradesh	859	26	28	87	1000	1227	502
Assam	665	13	8	314	1000	25040	2187
Bihar	591	21	30	358	1000	70804	3970
Chhattisgarh	551	42	42	365	1000	27598	1087
Gujarat	617	32	48	303	1000	37845	1330
Haryana	529	50	25	396	1000	19445	928
Himachal Pradesh	425	15	47	513	1000	9061	1154
Jammu & Kashmir	510	16	9	465	1000	9432	917
Jharkhand	626	28	37	309	1000	28238	1405
Karnataka	582	29	64	325	1000	40413	2009
Kerala	168	117	98	617	1000	21946	2232
Madhya Pradesh	588	14	46	352	1000	63206	2455
Maharashtra	579	18	29	374	1000	65817	3312
Manipur	667	40	27	266	1000	2146	986
Meghalaya	716	4	89	191	1000	2543	724
Mizoram	842	21	54	83	1000	780	501
Nagaland	689	10	6	295	1000	805	384
Orissa	445	12	61	482	1000	42341	1938
Punjab	456	26	49	469	1000	18442	1279
Rajasthan	539	50	30	381	1000	53080	2596
Sikkim	616	21	4	359	1000	531	552
Tamil Nadu	490	65	41	404	1000	38880	3189
Tripura	655	26	17	302	1000	2333	1022
Uttar Pradesh	661	24	19	296	1000	171575	6748
Uttaranchal	638	18	12	332	1000	8962	412
West Bengal	586	22	57	335	1000	69226	3958
Group of UTs	454	51	100	395	1000	732	484
All-India	572	30	39	359	1000	893504	51770
estimated no. of households (00)	510937	26912	35027	320628	893504	-	-
estimated no. of indebted households (00)	247472	13967	17619	155184	434242	-	-
sample no. of households	26395	2210	2269	20896	51770	-	-

Statement 4.2: Per 1000 distribution of indebted farmer households by source of income in different States

States	per 1000 no. of indebted farmer households					estimated no. of indebted farmer hhs (00)	sample no. of indebted farmer hhs
	cultiva-tion	farming other than cultiva-tion	other agricul-tural activity	others	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	544	43	58	356	1000	49493	2690
Arunachal Pradesh	764	0	14	222	1000	72	45
Assam	610	16	0	375	1000	4536	425
Bihar	516	18	36	432	1000	23383	1320
Chhattisgarh	596	39	29	336	1000	11092	456
Gujarat	629	26	44	302	1000	19644	661
Haryana	598	38	21	344	1000	10330	493
Himachal Pradesh	412	19	35	535	1000	3030	398
Jammu & Kashmir	391	32	0	579	1000	3003	163
Jharkhand	491	14	36	458	1000	5893	298
Karnataka	602	28	65	305	1000	24897	1168
Kerala	144	141	101	613	1000	14126	1437
Madhya Pradesh	640	14	57	290	1000	32110	1234
Maharashtra	626	17	24	333	1000	36098	1705
Manipur	504	81	26	391	1000	533	257
Meghalaya	784	29	59	137	1000	103	31
Mizoram	766	82	0	158	1000	184	89
Nagaland	694	7	0	299	1000	294	145
Orissa	520	11	48	421	1000	20250	923
Punjab	527	20	40	414	1000	12069	825
Rajasthan	584	43	31	343	1000	27828	1364
Sikkim	511	29	0	466	1000	174	183
Tamil Nadu	507	57	31	405	1000	28954	2254
Tripura	699	11	17	272	1000	1148	457
Uttar Pradesh	664	26	18	293	1000	69199	2762
Uttaranchal	674	9	0	313	1000	644	43
West Bengal	555	22	56	368	1000	34696	1882
Group of UTs	476	78	137	309	1000	372	211
All-India	569	32	41	357	1000	434242	23935
estimated no. of households (00)	510937	26912	35027	320628	893504	-	-
estimated no. of indebted households (00)	247472	13967	17619	155184	434242	-	-
sample no. of households	26395	2210	2269	20896	51770	-	-



3.4 Indebtedness of farmer households by size class of land possessed: Statement 5 presents estimated number of total and indebted farmer households in each size class of land possessed while Statement 6 shows per thousand distribution of indebted farmer households by size class of land possessed in each of the states. The size classes of land possessed considered were: <0.01 ha, 0.01-0.40 ha, 0.41-1.00 ha, 1.01-2.00 ha, 2.01-4.00 ha, 4.01-10.00 ha and more than 10.00 ha. The proportions of total farmer households in these seven classes were estimated as 1.4%, 32.8%, 31.7%, 18.0%, 10.5%, 4.8% and 0.9% respectively. The prevalence rates of indebtedness in these seven classes were 45.3%, 44.4%, 45.6%, 51.0%, 58.2%, 65.1% and 66.4%, i.e. in the different size classes of land possessed, 44% to 66% farmer households were indebted. On an average, out of 1000 indebted farmer households, the numbers in different size classes of land possessed were 13, 299, 298, 189, 125, 64 and 12 respectively. Thus, almost 80% of indebted farmer households possessed land amounting to 2 hectares or less.

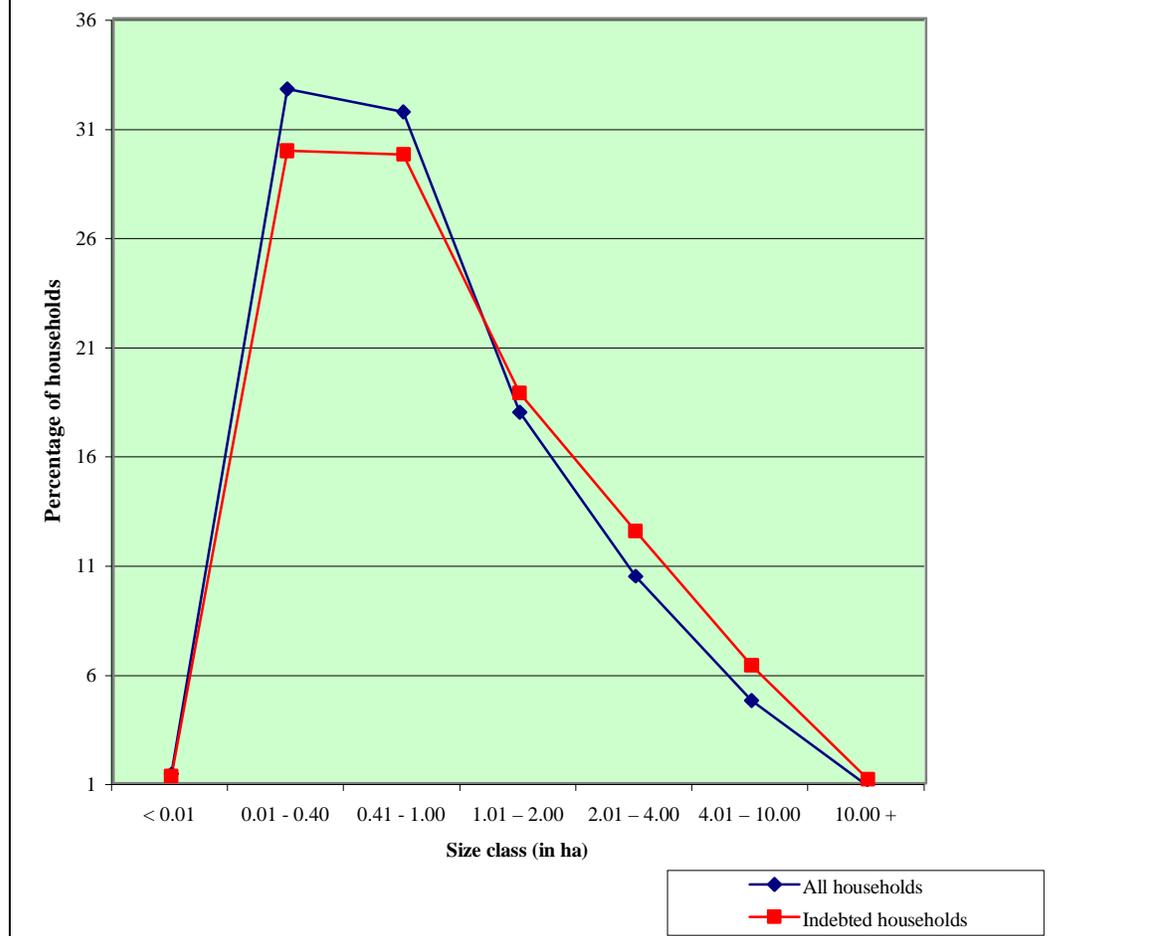
Statement 5: Estimated number of total and indebted farmer households in each size class of land possessed

size class of land possessed	estimated number of farmer households ('00)	percentage of farmer households	estimated number of indebted farmer households ('00)	percentage of indebted farmer households	prevalence rate of indebtedness (percentage)
(1)	(2)	(3)	(4)	(5)	(6)
< 0.01	12594	1.4	5708	1.3	45.3
0.01 - 0.40	292867	32.8	130112	30.0	44.4
0.41 - 1.00	283610	31.7	129211	29.8	45.6
1.01 - 2.00	160600	18.0	81920	18.8	51.0
2.01 - 4.00	93504	10.5	54409	12.5	58.2
4.01 - 10.00	42581	4.8	27734	6.4	65.1
10.00 +	7748	0.8	5148	1.2	66.4
all sizes	893504	100.0	434242	100.0	48.6

Statement 6: Per 1000 distribution of indebted farmer households by size class of land possessed in different States

States	size class of land possessed (in ha)								estd. no. of indebted hhs (00)	sample no. of indebted hhs
	< 0.01	0.01 – 0.40	0.41- 1.00	1.01 – 2.00	2.01 – 4.00	4.01 – 10.00	10.00 +	all sizes		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	4	192	361	218	151	66	7	1000	49493	2690
Arunachal Pradesh	97	0	181	444	278	0	0	1000	72	45
Assam	3	332	371	208	81	5	0	1000	4536	425
Bihar	18	580	271	92	28	7	6	1000	23383	1320
Chhattisgarh	1	114	331	306	169	75	4	1000	11092	456
Gujarat	46	161	250	217	183	132	11	1000	19644	661
Haryana	38	305	180	183	197	88	9	1000	10330	493
Himachal Pradesh	0	491	272	156	63	19	0	1000	3030	398
Jammu & Kashmir	0	358	371	137	126	9	0	1000	3003	163
Jharkhand	8	506	281	156	27	9	12	1000	5893	298
Karnataka	5	139	363	228	159	93	12	1000	24897	1168
Kerala	0	662	215	91	26	5	1	1000	14126	1437
Madhya Pradesh	4	80	246	271	231	130	39	1000	32110	1234
Maharashtra	7	112	241	262	233	122	24	1000	36098	1705
Manipur	0	483	318	186	11	2	0	1000	533	257
Meghalaya	0	69	676	157	118	0	0	1000	103	31
Mizoram	0	49	533	310	109	0	0	1000	184	89
Nagaland	20	71	554	337	17	0	0	1000	294	145
Orissa	3	235	465	206	73	17	0	1000	20250	923
Punjab	27	398	108	158	170	118	22	1000	12069	825
Rajasthan	10	175	254	198	178	141	45	1000	27828	1364
Sikkim	0	333	489	149	29	0	0	1000	174	183
Tamil Nadu	19	327	380	154	93	22	4	1000	28954	2254
Tripura	10	402	535	53	0	0	0	1000	1148	457
Uttar Pradesh	25	399	289	174	78	34	3	1000	69199	2762
Uttaranchal	3	451	273	212	59	0	0	1000	644	43
West Bengal	7	582	298	85	24	4	0	1000	34696	1882
Group of UTs	30	516	202	116	97	32	8	1000	372	211
All-India	13	299	298	189	125	64	12	1000	434242	23935
estimated no. of households (00)	12594	292867	283610	160600	93504	42581	7748	893504	-	-
estimated no. of indebted households (00)	5708	130112	129211	81920	54409	27734	5148	434242	-	-
sample no. of households	2598	19116	13373	8627	4973	2696	387	51770	-	-

Figure 5: Distribution of households over size class of land possessed



3.5 Distribution of outstanding loan by purpose of loan: Statement 7 shows per thousand rupees distribution of outstanding loan taken by farmer households by purpose of loan in different states while statement 8 shows the distribution of outstanding loan over different social groups. It is observed that the two most important purposes of taking loan were ‘capital expenditure in farm business’ and ‘current expenditure in farm business’. At all-India level, out of every 1000 rupees taken as loan, 584 rupees had been borrowed for these two purposes taken together. In many States, it was found that 50% or more of the total amount of loan was borrowed for one or the other of these two purposes. The next important purpose was ‘marriages and ceremonies’. In terms of percentage of loan amount taken, this purpose was most important for farmer households of Bihar, followed by those of Rajasthan. Also it is worthy of mention that out of every 1000 rupees taken as loan, farmer households of Himachal Pradesh borrowed 290 rupees for the purpose of ‘non-farm business’, those of Arunachal Pradesh borrowed 203 rupees for the purpose of ‘education’ and those of Manipur borrowed 220 rupees for the purpose of ‘medical treatment’.

Statement 7: Per 1000 rupees distribution of outstanding loan taken by farmer households in different States by purpose of loan

State	purpose of loan									estd. no. of hhs (00)	sample no. of hhs
	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all purposes		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Andhra Pradesh	234	381	32	115	96	14	24	105	1000	60339	3396
Arunachal Pradesh	44	58	5	159	0	203	120	411	1000	1227	502
Assam	166	67	162	124	118	1	15	348	1000	25040	2187
Bihar	308	86	76	64	229	23	102	112	1000	70804	3970
Chhattisgarh	403	300	82	67	64	3	34	47	1000	27598	1087
Gujarat	203	503	39	63	102	5	30	56	1000	37845	1330
Haryana	360	262	68	48	140	0	20	103	1000	19445	928
Himachal Pradesh	94	101	290	66	102	9	29	309	1000	9061	1154
Jammu & Kashmir	260	32	241	183	93	0	20	171	1000	9432	917
Jharkhand	272	53	248	105	98	0	9	216	1000	28238	1405
Karnataka	307	375	98	56	74	6	2	81	1000	40413	2009
Kerala	110	104	228	102	112	14	25	305	1000	21946	2232
Madhya Pradesh	470	213	14	96	144	1	36	27	1000	63206	2455
Maharashtra	379	375	48	42	49	9	15	83	1000	65817	3312
Manipur	4	30	124	113	93	87	220	331	1000	2146	986
Meghalaya	321	464	0	142	1	2	0	69	1000	2543	724
Mizoram	807	0	2	126	0	12	0	53	1000	780	501
Nagaland	115	60	189	127	44	81	8	376	1000	805	384
Orissa	289	244	115	114	140	1	29	69	1000	42341	1938
Punjab	264	360	44	85	102	0	26	120	1000	18442	1279
Rajasthan	375	197	22	138	176	8	39	44	1000	53080	2596
Sikkim	122	49	221	204	2	0	6	396	1000	531	552
Tamil Nadu	243	251	55	131	87	26	41	166	1000	38880	3189
Tripura	263	157	171	68	42	0	17	281	1000	2333	1022
Uttar Pradesh	403	206	70	68	118	2	61	71	1000	171575	6748
Uttaranchal	184	158	173	92	74	0	22	297	1000	8962	412
West Bengal	244	213	103	72	111	5	51	201	1000	69226	3958
Group of UTs	90	171	56	123	190	1	14	353	1000	732	484
All India	306	278	67	88	111	8	33	108	1000	893504	51770

Statement 8: Per 1000 rupees distribution of outstanding loan taken by farmer households for different social groups by purpose of loan

social group	purpose of loan									estd. no. of hhs (00)	sample no. of hhs
	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all purposes		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
scheduled tribe (ST)	365	278	42	93	111	6	18	86	1000	119241	7996
scheduled caste (SC)	254	192	54	124	173	10	58	135	1000	155926	9089
other backward class (OBC)	308	247	72	98	121	8	39	107	1000	370430	20019
others	308	334	69	67	85	9	22	106	1000	246884	14585
all	306	278	67	88	111	8	33	108	1000	893504	51770
estimated no. of indebted households (00)	105262	158564	22222	101526	49556	3951	28467	45596	434242	-	-
sample no. of indebted households	5453	7432	1598	6300	2666	275	1597	3001	23935	-	-

3.6 Distribution of outstanding loan by source of loan: Statement 9 shows per thousand rupees distribution of outstanding loan taken by farmer households by source of loan. It is observed that two most important sources of loan were 'bank' and 'agricultural/professional money lenders', in almost all the states. On an average, if 1000 rupees were lent to farmers, then the shares of the above two sources were 356 and 257 rupees respectively. The next important source was 'co-operative society'. It was found that farmers from Maharashtra and Gujarat borrowed the highest amount (48.5% and 41.8% respectively) from this source. Also, Kerala, Haryana and Tamil Nadu contracted a substantial share of the total amount of loan from co-operative societies. On the other hand, some of the north-eastern states like Meghalaya, Arunachal Pradesh, Manipur etc. borrowed sufficient amount of loans from their 'friends and relatives'.

Statement 9: Per 1000 rupees distribution of outstanding loan taken by farmer households in different States by source of loan

State	sources of loan									estima- ted no. of indebted hhs(00)	sample no. of indebted hhs
	govt.	co-op. society	bank	agri./ profession- al money lender	trader	relatives & friends	doctor, lawyer etc.	others	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Andhra Pr.	10	104	200	534	48	53	9	41	1000	49493	2690
Arunachal Pr.	61	0	208	0	159	507	0	65	1000	72	45
Assam	70	27	278	155	120	247	5	99	1000	4536	425
Bihar	22	25	370	328	11	128	12	106	1000	23383	1320
Chhattisgarh	13	206	505	130	42	63	7	35	1000	11092	456
Gujarat	5	418	272	65	44	177	9	10	1000	19644	661
Haryana	11	239	426	241	31	34	15	4	1000	10330	493
Himachal Pr.	61	116	476	72	55	170	1	49	1000	3030	398
Jammu & Kashmir	131	2	543	11	155	155	0	2	1000	3003	163
Jharkhand	39	45	557	190	17	136	4	12	1000	5893	298
Karnataka	19	169	501	200	19	68	4	21	1000	24897	1168
Kerala	49	283	491	74	17	66	10	9	1000	14126	1437
Madhya Pr.	19	169	381	226	90	101	5	8	1000	32110	1234
Maharashtra	12	485	341	68	8	59	3	24	1000	36098	1705
Manipur	15	0	167	329	40	401	0	49	1000	533	257
Meghalaya	60	0	0	128	3	809	0	0	1000	103	31
Mizoram	243	31	499	0	33	193	0	0	1000	184	89
Nagaland	75	77	536	3	153	155	0	0	1000	294	145
Orissa	130	181	437	148	8	84	1	10	1000	20250	923
Punjab	19	176	284	363	82	63	6	7	1000	12069	825
Rajasthan	13	59	270	365	192	69	18	14	1000	27828	1364
Sikkim	348	0	230	73	221	67	0	61	1000	174	183
Tamil Nadu	20	233	281	397	4	52	1	11	1000	28954	2254
Tripura	164	28	605	20	39	119	0	25	1000	1148	457
Uttar Pr.	24	67	512	191	29	138	19	20	1000	69199	2762
Uttaranchal	315	48	398	59	17	149	0	14	1000	644	43
West Bengal	103	192	285	130	107	154	7	23	1000	34696	1882
Group of UTs	307	147	136	103	61	245	0	1	1000	372	211
All India	25	196	356	257	52	85	9	21	1000	434242	23935
estimated no. of indebted hhs (00)	14769	114785	117100	125000	53902	77602	7181	14605	434242	-	-
sample no. of indebted hhs	992	5844	6296	6919	3018	4528	345	872	23935	-	-

3.7 Incidence of indebtedness by purpose of loan and by source of loan: Statement 10 presents per hundred distribution of indebted farmer households contracting loans for different purposes in each of the states, while Statement 11 shows per hundred distribution of farmer households taking loans from different sources. Since the purposes of loan were not mutually exclusive i.e. a particular household might borrow loans for more than one purpose, the sum total of the figures in col(2) to col(9) of Statement 10 would generally be more than 100. Similarly, this is also true for Statement 11, since the sources of loan, too, were not mutually exclusive.

The most important purpose of loan was 'current expenditure in farm business' as revealed from Statement 10. It is observed that at all-India level, on an average, 37 out of 100 indebted farmer households had taken loan for this purpose. Among the states, loans taken for 'current expenditure in farm business' were most common (56 out of 100 indebted households) in Gujarat, followed by Maharashtra (53 out of 100 indebted households), Karnataka (52 out of 100 indebted households) and Andhra Pradesh (51 out of 100 indebted households). The next two important purposes of loan were 'capital expenditure in farm business' and 'consumption expenditure'. In Jammu and Kashmir, 85 out of 100 indebted households had taken loan for the purpose of 'consumption expenditure'. This purpose was also predominant in Sikkim (74 out of 100 indebted households), Mizoram (54 out of 100 indebted households) and Nagaland (52 out of 100 indebted households).

The most important source of loan, as revealed from Statement 11, was 'agricultural/professional money lender'. At all-India level, on an average, 29 out of 100 indebted households borrowed from this source of loan. Among the states the incidence of borrowing from this source was highest in Andhra Pradesh (57 out of 100 indebted households), followed by Tamil Nadu (52 out of 100 indebted households). 'Bank' and 'co-operative societies' were the next two important sources. Kerala and Uttaranchal showed the highest incidence of 'bank' loans: 42 and 40 per 100 indebted households, respectively. Incidence of loans from 'co-operative societies' was highest in Maharashtra (61 out of 100 indebted households) followed by Kerala (46 out of 100 indebted households). Farmer households of Jammu and Kashmir and Sikkim depended mostly on loans from 'traders'. The incidence was 88 out of 100 indebted households in Jammu and Kashmir and 70 out of 100 indebted households in Sikkim. Farmer households of Meghalaya mainly depended on 'relatives and friends' for loans. 91 out of 100 indebted households in the state borrowed from this source.

Statement 10: Per 100 distribution of indebted farmer households contracting loans for different purposes by State

states	Per 100 no. of indebted farmer households by purpose of loan										estimated no. of indebted households (00)	sample no. of indebted households
	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	(7)	(8)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(10)	(11)
Andhra Pradesh	26	51	3	26	9	1	4	9	49493	2690	9	49493
Arunachal Pradesh	4	10	1	39	0	6	18	38	72	45	38	72
Assam	11	12	7	30	10	1	6	25	4536	425	25	4536
Bihar	21	12	5	21	18	1	17	12	23383	1320	12	23383
Chhattisgarh	27	42	5	23	8	1	5	6	11092	456	6	11092
Gujarat	13	56	2	13	13	0	5	8	19644	661	8	19644
Haryana	32	35	4	19	14	0	4	14	10330	493	14	10330
Himachal Pradesh	14	11	13	29	20	1	8	23	3030	398	23	3030
Jammu & Kashmir	4	1	4	85	3	0	0	5	3003	163	5	3003
Jharkhand	26	10	11	25	10	0	5	15	5893	298	15	5893
Karnataka	21	52	3	19	7	1	1	7	24897	1168	7	24897
Kerala	16	17	12	27	12	4	8	34	14126	1437	34	14126
Madhya Pradesh	30	41	4	25	17	0	5	4	32110	1234	4	32110
Maharashtra	30	53	5	13	6	0	4	6	36098	1705	6	36098
Manipur	2	5	4	39	7	10	11	26	533	257	26	533
Meghalaya	35	30	0	25	1	1	0	7	103	31	7	103
Mizoram	36	0	3	54	0	3	0	5	184	89	5	184
Nagaland	7	6	4	52	2	12	2	16	294	145	16	294
Orissa	26	36	8	21	8	0	4	8	20250	923	8	20250
Punjab	17	37	5	27	14	1	4	12	12069	825	12	12069
Rajasthan	28	29	3	32	16	1	5	8	27828	1364	8	27828
Sikkim	12	3	6	74	1	0	2	8	174	183	8	174
Tamil Nadu	20	38	4	34	9	3	7	12	28954	2254	12	28954
Tripura	15	10	11	36	3	0	2	25	1148	457	25	1148
Uttar Pradesh	28	27	5	19	15	1	11	10	69199	2762	10	69199
Uttaranchal	19	29	17	15	9	0	6	16	644	43	16	644
West Bengal	22	34	9	25	7	1	8	15	34696	1882	15	34696
Group of UT's	15	34	3	35	13	1	5	12	372	211	12	372
All India	24	37	5	23	11	1	7	11	434242	23935	11	434242

Statement 11: Per 100 distribution of indebted farmer households contracting loans from different sources by State

states	Per 100 no. of farmer households by source of loan										estimated no. of indebted hhs (00)	sample no. of indebted hhs
	government	co-operative society	bank	agricultural/professional money lender	trader	relatives & friends	doctor, lawyer and other professionals	others				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
Andhra Pradesh	3	20	31	57	9	6	1	4	49493	2690		
Arunachal Pradesh	4	0	10	0	33	49	0	21	72	45		
Assam	3	3	9	10	17	54	1	6	4536	425		
Bihar	2	4	17	44	5	26	2	7	23383	1320		
Chhattisgarh	2	37	27	20	17	12	2	5	11092	456		
Gujarat	0	40	23	8	10	29	1	1	19644	661		
Haryana	2	44	30	29	9	9	2	1	10330	493		
Himachal Pradesh	5	24	28	5	22	32	2	4	3030	398		
Jammu & Kashmir	4	1	4	1	88	5	0	0	3003	163		
Jharkhand	6	0	38	22	8	28	1	1	5893	298		
Karnataka	2	23	32	34	5	12	1	3	24897	1168		
Kerala	8	46	42	16	6	12	1	5	14126	1437		
Madhya Pradesh	4	37	23	22	23	17	2	2	32110	1234		
Maharashtra	2	61	29	7	6	11	2	4	36098	1705		
Manipur	4	0	2	25	11	57	0	6	533	257		
Meghalaya	2	0	0	6	0	91	0	0	103	31		
Mizoram	10	2	21	0	30	37	0	0	184	89		
Nagaland	4	2	14	0	51	28	0	0	294	145		
Orissa	2	30	36	23	4	16	0	3	20250	923		
Punjab	1	38	19	28	18	21	1	2	12069	825		
Rajasthan	2	15	21	40	23	14	2	2	27828	1364		
Sikkim	6	0	12	3	70	14	0	2	174	183		
Tamil Nadu	3	33	23	52	2	11	0	2	28954	2254		
Tripura	11	3	32	2	29	20	0	4	1148	457		
Uttar Pradesh	4	13	30	26	9	28	3	4	69199	2762		
Uttaranchal	8	17	40	7	5	25	0	7	644	43		
West Bengal	10	19	22	15	29	23	2	4	34696	1882		
Group of UT's	9	15	18	30	9	31	0	1	372	211		
All India	3	26	27	29	12	18	2	3	434242	23935		
estimated no. of indebted hhs (00)	14769	114785	117100	125000	53902	77602	7181	14605	-	-		
sample no. of indebted hhs	992	5844	6296	6919	3018	4528	345	872	-	-		

3.8 Outstanding loan per farmer household in different classes: Statement 12 shows average amount of outstanding loan per farmer household in each size class of land possessed, at all-India level. Statement 13 presents average amount of outstanding loan per farmer household in different social groups by MPCE class, while Statement 14 shows the same distribution over the states.

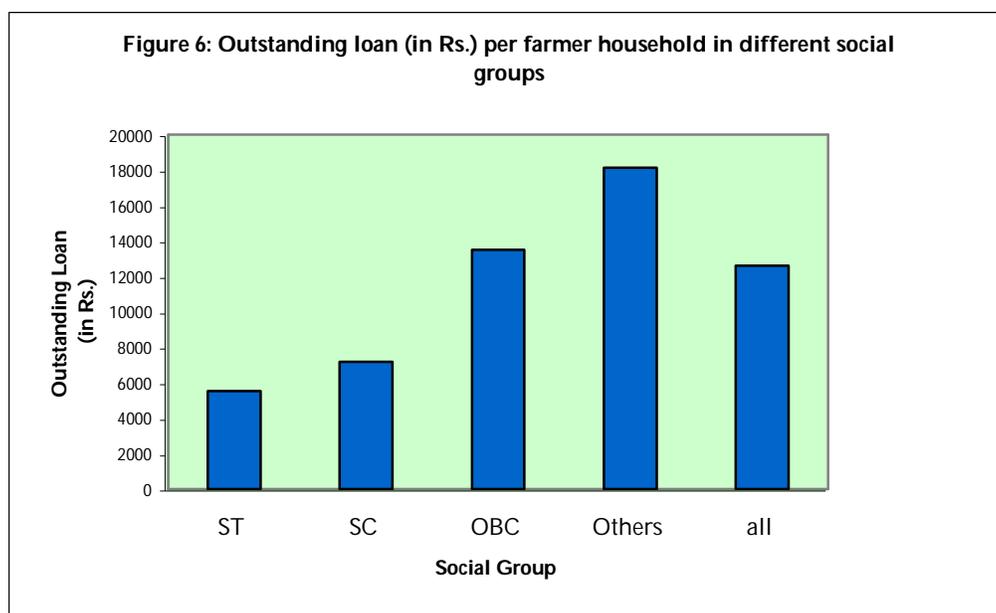
It is observed that the average outstanding loan per farmer household varied widely from state to state. The averages were quite high for the states of Punjab, Kerala, Haryana, Andhra Pradesh, Tamil Nadu, Rajasthan and Karnataka. It was quite low for Meghalaya, Arunachal Pradesh and Assam. The average loan per farmer household in different social groups were 5,500 rupees for ST, 7,200 rupees for SC, 13,500 rupees for OBC and 18,100 rupees for others. The average amount of outstanding loan varied from about six thousand rupees in the lowest size class to about seventy six thousand rupees in the highest size class of land possessed. And it was about six thousand rupees in the lowest MPCE class and about forty-four thousand rupees in the highest MPCE class of farmer households at all-India level.

Statement 12: Average amount of outstanding loan per farmer household in each size class of land possessed

Size class of land possessed (in ha)	Amount of outstanding loan (in Rs.) per farmer household
< 0.01	6121
0.01 - 0.40	6545
0.41 - 1.00	8623
1.01 - 2.00	13762
2.01 - 4.00	23456
4.01 - 10.00	42532
10.00 +	76232
all size classes	12585

Statement 13: Average amount of outstanding loan (in Rs.) per farmer household in different social groups for each MPCE classes

MPCE Class	social groups					estimated no. of hhs (00)	sample no. of hhs
	scheduled tribe (ST)	scheduled caste (SC)	other backward class (OBC)	others	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
0 - 225	2859	5743	8155	8582	6498	148694	7002
225 - 255	4484	6046	9890	11031	8435	87551	4352
255 - 300	5326	6383	9769	11370	8865	139205	7288
300 - 340	5735	6138	11935	13262	10453	111978	6249
340 - 380	4330	7868	14646	14201	12067	92616	5608
380 - 420	7254	7706	15264	19037	14484	72779	4492
420 - 470	8588	8164	17858	19540	16178	69930	4473
470 - 525	10706	10867	17574	20084	16872	52921	3687
525 - 615	7652	12460	17888	23851	18793	52775	3722
615 - 775	10344	9560	25728	32304	25816	41519	2989
775 - 950	17260	10977	35284	37407	32676	14478	1150
> 950	33727	16437	44473	47806	44434	9058	758
all classes	5506	7167	13489	18118	12585	893504	51770
estimated no. of indebted hhs (00)	43304	78323	190467	122014	434242	-	-
sample no. of indebted hhs	2465	4515	10202	6743	23935	-	-



Statement 14: Average amount of outstanding loans (in Rs.) per farmer household of different social groups in different States

states	social group					estimated no. of indebted hhs (00)	sample no. of indebted hhs
	scheduled tribe (ST)	scheduled caste (SC)	other backward class (OBC)	others	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	12760	12720	23697	37802	23965	49493	2690
Arunachal Pradesh	265	0	0	1973	493	72	45
Assam	391	1141	598	971	813	4536	425
Bihar	3619	3161	4010	6814	4476	23383	1320
Chhattisgarh	1545	5386	5944	8816	4122	11092	456
Gujarat	7981	9175	13800	26333	15526	19644	661
Haryana	23555	13341	26226	31548	26007	10330	493
Himachal Pradesh	5308	11427	16405	7662	9618	3030	398
Jammu & Kashmir	0	931	1029	2346	1903	3003	163
Jharkhand	746	2992	3181	3304	2205	5893	298
Karnataka	11259	6405	17210	24901	18135	24897	1168
Kerala	10832	13308	33116	38013	33907	14126	1437
Madhya Pradesh	4812	8910	15628	25411	14218	32110	1234
Maharashtra	6379	8845	18205	21417	16973	36098	1705
Manipur	536	0	3978	3923	2269	533	257
Meghalaya	71	0	61	98	72	103	31
Mizoram	1937	0	0	0	1876	184	89
Nagaland	1078	0	191	132	1030	294	145
Orissa	2360	4850	7845	10439	5871	20250	923
Punjab	118495	10399	21862	66147	41576	12069	825
Rajasthan	12018	16708	22009	18538	18372	27828	1364
Sikkim	2790	586	1543	2192	2053	174	183
Tamil Nadu	21023	12786	27355	23782	23963	28954	2254
Tripura	2656	3239	4156	2718	2977	1148	457
Uttar Pradesh	6706	4893	7280	11290	7425	69199	2762
Uttaranchal	0	951	4184	914	1108	644	43
West Bengal	2349	4298	5816	6118	5237	34696	1882
Group of UT's	4931	6411	19986	7920	10931	372	211
All India	5506	7167	13489	18118	12585	434242	23935
estimated no. of indebted hhs (00)	43304	78323	190467	122014	434242	-	-
sample no. of indebted hhs	2465	4515	10202	6743	23935	-	-

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Andhra Pradesh										Social Group: ST			
source of income	(1)	purpose of loan								no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)				(10)
		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all			
cultivation		118	496	12	151	2	24	1	195	1000	827	4087	151
farming other than cultivation		410	453	0	137	0	0	0	0	1000	915	46	8
other agricultural activity		357	284	30	224	93	0	0	12	1000	732	875	30
others		97	183	102	266	221	11	0	120	1000	693	1831	120
all		119	403	38	185	66	19	1	169	1000	780	6839	309
estd. no. of farmer hhs (00)		1070	2824	174	1447	333	23	4	545	5332	x	x	x
sample no. of farmer hhs		42	114	7	70	13	2	1	23	230	x	x	x
Andhra Pradesh										Social Group: SC			
source of income	(1)	purpose of loan								no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)				(10)
		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all			
cultivation		242	398	1	132	60	0	15	152	1000	780	3597	181
farming other than cultivation		248	493	0	76	78	0	1	104	1000	785	265	27
other agricultural activity		58	236	2	99	203	0	31	371	1000	774	953	53
others		125	286	30	185	149	4	68	152	1000	806	5690	442
all		171	333	15	154	115	2	42	167	1000	794	10506	703
estd. no. of farmer hhs (00)		2365	3594	160	2589	782	45	295	628	8338	x	x	x
sample no. of farmer hhs		133	200	17	172	57	5	32	47	547	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Andhra Pradesh										Social Group: OBC			
source of income	(1)	purpose of loan								no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)				(10)
cultivation		265	446	25	96	85	2	24	58	1000	834	14773	623
farming other than cultivation		301	218	33	52	235	0	25	136	1000	810	1691	157
other agricultural activity		316	197	0	202	159	0	75	50	1000	788	1515	94
others		147	232	73	172	139	36	43	159	1000	838	10393	718
all		233	359	39	121	112	12	32	93	1000	832	28372	1592
estd. no. of farmer hhs (00)		5757	11735	831	5904	2314	147	1308	2324	23601	x	x	x
sample no. of farmer hhs		292	551	44	362	150	11	80	137	1275	x	x	x

Andhra Pradesh										Social Group: Others			
source of income	(1)	purpose of loan								no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)				(10)
cultivation		288	451	13	69	69	20	8	82	1000	841	9965	469
farming other than cultivation		431	311	2	43	69	86	43	16	1000	855	593	56
other agricultural activity		563	136	29	112	67	0	1	93	1000	704	407	30
others		90	288	107	188	115	1	44	167	1000	833	3657	237
all		268	416	27	87	76	19	14	93	1000	836	14623	792
estd. no. of farmer hhs (00)		3592	7018	421	2786	940	367	417	857	12222	x	x	x
sample no. of farmer hhs		180	329	27	149	45	16	29	51	638	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Andhra Pradesh										Social Group: All			
source of income	(1)	purpose of loan								no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)				(10)
cultivation		265	449	17	89	71	11	15	83	1000	830	32422	1424
farming other than cultivation		339	264	21	51	173	27	29	96	1000	819	2596	248
other agricultural activity		318	196	8	160	144	0	45	128	1000	762	3749	207
others		127	250	75	184	141	21	45	157	1000	816	21572	1517
all		234	381	32	115	96	14	24	105	1000	820	60339	3396
estd. no. of farmer hhs (00)		12783	25172	1585	12726	4370	583	2024	4354	49493	x	x	x
sample no. of farmer hhs		647	1194	95	753	265	34	142	258	2690	x	x	x

Arunachal Pradesh										Social Group: ST			
source of income	(1)	purpose of loan								no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)				(10)
cultivation		99	114	9	2	0	4	271	501	1000	34	902	353
farming other than cultivation		0	0	0	0	0	0	0	0	0	0	32	9
other agricultural activity		0	0	0	0	0	1000	0	0	1000	35	34	9
others		0	0	38	0	0	0	0	962	1000	37	76	45
all		96	111	10	2	0	4	264	513	1000	33	1044	416
estd. no. of farmer hhs (00)		3	3	1	2	0	2	13	12	35	x	x	x
sample no. of farmer hhs		6	4	2	1	0	2	5	8	28	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Arunachal Pradesh										Social Group: Others		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
cultivation	0	0	0	462	0	0	0	538	1000	174	136	58
farming other than cultivation	0	0	0	0	0	0	0	0	0	0	0	1
other agricultural activity	-	-	-	-	-	-	-	-	-	-	-	0
others	0	32	0	26	0	942	0	0	1000	436	31	11
all	0	12	0	291	0	371	0	326	1000	222	167	70
estd. no. of farmer hhs (00)	0	4	0	26	0	3	0	15	37	x	x	x
sample no. of farmer hhs	0	1	0	10	0	2	0	8	17	x	x	x
Arunachal Pradesh										Social Group: All		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
cultivation	57	66	5	198	0	2	156	516	1000	52	1054	426
farming other than cultivation	0	0	0	0	0	0	0	0	0	0	32	10
other agricultural activity	0	0	0	0	0	1000	0	0	1000	35	34	9
others	0	30	2	24	0	891	0	52	1000	151	107	57
all	44	58	5	159	0	203	120	411	1000	59	1227	502
estd. no. of farmer hhs (00)	3	7	1	28	0	4	13	27	72	x	x	x
sample no. of farmer hhs	6	5	2	11	0	4	5	16	45	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Assam										Social Group: ST		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
(1)	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	(11)	(12)	(13)
cultivation	136	13	546	3	13	0	0	287	1000	77	2959	237
farming other than cultivation	0	0	0	0	0	0	0	1000	1000	1000	1	1
other agricultural activity	-	-	-	-	-	-	-	-	-	-	-	0
others	71	161	603	49	32	0	20	64	1000	171	551	83
all	128	31	553	9	16	0	2	261	1000	92	3511	321
estd. no. of farmer hhs (00)	35	37	38	16	30	0	8	159	322	x	x	x
sample no. of farmer hhs	3	4	3	3	5	0	1	13	31	x	x	x
Assam										Social Group: SC		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
(1)	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	(11)	(12)	(13)
cultivation	6	172	220	51	244	0	0	308	1000	171	1419	117
farming other than cultivation	-	-	-	-	-	-	-	-	-	-	-	0
other agricultural activity	0	0	0	0	0	0	0	0	0	0	60	5
others	8	14	518	75	51	0	5	328	1000	191	1105	93
all	7	123	313	58	184	0	2	314	1000	176	2584	215
estd. no. of farmer hhs (00)	13	93	107	133	16	0	4	80	454	x	x	x
sample no. of farmer hhs	3	8	6	16	3	0	1	10	48	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Assam	source of income	purpose of loan										Social Group: OBC		
		purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
	cultivation	150	45	210	153	72	0	30	340	1000	133	3962	275	
	farming other than cultivation	0	0	0	0	0	0	0	0	0	0	146	6	
	other agricultural activity	0	0	0	0	0	0	0	0	0	0	102	5	
	others	179	47	61	70	259	0	9	374	1000	227	1944	219	
	all	164	46	141	114	159	0	20	356	1000	157	6154	505	
	estd. no. of farmer hhs (00)	88	49	20	412	119	0	104	195	968	x	x	x	
	sample no. of farmer hhs	8	5	3	30	13	0	5	19	82	x	x	x	
Assam	source of income	purpose of loan										Social Group: Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
	cultivation	396	79	12	120	146	2	27	219	1000	215	8229	641	
	farming other than cultivation	0	863	0	134	0	0	0	3	1000	405	174	21	
	other agricultural activity	0	0	0	1000	0	0	0	0	1000	24	40	7	
	others	21	25	169	191	58	3	10	523	1000	223	4272	472	
	all	208	64	88	155	101	2	18	363	1000	220	12715	1141	
	estd. no. of farmer hhs (00)	374	361	153	800	282	25	151	707	2792	x	x	x	
	sample no. of farmer hhs	38	43	17	74	25	3	15	57	264	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Assam		purpose of loan										Social Group: All		
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)	
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
cultivation farming other than cultivation		256	83	140	101	137	1	20	263	1000	166	16642	1274	
other agricultural activity		0	860	0	134	0	0	0	7	1000	222	321	28	
others		0	0	0	1000	0	0	0	0	1000	5	202	17	
all		51	31	193	153	96	2	10	465	1000	216	7875	868	
estd. no. of farmer hhs (00)		166	67	162	124	118	1	15	348	1000	181	25040	2187	
sample no. of farmer hhs		510	539	318	1360	448	25	267	1141	4536	x	x	x	
		52	60	29	123	46	3	22	99	425	x	x	x	
Bihar		purpose of loan										Social Group: ST		
source of income		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)	
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
cultivation farming other than cultivation		51	217	29	0	592	0	0	111	1000	262	950	49	
other agricultural activity		0	0	0	0	0	0	0	0	0	0	108	6	
others		428	53	0	519	0	0	0	0	1000	922	50	6	
all		10	0	123	287	134	310	58	78	1000	544	690	36	
estd. no. of farmer hhs (00)		32	92	82	168	326	176	33	91	1000	373	1799	97	
sample no. of farmer hhs		32	120	34	159	217	46	22	62	670	x	x	x	
		6	5	3	8	4	1	2	4	31	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Bihar	source of income	purpose of loan										Social Group: SC		
		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
	(1)													
	cultivation	276	60	131	83	323	0	56	70	1000	327	4209	282	
	farming other than cultivation	537	25	0	41	198	0	133	66	1000	371	261	39	
	other agricultural activity	226	4	0	268	307	0	61	135	1000	406	669	54	
	others	239	131	53	38	334	0	150	55	1000	436	5077	363	
	all	257	99	77	64	327	0	113	64	1000	388	10215	738	
	estd. no. of farmer hhs (00)	853	381	220	826	847	0	746	471	3960	x	x	x	
	sample no. of farmer hhs	35	22	16	56	52	0	52	41	259	x	x	x	
Bihar	source of income	purpose of loan										Social Group: OBC		
		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
	cultivation	440	67	111	47	124	40	104	66	1000	290	26479	1282	
	farming other than cultivation	190	11	41	314	312	0	107	24	1000	321	974	97	
	other agricultural activity	568	26	17	359	20	0	7	3	1000	325	1013	65	
	others	174	26	62	113	312	2	184	127	1000	381	14811	902	
	all	363	53	93	80	178	27	125	81	1000	322	43277	2346	
	estd. no. of farmer hhs (00)	2880	1727	625	3096	2430	161	2612	1655	13956	x	x	x	
	sample no. of farmer hhs	155	80	43	180	143	8	148	90	784	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Chhattisgarh										Social Group: ST			
source of income	(1)	purpose of loan								no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)				all (10)
cultivation		549	177	13	77	136	0	12	36	1000	314	7117	237
farming other than cultivation		0	934	0	0	66	0	0	0	1000	295	438	19
other agricultural activity		443	557	0	0	0	0	0	0	1000	252	310	14
others		188	327	99	154	41	2	65	126	1000	256	3790	158
all		410	269	37	94	103	0	27	59	1000	293	11655	428
estd. no. of farmer hhs (00)		990	1328	85	862	344	9	89	302	3417	x	x	x
sample no. of farmer hhs		39	53	3	37	12	1	4	14	139	x	x	x
Chhattisgarh										Social Group: SC			
source of income	(1)	purpose of loan								no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)				all (10)
cultivation		546	435	4	13	1	0	1	0	1000	635	1408	62
farming other than cultivation		0	80	0	55	0	865	0	0	1000	290	385	11
other agricultural activity		0	644	18	81	0	0	256	0	1000	509	198	7
others		350	126	115	169	16	0	90	134	1000	505	1490	58
all		452	340	39	64	6	18	39	41	1000	534	3480	138
estd. no. of farmer hhs (00)		526	836	94	425	56	44	154	31	1857	x	x	x
sample no. of farmer hhs		20	33	5	14	2	1	6	2	72	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Chhattisgarh										Social Group: OBC			
source of income	(1)	purpose of loan								no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)				all (10)
cultivation farming other than cultivation		398	395	71	16	42	0	23	54	1000	524	6129	240
other agricultural activity		146	797	0	57	0	0	0	0	1000	707	269	10
others		108	47	0	325	521	0	0	0	1000	219	568	26
all		312	55	223	175	151	0	47	37	1000	432	4479	194
estd. no. of farmer hhs (00)		366	295	116	67	78	0	30	48	1000	477	11445	470
sample no. of farmer hhs		1396	2295	404	1151	532	10	296	333	5456	x	x	x
		60	90	16	51	23	1	10	16	224	x	x	x
Chhattisgarh										Social Group: Others			
source of income	(1)	purpose of loan								no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)				all (10)
cultivation farming other than cultivation		617	359	0	24	0	0	0	0	1000	485	556	30
other agricultural activity		0	0	0	0	0	0	0	0	0	0	59	1
others		0	0	0	0	0	0	0	1000	1000	238	82	3
all		335	56	0	0	0	0	459	150	1000	223	321	17
estd. no. of farmer hhs (00)		566	307	0	20	0	0	74	33	1000	354	1018	51
sample no. of farmer hhs		36	226	0	60	0	0	30	35	361	x	x	x
		5	12	0	3	0	0	1	2	21	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Chhattisgarh										Social Group: All									
source of income	(1)	purpose of loan								no. per 1000 of indebted hhs	(11)	estd. no. of farmer hhs (00)	(12)	sample no. of farmer hhs	(13)				
		capital expenditure in farm business	(2)	current expenditure in farm business	(3)	non-farm business	(4)	consumption expenditure	(5)							marriages and ceremonies	(6)	education	(7)
cultivation		465	365	45	25	46	0	16	38	1000	435	15210	569						
farming other than cultivation		62	745	0	33	28	133	0	0	1000	374	1151	41						
other agricultural activity		83	413	10	143	162	0	134	55	1000	279	1158	50						
others		300	110	175	163	104	0	75	73	1000	370	10080	427						
all		403	300	82	67	64	3	34	47	1000	402	27598	1087						
estd. no. of farmer hhs (00)		2947	4684	584	2499	933	63	569	701	11092	x	x	x						
sample no. of farmer hhs		124	188	24	105	37	3	21	34	456	x	x	x						
Gujarat										Social Group: ST									
source of income	(1)	purpose of loan								no. per 1000 of indebted hhs	(11)	estd. no. of farmer hhs (00)	(12)	sample no. of farmer hhs	(13)				
		capital expenditure in farm business	(2)	current expenditure in farm business	(3)	non-farm business	(4)	consumption expenditure	(5)							marriages and ceremonies	(6)	education	(7)
cultivation		479	388	37	18	12	0	2	64	1000	398	6199	200						
farming other than cultivation		287	253	4	21	435	0	0	0	1000	620	208	15						
other agricultural activity		0	298	0	28	331	0	0	342	1000	500	457	20						
others		46	163	4	115	593	37	0	41	1000	446	3728	123						
all		378	337	29	38	146	7	1	63	1000	423	10591	358						
estd. no. of farmer hhs (00)		641	2258	119	567	840	23	24	414	4485	x	x	x						
sample no. of farmer hhs		28	62	8	23	24	1	2	13	149	x	x	x						

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Gujarat		purpose of loan										Social Group: SC		
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)	
(1)														
cultivation farming other than cultivation	264	615	0	29	74	0	0	0	19	1000	386	1047	29	
other agricultural activity	0	874	0	126	0	0	0	0	0	1000	460	290	12	
others	282	0	26	0	0	0	678	14	14	1000	680	140	9	
all	106	71	0	191	356	0	217	59	33	1000	495	1330	48	
estd. no. of farmer hhs (00)	201	353	2	89	174	0	146	33	33	1000	460	2806	98	
sample no. of farmer hhs	231	227	10	318	280	0	208	91	91	1290	x	x	x	
	11	10	1	8	6	0	6	7	7	47	x	x	x	
Gujarat		purpose of loan										Social Group: OBC		
(1)														
cultivation farming other than cultivation	258	581	0	46	66	0	16	33	33	1000	536	7508	232	
other agricultural activity	150	313	0	23	461	0	14	38	38	1000	392	548	55	
others	217	56	19	21	283	0	120	283	283	1000	452	1206	49	
all	108	231	79	77	308	45	43	109	61	1000	577	4019	158	
estd. no. of farmer hhs (00)	217	469	20	52	144	11	27	61	61	1000	535	13281	494	
sample no. of farmer hhs	956	3421	96	982	956	26	320	703	703	7105	x	x	x	
	38	104	7	41	36	1	15	27	27	251	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Gujarat													Social Group: Others				
source of income	purpose of loan											no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				(13)		
(1)																	
cultivation	136	601	61	72	49	0	28	53	1000	634	8605	269					
farming other than cultivation	215	188	0	222	283	0	92	0	1000	171	176	13					
other agricultural activity	0	0	0	0	0	0	0	1000	1000	33	19	5					
others	232	439	10	97	126	0	55	42	1000	542	2367	93					
all	144	586	56	74	56	0	31	52	1000	606	11166	380					
estd. no. of farmer hhs (00)	815	5148	119	608	461	0	339	302	6764	x	x	x					
sample no. of farmer hhs	36	141	6	22	18	0	14	13	214	x	x	x					
Gujarat													Social Group: All				
source of income	purpose of loan											no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				(13)		
(1)																	
cultivation	219	567	40	56	49	0	21	48	1000	529	23359	730					
farming other than cultivation	188	314	1	43	417	0	15	22	1000	415	1221	95					
other agricultural activity	200	79	18	17	225	0	230	231	1000	477	1821	83					
others	129	257	40	100	316	28	56	75	1000	518	11444	422					
all	203	503	39	63	102	5	30	56	1000	519	37845	1330					
estd. no. of farmer hhs (00)	2643	11054	343	2475	2537	49	891	1509	19644	x	x	x					
sample no. of farmer hhs	113	317	22	94	84	2	37	60	661	x	x	x					

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

source of income	purpose of loan										Social Group: ST			
	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)				(11)
cultivation	835	136	0	0	0	0	0	0	0	29	1000	706	45	7
farming other than cultivation	-	-	-	-	-	-	-	-	-	-	-	-	-	0
other agricultural activity	-	-	-	-	-	-	-	-	-	-	-	-	-	0
others	115	0	0	0	885	0	0	0	0	0	1000	197	79	2
all	803	130	0	0	39	0	0	0	0	28	1000	382	124	9
estd. no. of farmer hhs (00)	25	19	0	0	16	0	0	0	0	4	48	x	x	x
sample no. of farmer hhs	2	2	0	0	1	0	0	0	0	1	5	x	x	x

source of income	purpose of loan										Social Group: SC		
	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
cultivation	161	139	0	0	86	138	0	3	473	1000	614	582	31
farming other than cultivation	71	0	0	0	4	241	0	662	22	1000	522	388	17
other agricultural activity	671	0	0	0	0	0	0	171	158	1000	161	119	11
others	112	106	61	61	164	214	0	33	310	1000	548	3047	153
all	128	103	33	33	118	190	0	99	329	1000	544	4136	212
estd. no. of farmer hhs (00)	586	239	89	89	756	393	0	110	505	2249	x	x	x
sample no. of farmer hhs	26	13	6	6	39	18	0	11	19	111	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Haryana										Social Group: All		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
cultivation	406	330	1	36	149	0	8	69	1000	600	10294	485
farming other than cultivation	174	60	20	35	351	0	350	11	1000	400	975	39
other agricultural activity	343	122	0	38	458	0	21	19	1000	448	475	24
others	232	74	285	87	77	0	21	222	1000	461	7701	380
all	360	262	68	48	140	0	20	103	1000	531	19445	928
estd. no. of farmer hhs (00)	3346	3659	386	2003	1411	0	377	1411	10330	x	x	x
sample no. of farmer hhs	150	191	22	109	54	0	26	56	493	x	x	x
Himachal Pradesh										Social Group: ST		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
cultivation	0	52	418	195	0	0	0	335	1000	261	333	58
farming other than cultivation	349	0	0	651	0	0	0	0	1000	370	74	10
other agricultural activity	0	0	0	1000	0	0	0	0	1000	75	55	8
others	0	36	303	1	60	0	17	583	1000	171	489	74
all	14	39	325	104	37	0	11	470	1000	212	951	150
estd. no. of farmer hhs (00)	15	15	37	72	13	0	8	68	202	x	x	x
sample no. of farmer hhs	2	3	6	8	2	0	1	11	31	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Himachal Pradesh										Social Group: SC		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
(1)	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	(11)	(12)	(13)
cultivation	49	361	134	33	123	0	49	250	1000	395	658	96
farming other than cultivation	659	85	0	43	0	0	213	0	1000	511	9	4
other agricultural activity	189	319	0	492	0	0	0	0	1000	505	94	11
others	66	21	310	113	100	40	33	318	1000	436	1215	164
all	64	113	260	97	105	29	37	295	1000	426	1976	275
estd. no. of farmer hhs (00)	128	103	106	288	163	8	73	176	842	x	x	x
sample no. of farmer hhs	17	9	19	35	18	2	9	23	108	x	x	x
Himachal Pradesh										Social Group: OBC		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
(1)	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	(11)	(12)	(13)
cultivation	250	193	264	31	43	0	4	216	1000	361	473	57
farming other than cultivation	-	-	-	-	-	-	-	-	-	-	-	0
other agricultural activity	0	0	0	0	0	0	1000	0	1000	1000	26	1
others	28	14	366	26	117	0	39	411	1000	364	933	103
all	113	82	327	28	89	0	26	336	1000	374	1432	161
estd. no. of farmer hhs (00)	87	70	99	130	89	0	54	164	536	x	x	x
sample no. of farmer hhs	12	9	11	16	13	0	5	21	72	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Himachal Pradesh										Social Group: Others		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
cultivation	120	111	278	93	176	0	61	161	1000	305	2386	296
farming other than cultivation	0	0	0	87	707	0	0	206	1000	456	57	8
other agricultural activity	71	929	0	0	0	0	0	0	1000	119	248	24
others	109	92	298	50	66	7	7	371	1000	331	2011	240
all	111	114	280	67	118	4	29	277	1000	308	4702	568
estd. no. of farmer hhs (00)	207	139	163	399	326	12	105	278	1450	x	x	x
sample no. of farmer hhs	26	19	21	59	38	3	12	41	187	x	x	x
Himachal Pradesh										Social Group: All		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
cultivation	138	179	254	69	118	0	39	203	1000	324	3850	507
farming other than cultivation	124	4	0	241	482	0	9	140	1000	414	139	22
other agricultural activity	100	693	0	200	0	0	7	0	1000	253	423	44
others	68	46	320	60	90	15	24	378	1000	348	4648	581
all	94	101	290	66	102	9	29	309	1000	334	9061	1154
estd. no. of farmer hhs (00)	436	326	405	889	591	20	240	685	3030	x	x	x
sample no. of farmer hhs	57	40	57	118	71	5	27	96	398	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Jammu & Kashmir										Social Group: SC		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
cultivation farming other than cultivation	0	89	155	600	156	0	0	0	1000	483	650	54
other agricultural activity	0	0	0	0	0	0	0	0	0	0	8	3
others	0	39	181	729	18	0	0	32	1000	457	554	62
all	0	52	175	695	54	0	0	24	1000	462	1228	123
estd. no. of farmer hhs (00)	0	4	38	487	6	0	0	35	567	x	x	x
sample no. of farmer hhs	0	3	3	18	2	0	0	2	27	x	x	x

Jammu & Kashmir										Social Group: OBC		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
cultivation farming other than cultivation	260	51	0	490	199	0	0	0	1000	77	854	85
other agricultural activity	-	-	-	-	-	-	-	-	-	-	-	0
others	35	0	91	36	838	0	0	0	1000	97	675	62
all	170	43	32	359	395	0	0	0	1000	91	1538	150
estd. no. of farmer hhs (00)	26	8	4	94	28	0	0	0	139	x	x	x
sample no. of farmer hhs	6	2	1	16	3	0	0	0	23	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Jammu & Kashmir													Social Group: Others		
source of income	purpose of loan											no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
cultivation	612	48	2	166	41	0	65	66	1000	246	3223	327			
farming other than cultivation	283	0	0	717	0	0	0	0	1000	645	134	12			
other agricultural activity	0	0	0	0	0	0	0	0	0	0	73	5			
others	101	18	422	100	79	0	0	280	1000	463	3058	280			
all	289	29	267	126	65	0	24	200	1000	354	6488	624			
estd. no. of farmer hhs (00)	86	17	80	1965	47	0	7	126	2296	x	x	x			
sample no. of farmer hhs	13	3	10	70	8	0	1	15	113	x	x	x			
Jammu & Kashmir													Social Group: All		
source of income	purpose of loan											no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
cultivation	543	50	9	224	65	0	55	55	1000	244	4809	476			
farming other than cultivation	202	104	0	693	0	0	0	0	1000	627	151	18			
other agricultural activity	0	0	0	0	0	0	0	0	0	0	89	9			
others	90	18	387	145	113	0	0	246	1000	396	4384	414			
all	260	32	241	183	93	0	20	171	1000	318	9432	917			
estd. no. of farmer hhs (00)	113	30	122	2546	80	0	7	161	3003	x	x	x			
sample no. of farmer hhs	19	8	14	104	13	0	1	17	163	x	x	x			

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

source of income	purpose of loan										Social Group: ST		
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)	
													(1)
cultivation farming other than cultivation	611	69	258	16	5	0	6	34	1000	87	8279	344	
other agricultural activity	0	0	0	0	0	0	720	280	1000	332	192	9	
others	661	0	0	334	0	0	0	5	1000	194	417	17	
all	550	190	7	186	40	0	0	27	1000	235	2322	113	
estd. no. of farmer hhs (00)	600	87	201	61	11	0	7	32	1000	126	11210	483	
sample no. of farmer hhs	503	248	88	306	68	0	84	111	1409	x	x	x	
	25	8	2	12	4	0	4	7	62	x	x	x	

source of income	purpose of loan										Social Group: SC		
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)	
													(1)
cultivation farming other than cultivation	455	40	0	0	0	0	11	494	1000	399	970	50	
other agricultural activity	0	0	0	1000	0	0	0	0	1000	11	290	11	
others	847	0	0	0	0	0	0	153	1000	180	228	11	
all	320	44	134	65	114	0	10	312	1000	333	1469	89	
estd. no. of farmer hhs (00)	387	41	75	37	64	0	10	385	1000	311	2957	161	
sample no. of farmer hhs	334	43	113	136	32	0	55	217	920	x	x	x	
	13	5	6	12	3	0	2	11	51	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Jharkhand		purpose of loan										Social Group: OBC					
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)				
(1)	source of income																
	cultivation	255	94	14	28	183	0	7	418	1000	192	7102	379				
	farming other than cultivation	0	0	997	0	3	0	0	0	1000	96	133	21				
	other agricultural activity	0	0	0	412	588	0	0	0	1000	273	325	18				
	others	117	6	574	185	42	0	2	74	1000	328	4149	200				
	all	175	48	326	103	112	0	4	232	1000	241	11709	618				
	estd. no. of farmer hhs (00)	454	256	346	900	431	0	86	456	2826	x	x	x				
	sample no. of farmer hhs	35	18	21	35	20	0	4	22	150	x	x	x				

Jharkhand		purpose of loan										Social Group: Others					
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)				
(1)	source of income																
	cultivation	352	79	139	348	60	0	20	2	1000	324	1324	81				
	farming other than cultivation	0	0	0	0	0	0	0	0	0	0	169	6				
	other agricultural activity	0	1000	0	0	0	0	0	0	1000	23	66	5				
	others	112	0	106	80	321	0	39	341	1000	383	803	51				
	all	250	51	124	235	168	0	28	143	1000	313	2362	143				
	estd. no. of farmer hhs (00)	251	47	118	160	30	0	62	88	738	x	x	x				
	sample no. of farmer hhs	10	3	7	6	2	0	3	5	35	x	x	x				

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Jharkhand													Social Group: All		
source of income	purpose of loan											no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all						
cultivation	363	81	79	67	109	0	9	292	1000	164	17675	854			
farming other than cultivation	0	0	981	2	3	0	11	4	1000	102	784	47			
other agricultural activity	419	44	0	286	220	0	0	31	1000	205	1037	51			
others	178	23	405	150	89	0	8	148	1000	309	8743	453			
all	272	53	248	105	98	0	9	216	1000	209	28238	1405			
estd. no. of farmer hhs (00)	1541	594	665	1502	562	0	288	872	5893	x	x	x			
sample no. of farmer hhs	83	34	36	65	29	0	13	45	298	x	x	x			
Karnataka													Social Group: ST		
source of income	purpose of loan											no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				(12)
	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all						
cultivation	299	342	142	79	69	0	0	69	1000	502	2215	126			
farming other than cultivation	788	212	0	0	0	0	0	0	1000	672	227	10			
other agricultural activity	0	747	0	200	53	0	0	0	1000	584	194	11			
others	234	345	17	310	22	0	7	65	1000	650	1644	74			
all	317	344	98	128	52	0	2	60	1000	572	4280	221			
estd. no. of farmer hhs (00)	473	1255	66	649	153	0	19	152	2447	x	x	x			
sample no. of farmer hhs	22	52	4	33	8	0	1	9	113	x	x	x			

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Karnataka		purpose of loan										Social Group: SC		
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)	
(1)														
cultivation farming other than cultivation	274	484	4	166	29	0	0	44	1000	539	1612	102		
other agricultural activity	0	774	0	0	0	0	0	226	1000	963	60	5		
others	143	43	8	324	461	0	21	0	1000	548	826	35		
all	154	238	74	95	209	1	33	196	1000	488	2671	145		
estd. no. of farmer hhs (00)	196	322	39	143	161	1	19	119	1000	519	5169	287		
sample no. of farmer hhs	406	1253	33	618	314	8	89	123	2682	x	x	x		
	24	65	6	41	10	1	5	11	153	x	x	x		

Karnataka		purpose of loan										Social Group: OBC		
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)	
(1)														
cultivation farming other than cultivation	306	521	18	56	47	6	0	46	1000	721	9185	409		
other agricultural activity	122	666	0	47	165	0	0	0	1000	554	406	26		
others	444	61	0	175	299	0	7	15	1000	610	986	46		
all	544	125	47	90	100	1	0	93	1000	658	4951	240		
estd. no. of farmer hhs (00)	375	393	24	71	75	4	0	56	1000	690	15529	721		
sample no. of farmer hhs	1975	5399	280	2493	738	88	39	843	10709	x	x	x		
	86	207	20	110	40	3	2	45	465	x	x	x		

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Karnataka		purpose of loan										Social Group: Others													
		capital expenditure in farm business		current expenditure in farm business		non-farm business		consumption expenditure		marriages and ceremonies		education		medical treatment		other expenditure		all		no. per 1000 of indebted hhs		estd. no. of farmer hhs (00)		sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	
(1)																									
cultivation		326	455	12	34	73	13	1	86	1000	607	10519	460												
farming other than cultivation		636	347	0	12	0	0	0	6	1000	554	476	28												
other agricultural activity		152	70	428	27	20	0	0	303	1000	795	568	32												
others		51	182	556	21	79	2	3	107	1000	507	3872	260												
all		269	371	154	30	69	9	1	97	1000	587	15435	780												
estd. no. of farmer hhs (00)		2279	4928	349	1013	586	183	62	618	9059	x	x	x												
sample no. of farmer hhs		116	223	24	52	32	7	5	39	437	x	x	x												
Karnataka		purpose of loan										Social Group: All													
		capital expenditure in farm business		current expenditure in farm business		non-farm business		consumption expenditure		marriages and ceremonies		education		medical treatment		other expenditure		all		no. per 1000 of indebted hhs		estd. no. of farmer hhs (00)		sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	
(1)																									
cultivation		316	473	22	48	62	9	0	69	1000	637	23530	1097												
farming other than cultivation		576	378	0	14	23	0	0	9	1000	598	1170	69												
other agricultural activity		254	92	211	117	167	0	4	154	1000	629	2574	124												
others		261	174	285	71	95	1	5	107	1000	578	13139	719												
all		307	375	98	56	74	6	2	81	1000	616	40413	2009												
estd. no. of farmer hhs (00)		5133	12836	727	4773	1792	280	209	1735	24897	x	x	x												
sample no. of farmer hhs		248	547	54	236	90	11	13	104	1168	x	x	x												

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Kerala	source of income	purpose of loan								Social Group: ST			
		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	(1)												
	cultivation	0	88	0	186	726	0	0	0	1000	709	55	5
	farming other than cultivation	0	0	0	0	0	0	0	0	1000	67	24	2
	other agricultural activity	1000	0	0	0	0	0	0	0	1000	45	19	3
	others	58	7	1	122	202	2	36	572	1000	515	356	44
	all	45	26	0	137	324	1	28	439	1000	495	454	54
	estd. no. of farmer hhs (00)	12	17	1	75	114	2	10	21	225	x	x	x
	sample no. of farmer hhs	7	2	1	10	4	1	2	8	27	x	x	x

Kerala	source of income	purpose of loan								Social Group: SC			
		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	(1)												
	cultivation	519	49	2	0	0	0	30	401	1000	534	56	8
	farming other than cultivation	0	85	0	896	0	0	1	17	1000	551	21	9
	other agricultural activity	130	278	294	99	0	0	72	127	1000	526	48	11
	others	100	23	38	157	323	5	34	320	1000	663	854	138
	all	125	32	39	177	281	4	33	308	1000	647	979	166
	estd. no. of farmer hhs (00)	130	39	57	176	101	13	46	196	633	x	x	x
	sample no. of farmer hhs	21	9	10	43	13	3	10	35	120	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Kerala	source of income	purpose of loan										Social Group: OBC		
		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
	(1)													
	cultivation farming other than cultivation	211	226	17	92	169	24	4	258	1000	620	1384	147	
	other agricultural activity	137	56	98	37	96	0	23	553	1000	642	1003	108	
	others	64	36	351	102	134	4	29	279	1000	632	7515	828	
	all	102	75	283	96	140	5	25	273	1000	641	10943	1222	
	estd. no. of farmer hhs (00)	1008	1080	1007	1974	923	147	636	2442	7014	x	x	x	
	sample no. of farmer hhs	123	115	107	227	108	15	51	284	776	x	x	x	

Kerala	source of income	purpose of loan										Social Group: Others		
		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
	(1)													
	cultivation farming other than cultivation	117	267	71	76	112	61	23	272	1000	510	2181	141	
	other agricultural activity	173	171	153	130	52	7	16	299	1000	821	1486	122	
	others	72	221	180	40	81	25	23	358	1000	701	1077	82	
	all	118	137	183	105	74	22	25	335	1000	654	9571	790	
	estd. no. of farmer hhs (00)	1124	1277	569	1655	568	339	475	2165	6255	x	x	x	
	sample no. of farmer hhs	82	89	59	148	56	22	33	164	514	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Kerala	source of income (1)	purpose of loan										Social Group: All													
		capital expenditure in farm business		current expenditure in farm business		non-farm business		consumption expenditure		marriages and ceremonies		education		medical treatment		other expenditure		all		no. per 1000 of indebted hhs		estd. no. of farmer hhs (00)		sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)												
	cultivation	154	247	50	83	139	46	16	265	1000	555	3677	301												
	farming other than cultivation	178	164	187	118	103	4	17	229	1000	777	2571	272												
	other agricultural activity	91	174	157	39	85	18	23	413	1000	664	2147	204												
	others	84	43	292	113	112	8	29	317	1000	639	13551	1455												
	all	110	104	228	102	112	14	25	305	1000	644	21946	2232												
	estd. no. of farmer hhs (00)	2273	2414	1634	3880	1706	501	1168	4824	14126	x	x	x												
	sample no. of farmer hhs	233	215	177	428	181	41	96	491	1437	x	x	x												
Madhya Pradesh	source of income (1)	purpose of loan										Social Group: ST													
	cultivation	421	366	9	53	86	0	38	27	1000	408	7805	282												
	farming other than cultivation	16	217	194	558	0	0	0	15	1000	692	213	10												
	other agricultural activity	349	158	0	0	163	0	0	330	1000	201	727	29												
	others	538	137	0	52	115	0	29	128	1000	358	4572	183												
	all	445	304	9	59	93	0	35	55	1000	384	13317	504												
	estd. no. of farmer hhs (00)	1358	2502	60	959	494	0	140	343	5116	x	x	x												
	sample no. of farmer hhs	55	92	4	49	22	0	6	15	208	x	x	x												

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Madhya Pradesh		purpose of loan										Social Group: SC		
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)	
(1)														
cultivation farming other than cultivation	376	241	16	102	217	2	38	6	1000	663	3843	149		
other agricultural activity	267	0	0	733	0	0	0	0	1000	862	120	7		
others	110	257	18	207	407	0	0	0	1000	231	348	23		
all	181	89	33	134	477	6	50	28	1000	600	5399	168		
estd. no. of farmer hhs (00)	291	175	23	121	327	4	43	16	1000	615	9711	347		
sample no. of farmer hhs	1142	1765	211	1743	2261	56	295	151	5973	x	x	x		
	49	63	14	69	35	2	13	11	191	x	x	x		

Madhya Pradesh		purpose of loan										Social Group: OBC		
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)	
(1)														
cultivation farming other than cultivation	529	220	11	84	105	0	27	23	1000	581	17359	734		
other agricultural activity	791	103	0	0	90	0	0	16	1000	385	528	24		
others	58	35	26	776	37	0	3	65	1000	850	1800	32		
all	326	78	57	118	263	3	92	63	1000	432	8209	373		
estd. no. of farmer hhs (00)	483	185	19	117	128	1	36	31	1000	551	27896	1163		
sample no. of farmer hhs	4873	5943	791	4486	1845	53	843	767	15364	x	x	x		
	214	256	33	135	83	3	35	31	611	x	x	x		

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Madhya Pradesh										Social Group: Others		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
cultivation	514	240	1	62	133	0	38	12	1000	578	8130	336
farming other than cultivation	0	0	0	0	0	0	0	0	0	0	16	2
other agricultural activity	72	77	0	851	0	0	0	0	1000	1000	66	4
others	450	279	49	97	40	0	1	83	1000	218	4070	99
all	507	243	5	67	125	0	35	18	1000	461	12283	441
estd. no. of farmer hhs (00)	2293	2956	121	971	740	3	352	147	5656	x	x	x
sample no. of farmer hhs	84	118	9	40	24	1	10	8	224	x	x	x
Madhya Pradesh										Social Group: All		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
cultivation	506	239	8	74	123	0	33	18	1000	553	37136	1501
farming other than cultivation	725	105	11	62	81	0	0	15	1000	518	878	43
other agricultural activity	70	46	24	739	48	0	3	70	1000	620	2942	88
others	335	122	44	112	260	3	60	65	1000	418	22250	823
all	470	213	14	96	144	1	36	27	1000	508	63206	2455
estd. no. of farmer hhs (00)	9666	13166	1183	8159	5340	112	1630	1408	32110	x	x	x
sample no. of farmer hhs	402	529	60	293	164	6	64	65	1234	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

source of income	purpose of loan										Social Group: ST		
	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
cultivation	428	460	16	52	20	0	22	2	1000	399	5416	213	
farming other than cultivation	654	293	53	0	0	0	0	0	1000	567	59	10	
other agricultural activity	59	824	0	50	3	0	64	0	1000	490	512	29	
others	113	376	251	114	91	0	27	27	1000	274	3318	200	
all	350	466	57	63	32	0	26	7	1000	361	9306	452	
estd. no. of farmer hhs (00)	658	2085	208	461	176	0	159	79	3356	x	x	x	
sample no. of farmer hhs	40	87	14	22	10	0	8	4	164	x	x	x	

source of income	purpose of loan										Social Group: SC		
	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
cultivation	433	452	18	5	15	0	23	53	1000	507	3058	131	
farming other than cultivation	981	0	0	0	19	0	0	0	1000	371	141	16	
other agricultural activity	575	228	0	197	0	0	0	0	1000	339	270	26	
others	249	261	170	31	149	0	61	80	1000	439	3192	216	
all	375	374	73	16	63	0	36	61	1000	465	6661	389	
estd. no. of farmer hhs (00)	990	1539	294	301	190	1	173	179	3096	x	x	x	
sample no. of farmer hhs	45	62	16	16	8	1	8	15	148	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Maharashtra											Social Group: OBC		
source of income	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
cultivation	551	323	25	18	20	18	0	9	55	1000	620	11535	529
farming other than cultivation	298	281	0	0	336	0	0	0	86	1000	527	463	44
other agricultural activity	25	161	52	579	3	0	179	1	1	1000	454	456	46
others	209	240	96	79	49	304	24	304	304	1000	540	8969	506
all	436	295	47	41	33	41	0	15	134	1000	581	21422	1125
estd. no. of farmer hhs (00)	3923	6444	514	748	1240	407	738	12444	x	x	x	x	x
sample no. of farmer hhs	185	276	43	62	45	25	39	588	x	x	x	x	x

Maharashtra											Social Group: Others		
source of income	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
cultivation	380	431	38	44	39	44	18	4	47	1000	648	18068	835
farming other than cultivation	387	510	16	0	87	0	0	0	0	1000	547	535	25
other agricultural activity	173	173	0	98	7	0	0	0	549	1000	476	671	37
others	174	352	87	116	93	61	113	113	113	1000	533	9155	449
all	346	417	45	55	48	60	16	13	60	1000	605	28428	1346
estd. no. of farmer hhs (00)	5126	9184	617	876	2694	818	1155	17202	x	x	x	x	x
sample no. of farmer hhs	248	428	41	119	47	30	57	805	x	x	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Maharashtra		purpose of loan										Social Group: All		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
source of income		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
cultivation farming other than cultivation		437	400	32	33	33	11	7	47	1000	593	38076	1708	
other agricultural activity		119	391	12	29	171	0	62	216	1000	455	1909	138	
others		195	290	106	67	99	2	41	201	1000	488	24634	1371	
all		379	375	48	42	49	9	15	83	1000	548	65817	3312	
estd. no. of farmer hhs (00)		10697	19252	1633	4696	1990	75	1557	2150	36098	x	x	x	
sample no. of farmer hhs		518	853	114	219	110	8	71	115	1705	x	x	x	
Manipur		purpose of loan										Social Group: ST		
source of income		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
cultivation farming other than cultivation		0	1	19	567	19	130	211	53	1000	120	925	369	
other agricultural activity		0	0	0	1000	0	0	0	0	1000	119	23	11	
others		0	0	0	0	0	0	0	0	0	0	34	13	
all		0	1	151	470	15	104	169	90	1000	115	1051	434	
estd. no. of farmer hhs (00)		0	0	6	67	3	23	12	15	121	x	x	x	
sample no. of farmer hhs		1	1	5	31	2	5	5	10	57	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

source of income	purpose of loan										Social Group: OBC		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
cultivation	21	71	142	134	197	72	139	223	1000	353	366	192	
farming other than cultivation	3	334	7	144	0	0	513	0	1000	673	57	23	
other agricultural activity	133	0	0	0	0	303	403	161	1000	504	19	10	
others	0	22	128	29	115	127	325	254	1000	381	329	163	
all	5	45	123	53	123	113	301	235	1000	392	772	388	
estd. no. of farmer hhs (00)	6	26	10	97	25	26	37	86	303	x	x	x	
sample no. of farmer hhs	5	8	7	48	6	12	16	45	143	x	x	x	

source of income	purpose of loan										Social Group: Others		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
cultivation	0	56	0	123	31	0	35	756	1000	192	133	65	
farming other than cultivation	0	0	0	0	0	0	0	1000	1000	301	5	3	
other agricultural activity	0	0	0	168	0	832	0	0	1000	713	6	3	
others	1	0	128	95	56	8	41	671	1000	432	169	86	
all	1	7	112	99	52	13	40	676	1000	333	313	157	
estd. no. of farmer hhs (00)	2	3	5	42	9	5	11	30	104	x	x	x	
sample no. of farmer hhs	1	2	3	24	3	2	6	15	55	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Manipur		purpose of loan										Social Group: All		
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)	
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
source of income		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
cultivation farming other than cultivation		11	42	76	301	106	85	154	226	1000	187	1431	631	
other agricultural activity		3	320	6	175	0	0	491	6	1000	502	85	37	
others		104	0	0	37	0	418	315	126	1000	235	59	26	
all		0	14	146	50	93	87	229	381	1000	364	572	292	
estd. no. of farmer hhs (00)		4	30	124	113	93	87	220	331	1000	248	2146	986	
sample no. of farmer hhs		8	28	21	206	37	54	60	137	533	x	x	x	
		7	11	15	103	11	19	27	72	257	x	x	x	
Meghalaya		purpose of loan										Social Group: ST		
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
source of income		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
cultivation farming other than cultivation		140	616	0	202	0	0	0	42	1000	45	1710	439	
other agricultural activity		0	0	0	0	0	0	0	0	0	0	7	3	
others		0	0	0	0	0	0	0	1000	1000	27	221	51	
all		928	51	0	0	8	13	0	0	1000	29	429	158	
estd. no. of farmer hhs (00)		285	482	0	154	2	2	0	75	1000	40	2368	651	
sample no. of farmer hhs		31	29	0	26	1	1	0	7	95	x	x	x	
		12	7	0	5	1	1	0	2	28	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Meghalaya		purpose of loan										Social Group: All		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
source of income		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
cultivation		157	604	0	197	0	0	0	42	1000	44	1821	477	
farming other than cultivation		0	1000	0	0	0	0	0	0	1000	254	10	5	
other agricultural activity		0	0	0	0	0	0	0	1000	1000	27	226	53	
others		943	41	0	0	6	10	0	0	1000	29	486	189	
all		321	464	0	142	1	2	0	69	1000	40	2543	724	
estd. no. of farmer hhs (00)		36	31	0	26	1	1	0	7	103	x	x	x	
sample no. of farmer hhs		14	8	0	5	1	1	0	2	31	x	x	x	
Mizoram		purpose of loan										Social Group: ST		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
source of income		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
cultivation		765	0	3	146	0	16	0	70	1000	221	636	402	
farming other than cultivation		1000	0	0	0	0	0	0	0	1000	873	17	6	
other agricultural activity		0	0	0	0	0	0	0	0	0	0	41	33	
others		752	0	1	247	0	0	0	0	1000	468	62	46	
all		807	0	2	126	0	12	0	53	1000	244	755	487	
estd. no. of farmer hhs (00)		66	0	6	100	0	6	0	10	184	x	x	x	
sample no. of farmer hhs		21	0	3	53	0	2	1	10	89	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Mizoram		purpose of loan										Social Group: All		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
source of income		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
cultivation farming other than cultivation		765	0	3	146	0	16	0	70	1000	214	657	413	
other agricultural activity		0	0	0	0	0	0	0	0	0	0	42	34	
others		752	0	1	247	0	0	0	0	1000	449	65	48	
all		807	0	2	126	0	12	0	53	1000	236	780	501	
estd. no. of farmer hhs (00)		66	0	6	100	0	6	0	10	184	x	x	x	
sample no. of farmer hhs		21	0	3	53	0	2	1	10	89	x	x	x	
Nagaland		purpose of loan										Social Group: ST		
source of income		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
cultivation farming other than cultivation		145	96	0	143	22	108	11	474	1000	380	526	220	
other agricultural activity		0	0	0	0	0	0	0	0	0	0	7	6	
others		74	0	469	89	78	43	3	244	1000	368	227	126	
all		116	60	189	121	44	82	8	380	1000	374	763	353	
estd. no. of farmer hhs (00)		21	18	10	144	7	35	7	46	285	x	x	x	
sample no. of farmer hhs		7	7	4	69	5	14	5	25	135	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Nagaland													Social Group: OBC		
source of income	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs		
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)			
cultivation farming other than cultivation	0	0	0	1000	0	0	0	0	1000	155	28	13			
other agricultural activity	0	0	0	0	0	0	0	0	0	0	1	1			
others	0	0	307	693	0	0	0	0	1000	442	8	8			
all	0	0	179	821	0	0	0	0	1000	209	37	23			
estd. no. of farmer hhs (00)	0	0	1	7	0	0	0	0	8	x	x	x			
sample no. of farmer hhs	0	0	2	5	0	0	0	0	7	x	x	x			
Nagaland													Social Group: All		
source of income	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs		
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)			
cultivation farming other than cultivation	144	96	0	149	22	108	11	471	1000	367	555	234			
other agricultural activity	0	1000	0	0	0	0	0	0	1000	249	8	7			
others	0	0	0	0	0	0	0	0	0	0	5	3			
all	73	0	468	97	77	42	3	241	1000	370	237	140			
estd. no. of farmer hhs (00)	21	18	11	152	7	35	7	46	294	x	x	x			
sample no. of farmer hhs	7	7	8	75	5	14	5	25	145	x	x	x			

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

source of income	purpose of loan										Social Group: ST		
	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
cultivation	466	232	13	7	25	0	182	75	1000	379	5489	179	
farming other than cultivation	605	0	0	24	372	0	0	0	1000	882	118	5	
other agricultural activity	187	733	0	0	0	0	0	80	1000	161	979	45	
others	555	167	167	53	23	0	5	29	1000	290	8180	305	
all	494	220	72	25	31	0	103	56	1000	319	14766	534	
estd. no. of farmer hhs (00)	1917	1556	434	496	124	0	144	283	4714	x	x	x	
sample no. of farmer hhs	63	50	13	25	6	0	4	13	165	x	x	x	

source of income	purpose of loan										Social Group: SC		
	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
cultivation	451	158	101	264	15	7	4	0	1000	509	2038	95	
farming other than cultivation	0	0	0	0	0	0	0	0	0	0	26	3	
other agricultural activity	139	137	0	214	283	0	0	227	1000	416	472	24	
others	466	186	211	62	21	0	43	10	1000	491	3333	194	
all	455	175	167	141	23	2	28	9	1000	489	5869	316	
estd. no. of farmer hhs (00)	745	825	418	719	267	9	183	66	2870	x	x	x	
sample no. of farmer hhs	34	42	26	35	13	1	8	9	147	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

source of income	purpose of loan										Social Group: OBC		
											no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
cultivation	281	290	165	123	69	3	13	56	1000	646	7993	357	
farming other than cultivation	561	15	92	213	0	0	0	119	1000	348	292	14	
other agricultural activity	358	91	0	113	47	0	24	367	1000	462	939	27	
others	86	126	83	150	457	0	7	92	1000	480	6714	366	
all	200	216	127	134	233	2	10	77	1000	560	15938	764	
estd. no. of farmer hhs (00)	1969	3108	542	2217	1004	2	295	992	8922	x	x	x	
sample no. of farmer hhs	76	150	32	102	45	1	15	54	416	x	x	x	

source of income	purpose of loan										Social Group: Others		
											no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
cultivation	350	371	89	86	62	1	5	36	1000	680	3305	173	
farming other than cultivation	915	0	0	15	70	0	0	0	1000	223	78	6	
other agricultural activity	56	813	0	0	0	0	101	30	1000	1000	182	7	
others	55	196	122	204	88	0	71	264	1000	589	2204	138	
all	274	348	91	108	65	1	25	88	1000	649	5769	324	
estd. no. of farmer hhs (00)	662	1807	300	789	177	16	117	332	3744	x	x	x	
sample no. of farmer hhs	32	96	18	42	11	1	7	19	195	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Orissa											Social Group: All		
source of income	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
cultivation	340	297	116	57	107	33	48	1000	559	18825	804		
farming other than cultivation	704	4	23	172	68	0	30	1000	434	513	28		
other agricultural activity	184	522	0	33	50	51	161	1000	377	2572	103		
others	213	152	123	268	129	22	93	1000	417	20430	1003		
all	289	244	115	140	114	29	69	1000	478	42341	1938		
estd. no. of farmer hhs (00)	5294	7297	1694	1572	4221	739	1672	20250	x	x	x		
sample no. of farmer hhs	205	338	89	75	204	34	95	923	x	x	x		
Punjab											Social Group: ST		
source of income	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
cultivation	704	296	0	0	0	0	0	1000	933	12	2		
farming other than cultivation	0	0	0	1000	0	0	0	1000	1000	10	1		
other agricultural activity	-	-	-	-	-	-	-	-	-	-	0		
others	0	0	0	32	0	968	0	1000	73	50	5		
all	687	288	0	4	11	20	0	1000	345	72	8		
estd. no. of farmer hhs (00)	11	11	0	11	3	25	0	25	x	x	x		
sample no. of farmer hhs	1	1	0	2	0	1	0	4	x	x	x		

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

source of income	purpose of loan										Social Group: ST		
	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
cultivation	525	189	9	56	181	0	9	31	5788	555	5788	248	
farming other than cultivation	717	38	0	7	239	0	0	0	419	244	419	18	
other agricultural activity	490	36	0	474	0	0	0	0	504	415	504	15	
others	170	44	82	255	283	0	35	131	5467	414	5467	170	
all	450	154	25	101	204	0	15	52	12177	475	12177	451	
estd. no. of farmer hhs (00)	1632	1266	228	1812	924	0	154	687	x	x	x	x	
sample no. of farmer hhs	79	58	10	67	33	0	7	19	x	x	x	x	

source of income	purpose of loan										Social Group: SC		
	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
cultivation	372	232	13	236	126	0	8	13	3800	618	3800	178	
farming other than cultivation	407	305	0	261	23	4	0	0	146	804	146	15	
other agricultural activity	0	346	0	290	0	0	365	0	115	243	115	13	
others	255	73	42	156	330	54	51	38	3748	561	3748	260	
all	327	175	23	207	199	20	26	22	7809	589	7809	466	
estd. no. of farmer hhs (00)	1293	905	154	1643	971	55	364	181	x	x	x	x	
sample no. of farmer hhs	61	67	15	96	59	4	30	17	x	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

source of income	purpose of loan										Social Group: OBC		
	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
cultivation	412	229	12	120	151	2	43	29	1000	569	14283	677	
farming other than cultivation	226	408	3	102	131	2	125	3	1000	439	1766	113	
other agricultural activity	473	7	13	231	122	0	47	107	1000	659	639	50	
others	331	111	61	112	237	0	77	71	1000	483	7770	363	
all	383	203	24	120	171	2	57	41	1000	535	24458	1203	
estd. no. of farmer hhs (00)	4083	4240	443	3965	2048	88	727	953	13080	x	x	x	
sample no. of farmer hhs	202	212	33	194	112	4	35	45	650	x	x	x	

source of income	purpose of loan										Social Group: Others		
	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
cultivation	374	343	6	164	86	0	20	8	1000	542	4706	255	
farming other than cultivation	77	101	0	133	683	0	0	7	1000	632	327	25	
other agricultural activity	715	0	0	26	1	0	2	256	1000	563	353	12	
others	66	136	26	257	296	100	7	111	1000	433	3250	184	
all	318	236	11	175	150	30	13	68	1000	505	8636	476	
estd. no. of farmer hhs (00)	884	1564	74	1454	621	20	184	377	4363	x	x	x	
sample no. of farmer hhs	67	74	12	50	29	2	6	20	215	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Rajasthan		purpose of loan										Social Group: All		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
source of income		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
cultivation	421	239	11	130	144	1	30	24	1000	568	28577	1358		
farming other than cultivation	253	355	3	104	179	2	102	3	1000	452	2657	171		
other agricultural activity	591	10	6	127	55	0	29	182	1000	532	1611	90		
others	250	101	54	164	270	28	54	80	1000	471	20234	977		
all	375	197	22	138	176	8	39	44	1000	524	53080	2596		
estd. no. of farmer hhs (00)	7892	7975	899	8875	4564	163	1430	2198	27828	x	x	x	x	
sample no. of farmer hhs	409	411	70	407	233	10	78	101	1364	x	x	x	x	
Sikkim		purpose of loan										Social Group: ST		
source of income		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
cultivation	217	12	0	463	0	0	22	285	1000	259	107	110		
farming other than cultivation	0	0	0	1000	0	0	0	0	1000	160	1	5		
other agricultural activity	-	-	-	-	-	-	-	-	-	-	-	0		
others	0	8	243	58	0	0	1	691	1000	395	47	52		
all	55	9	181	161	0	0	6	587	1000	299	155	167		
estd. no. of farmer hhs (00)	4	1	3	35	0	0	2	5	46	x	x	x	x	
sample no. of farmer hhs	4	3	3	40	0	0	2	5	52	x	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Sikkim	source of income	purpose of loan										Social Group: SC													
		capital expenditure in farm business		current expenditure in farm business		non-farm business		consumption expenditure		marriages and ceremonies		education		medical treatment		other expenditure		all		no. per 1000 of indebted hhs		estd. no. of farmer hhs (00)		sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)												
	(1)																								
	cultivation	0	0	0	1000	0	0	0	0	0	0	0	0	0	0	0	0	0	1000	189	15	13			
	farming other than cultivation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
	other agricultural activity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	others	770	0	0	230	0	0	0	0	0	0	0	0	0	0	0	0	0	1000	323	15	16			
	all	624	0	0	376	0	0	0	0	0	0	0	0	0	0	0	0	1000	254	30	30	30	30	30	
	estd. no. of farmer hhs (00)	1	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	8	x	x	x	x	x	x	
	sample no. of farmer hhs	1	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	8	x	x	x	x	x	x	

Sikkim	source of income	purpose of loan										Social Group: OBC													
		capital expenditure in farm business		current expenditure in farm business		non-farm business		consumption expenditure		marriages and ceremonies		education		medical treatment		other expenditure		all		no. per 1000 of indebted hhs		estd. no. of farmer hhs (00)		sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)												
	(1)																								
	cultivation	170	0	182	218	0	0	0	21	409	1000	246	116	113											
	farming other than cultivation	6	198	0	6	0	0	0	0	791	1000	420	3	6											
	other agricultural activity	0	0	0	0	0	0	0	0	0	0	0	2	2											
	others	48	0	0	601	28	0	0	0	323	1000	560	54	66											
	all	94	53	84	263	8	0	0	10	488	1000	342	176	187											
	estd. no. of farmer hhs (00)	5	1	1	50	1	0	0	1	6	60	x	x	x											
	sample no. of farmer hhs	7	1	2	47	1	0	0	1	6	59	x	x	x											

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Tamil Nadu		purpose of loan										Social Group: ST					
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)				
source of income	(1)																
cultivation		299	380	0	39	67	0	0	216	1000	734	950	50				
farming other than cultivation		13	15	0	32	98	0	0	842	1000	770	114	9				
other agricultural activity		0	273	0	109	16	0	0	602	1000	992	96	9				
others		638	28	3	74	90	39	94	32	1000	654	500	48				
all		351	278	1	50	71	9	22	219	1000	728	1661	116				
estd. no. of farmer hhs (00)		230	470	9	307	95	16	5	147	1208	x	x	x				
sample no. of farmer hhs		13	27	2	25	10	2	1	8	80	x	x	x				

Tamil Nadu		purpose of loan										Social Group: SC					
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)				
source of income	(1)																
cultivation		179	275	10	73	89	51	5	317	1000	846	2995	182				
farming other than cultivation		750	50	0	122	53	6	12	7	1000	636	445	73				
other agricultural activity		51	388	4	297	57	135	60	8	1000	787	313	46				
others		264	61	7	255	169	54	48	142	1000	738	4451	443				
all		237	170	8	164	124	53	26	218	1000	774	8204	744				
estd. no. of farmer hhs (00)		1129	1806	191	2800	879	257	317	563	6346	x	x	x				
sample no. of farmer hhs		75	129	10	255	70	15	36	39	537	x	x	x				

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Tamil Nadu		purpose of loan										Social Group: OBC		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
source of income	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs		
cultivation	318	336	24	74	96	19	18	115	1000	763	14831	887		
farming other than cultivation	73	212	78	231	44	17	166	179	1000	648	1934	210		
other agricultural activity	199	420	76	189	11	38	38	29	1000	483	1169	131		
others	119	133	129	213	67	29	78	233	1000	754	10564	1045		
all	235	260	65	132	82	23	45	158	1000	740	28498	2273		
estd. no. of farmer hhs (00)	4255	8569	909	6593	1762	718	1707	2664	21095	x	x	x		
sample no. of farmer hhs	316	519	87	565	148	47	117	198	1602	x	x	x		

Tamil Nadu		purpose of loan										Social Group: Others		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
source of income	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs		
cultivation	563	256	0	8	166	7	0	0	1000	489	293	25		
farming other than cultivation	0	842	0	158	0	0	0	0	1000	810	26	5		
other agricultural activity	0	0	0	0	0	0	0	0	0	0	3	2		
others	178	425	0	94	6	7	0	291	1000	715	195	24		
all	469	300	0	29	128	7	0	66	1000	587	517	56		
estd. no. of farmer hhs (00)	78	192	0	47	6	12	0	15	304	x	x	x		
sample no. of farmer hhs	10	15	0	12	2	2	0	3	35	x	x	x		

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Tamil Nadu										Social Group: All		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
cultivation	309	331	21	71	95	21	15	136	1000	770	19069	1144
farming other than cultivation	152	186	65	209	47	15	139	188	1000	653	2520	297
other agricultural activity	162	403	59	196	17	48	37	78	1000	573	1581	188
others	152	123	108	214	82	33	73	216	1000	746	15710	1560
all	243	251	55	131	87	26	41	166	1000	745	38880	3189
estd. no. of farmer hhs (00)	5692	11037	1109	9746	2742	1003	2029	3389	28954	x	x	x
sample no. of farmer hhs	414	690	99	857	230	66	154	248	2254	x	x	x
Tripura										Social Group: ST		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
cultivation	398	112	60	68	87	0	2	273	1000	521	644	198
farming other than cultivation	0	0	919	81	0	0	0	0	1000	128	4	8
other agricultural activity	962	0	0	38	0	0	0	0	1000	822	7	3
others	322	309	48	89	33	0	0	200	1000	556	240	102
all	387	158	57	73	72	0	1	251	1000	531	895	311
estd. no. of farmer hhs (00)	75	33	53	202	19	0	2	91	475	x	x	x
sample no. of farmer hhs	26	10	16	64	4	0	1	29	150	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Tripura		purpose of loan										Social Group: SC		
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)	
(1)														
cultivation	206	515	50	71	10	0	41	106	1000	556	288	109		
farming other than cultivation	1000	0	0	0	0	0	0	0	1000	12	17	3		
other agricultural activity	0	0	0	0	0	0	0	0	0	0	3	4		
others	463	7	337	90	0	0	1	101	1000	319	109	91		
all	283	364	136	77	7	0	29	104	1000	468	418	207		
estd. no. of farmer hhs (00)	29	30	10	89	0	0	3	37	195	x	x	x		
sample no. of farmer hhs	17	12	9	30	1	0	3	14	85	x	x	x		

Tripura		purpose of loan										Social Group: OBC		
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)	
(1)														
cultivation	156	74	257	21	9	0	55	426	1000	537	228	102		
farming other than cultivation	0	0	904	0	0	0	0	96	1000	864	9	5		
other agricultural activity	757	58	0	185	0	0	0	0	1000	833	14	5		
others	237	0	679	11	0	0	0	73	1000	287	98	70		
all	193	53	373	24	6	0	38	314	1000	488	349	182		
estd. no. of farmer hhs (00)	34	25	29	25	1	0	9	48	171	x	x	x		
sample no. of farmer hhs	14	6	14	17	1	0	3	18	72	x	x	x		

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Tripura		purpose of loan										Social Group: Others													
		capital expenditure in farm business		current expenditure in farm business		non-farm business		consumption expenditure		marriages and ceremonies		education		medical treatment		other expenditure		all		no. per 1000 of indebted hhs		estd. no. of farmer hhs (00)		sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)												
(1)																									
cultivation	139	57	136	133	92	0	17	425	1000	514	360	159													
farming other than cultivation	56	665	0	279	0	0	0	0	1000	126	29	9													
other agricultural activity	0	0	0	190	0	0	21	789	1000	178	15	8													
others	140	115	273	24	9	0	0	439	1000	473	244	133													
all	138	82	187	92	59	0	11	431	1000	474	648	309													
estd. no. of farmer hhs (00)	30	25	38	101	13	0	10	109	307	x	x	x													
sample no. of farmer hhs	22	13	15	56	4	0	6	36	149	x	x	x													
Tripura		purpose of loan										Social Group: All													
		capital expenditure in farm business		current expenditure in farm business		non-farm business		consumption expenditure		marriages and ceremonies		education		medical treatment		other expenditure		all		no. per 1000 of indebted hhs		estd. no. of farmer hhs (00)		sample no. of farmer hhs	
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)												
(1)																									
cultivation	252	172	116	73	57	0	24	306	1000	525	1529	572													
farming other than cultivation	16	95	769	43	0	0	0	77	1000	209	60	25													
other agricultural activity	741	32	0	136	0	0	2	89	1000	515	39	20													
others	274	128	294	53	12	0	0	238	1000	442	706	405													
all	263	157	171	68	42	0	17	281	1000	492	2333	1022													
estd. no. of farmer hhs (00)	168	113	130	416	33	0	24	285	1148	x	x	x													
sample no. of farmer hhs	80	41	54	167	10	0	13	97	457	x	x	x													

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Uttar Pradesh										Social Group: ST			
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)				(10)
cultivation	534	126	10	148	67	0	0	0	114	1000	407	1853	65
farming other than cultivation	0	3	0	0	995	0	0	2	0	1000	443	43	6
other agricultural activity	877	0	123	0	0	0	0	0	0	1000	44	47	5
others	134	133	190	276	252	0	12	4	96	1000	403	1125	52
all	465	121	31	155	131	0	2	96	3068	1000	401	3068	128
estd. no. of farmer hhs (00)	346	198	76	433	179	0	34	192		1230	x	x	x
sample no. of farmer hhs	17	9	5	17	11	0	3	7		58	x	x	x
Uttar Pradesh										Social Group: SC			
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)				(10)
cultivation	380	221	56	53	182	0	45	63	22079	1000	391	22079	765
farming other than cultivation	549	55	28	98	239	0	31	0	1156	1000	378	1156	58
other agricultural activity	228	135	83	71	303	0	161	18	1492	1000	330	1492	62
others	150	46	126	119	226	2	163	167	17865	1000	459	17865	774
all	280	139	87	83	205	1	98	107	42592	1000	417	42592	1659
estd. no. of farmer hhs (00)	4685	3687	1299	3834	2924	101	2356	1645		17755	x	x	x
sample no. of farmer hhs	188	133	60	151	133	3	92	70		718	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Uttar Pradesh		purpose of loan										Social Group: OBC		
		purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
source of income	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all					
cultivation	418	254	31	62	111	1	46	77	1000	422	64751	2226		
farming other than cultivation	716	42	20	87	22	1	14	98	1000	525	2209	113		
other agricultural activity	74	134	76	167	205	0	107	238	1000	456	1514	77		
others	123	133	147	124	235	5	137	97	1000	387	24154	1116		
all	370	219	54	77	132	1	63	85	1000	416	92628	3532		
estd. no. of farmer hhs (00)	9802	10893	1536	7007	6102	199	4236	4209	38508	x	x	x	x	
sample no. of farmer hhs	392	370	67	289	229	6	186	161	1483	x	x	x	x	

Uttar Pradesh		purpose of loan										Social Group: Others		
		purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
source of income	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all					
cultivation	572	244	55	34	36	4	32	22	1000	374	24363	1024		
farming other than cultivation	643	43	7	74	0	0	201	32	1000	305	679	29		
other agricultural activity	0	25	513	151	311	0	0	0	1000	307	199	14		
others	166	97	403	86	108	0	91	49	1000	298	7530	340		
all	529	227	92	40	44	4	40	25	1000	355	32771	1407		
estd. no. of farmer hhs (00)	4301	4195	779	1585	1012	77	1032	971	11633	x	x	x	x	
sample no. of farmer hhs	197	167	44	61	43	3	35	37	499	x	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Uttar Pradesh										Social Group: All		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
(1)	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	(11)	(12)	(13)
cultivation	469	245	42	53	93	2	40	57	1000	405	113361	4095
farming other than cultivation	675	43	20	85	67	1	29	80	1000	442	4124	207
other agricultural activity	110	127	103	143	232	0	112	172	1000	383	3252	158
others	139	97	178	119	213	3	138	114	1000	399	50838	2288
all	403	206	70	68	118	2	61	71	1000	403	171575	6748
estd. no. of farmer hhs (00)	19134	19005	3690	12900	10218	377	7664	7017	69199	x	x	x
sample no. of farmer hhs	794	681	176	520	416	12	317	275	2762	x	x	x
Uttaranchal										Social Group: SC		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
(1)	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	(11)	(12)	(13)
cultivation	129	229	16	89	248	0	288	0	1000	174	1129	53
farming other than cultivation	1000	0	0	0	0	0	0	0	1000	29	99	5
other agricultural activity	0	0	0	0	0	0	0	0	0	0	43	3
others	136	11	34	0	0	0	0	819	1000	38	902	55
all	139	80	28	28	78	0	91	557	1000	108	2173	116
estd. no. of farmer hhs (00)	53	54	42	17	28	0	34	13	234	x	x	x
sample no. of farmer hhs	4	4	2	2	1	0	2	1	15	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Uttaranchal		purpose of loan										Social Group: OBC		
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)	
source of income (1)														
cultivation		170	163	611	41	0	0	16	0	1000	175	444	23	
farming other than cultivation		0	0	0	0	0	0	0	0	0	0	5	2	
other agricultural activity		0	0	0	0	0	0	0	0	0	0	21	1	
others		57	201	743	0	0	0	0	0	1000	359	125	14	
all		150	169	634	34	0	0	13	0	1000	206	594	40	
estd. no. of farmer hhs (00)		20	35	55	10	0	0	3	0	122	x	x	x	
sample no. of farmer hhs		3	3	3	1	0	0	1	0	11	x	x	x	

Uttaranchal		purpose of loan										Social Group: Others		
		capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)	education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)	
source of income (1)														
cultivation		88	275	29	252	72	0	0	283	1000	41	3940	143	
farming other than cultivation		1000	0	0	0	0	0	0	0	1000	55	53	4	
other agricultural activity		0	0	0	0	0	0	0	0	0	0	29	2	
others		351	80	0	22	148	0	0	399	1000	66	1861	93	
all		216	183	16	143	107	0	0	335	1000	49	5884	242	
estd. no. of farmer hhs (00)		50	98	10	69	29	0	0	93	287	x	x	x	
sample no. of farmer hhs		5	6	1	3	3	0	0	4	17	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Uttaranchal										Social Group: All		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)			
cultivation	123	228	244	154	66	0	40	145	1000	76	5722	228
farming other than cultivation	1000	0	0	0	0	0	0	0	1000	37	156	11
other agricultural activity	0	0	0	0	0	0	0	0	0	0	108	7
others	252	70	85	13	86	0	0	495	1000	68	2976	166
all	184	158	173	92	74	0	22	297	1000	72	8962	412
estd. no. of farmer hhs (00)	122	187	107	96	57	0	37	106	644	x	x	x
sample no. of farmer hhs	12	13	6	6	4	0	3	5	43	x	x	x
West Bengal										Social Group: ST		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)			
cultivation	281	233	16	152	116	6	0	195	1000	274	3216	158
farming other than cultivation	527	0	0	217	57	0	94	106	1000	473	178	10
other agricultural activity	224	327	83	98	8	0	53	207	1000	396	618	35
others	391	104	88	186	159	0	1	72	1000	460	1657	110
all	331	176	53	166	130	3	4	137	1000	348	5668	313
estd. no. of farmer hhs (00)	520	419	90	673	125	6	34	357	1971	x	x	x
sample no. of farmer hhs	31	27	9	33	8	1	4	22	117	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

West Bengal										Social Group: SC		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)			
cultivation	482	238	44	79	97	9	21	30	1000	470	11784	569
farming other than cultivation	173	399	0	51	372	0	0	5	1000	391	304	34
other agricultural activity	76	222	242	207	92	0	58	104	1000	514	1300	97
others	95	123	125	64	58	5	86	444	1000	550	7149	505
all	292	189	90	80	82	7	51	211	1000	500	20537	1205
estd. no. of farmer hhs (00)	2471	3563	1073	2810	791	30	556	989	10265	x	x	x
sample no. of farmer hhs	141	176	62	171	40	2	31	56	572	x	x	x
West Bengal										Social Group: OBC		
source of income	purpose of loan									no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)			
cultivation	545	239	48	39	45	1	0	82	1000	506	2917	120
farming other than cultivation	793	207	0	0	0	0	0	0	1000	102	72	7
other agricultural activity	295	0	0	0	40	0	39	626	1000	523	271	9
others	60	125	217	52	232	0	71	244	1000	673	1385	86
all	418	201	89	40	93	1	20	138	1000	550	4645	222
estd. no. of farmer hhs (00)	471	1021	223	489	142	13	51	531	2557	x	x	x
sample no. of farmer hhs	25	33	14	32	11	1	3	15	110	x	x	x

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Group of UTs	purpose of loan										Social Group: ST		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
		source of income	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)
cultivation	64	473	8	14	413	0	2	25	1000	378	116	67	
farming other than cultivation	0	0	0	88	494	0	418	0	1000	740	3	11	
other agricultural activity	78	0	362	491	50	0	19	0	1000	625	22	20	
others	19	96	106	402	14	0	99	265	1000	297	127	106	
all	57	349	62	129	313	0	31	60	1000	364	268	204	
estd. no. of farmer hhs (00)	9	33	4	29	12	0	4	8	97	x	x	x	
sample no. of farmer hhs	7	15	6	28	7	0	11	12	83	x	x	x	

Group of UTs	purpose of loan										Social Group: SC		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
		source of income	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)
cultivation	0	114	0	886	0	0	0	0	1000	843	8	5	
farming other than cultivation	0	971	0	29	0	0	0	0	1000	952	3	3	
other agricultural activity	447	39	122	95	164	128	2	3	1000	1000	7	5	
others	0	36	0	412	249	0	38	265	1000	552	36	17	
all	105	85	29	336	208	30	26	181	1000	674	53	30	
estd. no. of farmer hhs (00)	4	14	1	18	7	4	4	4	36	x	x	x	
sample no. of farmer hhs	2	5	1	14	4	1	3	2	21	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Group of UTs	source of income	purpose of loan										Social Group: OBC		
		purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all				
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
	cultivation	31	254	37	46	1	0	0	630	1000	779	136	39	
	farming other than cultivation	189	0	0	51	756	0	0	4	1000	1000	22	5	
	other agricultural activity	0	0	0	879	0	0	121	0	1000	726	25	9	
	others	103	10	14	276	37	0	1	559	1000	623	73	44	
	all	69	159	25	125	146	0	7	471	1000	748	256	97	
	estd. no. of farmer hhs (00)	35	74	2	76	21	0	7	18	191	x	x	x	
	sample no. of farmer hhs	8	17	2	30	7	0	2	6	58	x	x	x	

Group of UTs	source of income	purpose of loan										Social Group: Others		
		purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
		capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all				
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
	cultivation	232	90	13	16	470	0	0	178	1000	283	74	59	
	farming other than cultivation	192	99	0	17	0	0	0	692	1000	238	9	19	
	other agricultural activity	457	25	2	7	413	0	0	96	1000	626	19	12	
	others	0	12	656	157	30	0	96	48	1000	231	53	63	
	all	212	55	185	53	240	0	26	228	1000	305	155	153	
	estd. no. of farmer hhs (00)	7	6	4	9	10	0	2	13	47	x	x	x	
	sample no. of farmer hhs	9	9	6	10	5	0	2	12	49	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

Group of UTs	purpose of loan										Social Group: All		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
		source of income	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)
cultivation	54	286	29	124	40	1	466	1000	531	333	170		
farming other than cultivation	182	33	0	587	0	12	142	1000	784	37	38		
other agricultural activity	226	13	81	176	411	46	35	1000	694	73	46		
others	52	26	168	65	288	41	359	1000	399	289	230		
all	90	171	56	190	123	14	353	1000	508	732	484		
estd. no. of farmer hhs (00)	56	126	11	50	131	17	43	372	x	x	x		
sample no. of farmer hhs	26	46	15	23	82	18	32	211	x	x	x		
All India	purpose of loan										Social Group: ST		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
source of income	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	
cultivation	412	318	29	66	79	3	17	76	1000	357	68621	4788	
farming other than cultivation	443	194	12	55	202	0	3	91	1000	451	2570	209	
other agricultural activity	160	481	13	120	67	0	19	140	1000	373	6236	407	
others	241	152	85	175	199	15	24	109	1000	366	41813	2592	
all	365	278	42	93	111	6	18	86	1000	363	119241	7996	
estd. no. of farmer hhs (00)	10677	16744	1829	9926	4275	192	982	4123	43304	x	x	x	
sample no. of farmer hhs	559	703	133	736	195	33	82	293	2465	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

All India										Social Group: SC			
source of income	purpose of loan					no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	Social Group: OBC				
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)				education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
cultivation	342	280	29	101	121	6	22	98	1000	483	67692	3297	
farming other than cultivation	357	150	5	113	144	15	187	29	1000	437	4547	371	
other agricultural activity	119	166	46	157	218	9	128	156	1000	471	8281	559	
others	173	110	81	144	223	13	82	174	1000	527	75407	4862	
all	254	192	54	124	173	10	58	135	1000	502	155926	9089	
estd. no. of farmer hhs (00)	18308	21190	4950	22072	12086	684	6408	6881	78323	x	x	x	
sample no. of farmer hhs	937	1084	325	1407	615	43	388	488	4515	x	x	x	
All India													
source of income	purpose of loan					no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs	Social Group: OBC				
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marriages and ceremonies (6)				education (7)	medical treatment (8)	other expenditure (9)	all (10)	no. per 1000 of indebted hhs (11)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
cultivation	382	318	30	73	99	6	28	65	1000	510	216770	9954	
farming other than cultivation	313	201	88	106	135	3	52	102	1000	540	12973	1099	
other agricultural activity	249	116	37	236	147	4	45	167	1000	557	14018	827	
others	169	125	156	133	159	13	60	184	1000	514	126668	8139	
all	308	247	72	98	121	8	39	107	1000	514	370430	20019	
estd. no. of farmer hhs (00)	45238	67780	9111	44890	23073	1698	13994	21079	190467	x	x	x	
sample no. of farmer hhs	2319	3107	636	2672	1277	115	774	1329	10202	x	x	x	

Table 1: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for different sources of income of farmer households

All India		purpose of loan										Social Group: Others		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
source of income	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs		
cultivation	355	389	31	56	76	8	18	68	1000	506	157237	8306		
farming other than cultivation	304	221	84	101	82	16	24	168	1000	562	6786	530		
other agricultural activity	263	164	155	52	59	11	22	274	1000	560	6451	474		
others	134	162	203	108	124	12	40	217	1000	458	76410	5275		
all	308	334	69	67	85	9	22	106	1000	494	246884	14585		
estd. no. of farmer hhs (00)	31038	52802	6308	24598	10106	1378	7077	13508	122014	x	x	x		
sample no. of farmer hhs	1637	2535	503	1483	578	84	352	889	6743	x	x	x		
All India		purpose of loan										Social Group: All		
source of income	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical treatment	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
cultivation	369	348	30	67	89	7	22	69	1000	484	510937	26395		
farming other than cultivation	318	204	79	103	120	8	49	119	1000	519	26912	2210		
other agricultural activity	235	157	84	148	117	7	44	207	1000	503	35027	2269		
others	164	134	153	130	162	13	56	188	1000	484	320628	20896		
all	306	278	67	88	111	8	33	108	1000	486	893504	51770		
estd. no. of farmer hhs (00)	105262	158564	22222	101526	49556	3951	28467	45596	434242	x	x	x		
sample no. of farmer hhs	5453	7432	1598	6300	2666	275	1597	3001	23935	x	x	x		

Table 2: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for each size class of land possessed by farmer household

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
< 0.01	261	34	22	246	138	0	75	224	1000	623	323	128	
0.01 - 0.40	136	198	51	166	191	12	56	190	1000	752	12638	1304	
0.40 - 1.00	158	315	60	144	124	18	35	145	1000	814	21963	775	
1.01 - 2.00	290	375	12	108	90	4	15	106	1000	880	12254	580	
2.01 - 4.00	259	482	9	100	50	28	16	55	1000	852	8781	426	
4.01 - 10.00	312	496	39	54	46	15	6	31	1000	827	3968	166	
10.00+	269	642	0	45	23	0	16	5	1000	862	413	17	
all sizes	234	381	32	115	96	14	24	105	1000	820	60339	3396	
estd. no. of farmer hhs (00)	12783	25172	1585	12726	4370	583	2024	4354	49493	x	x	x	
sample no. of farmer hhs	647	1194	95	753	265	34	142	258	2690	x	x	x	

Andhra Pradesh

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
< 0.01	0	0	78	922	0	0	0	0	1000	75	91	38	
0.01 - 0.40	0	0	0	0	0	0	0	1000	1000	1	177	77	
0.40 - 1.00	0	314	75	0	0	222	100	289	1000	56	237	86	
1.01 - 2.00	33	0	0	15	0	288	111	552	1000	83	381	166	
2.01 - 4.00	78	144	0	509	0	6	149	114	1000	79	253	104	
4.01 - 10.00	0	0	0	0	0	0	0	0	0	0	75	28	
10.00+	0	0	0	0	0	0	0	0	0	0	12	3	
all sizes	44	58	5	159	0	203	120	411	1000	59	1227	502	
estd. no. of farmer hhs (00)	3	7	1	28	0	4	13	27	72	x	x	x	
sample no. of farmer hhs	6	5	2	11	0	4	5	16	45	x	x	x	

Table 2: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for each size class of land possessed by farmer household

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
< 0.01	0	0	0	92	0	0	0	0	908	1000	329	38	29
0.01 - 0.40	220	64	223	205	57	0	13	217	7372	1000	204	7372	920
0.40 - 1.00	93	53	145	89	208	5	33	374	9563	1000	176	9563	576
1.01 - 2.00	81	107	79	111	170	0	9	442	5570	1000	169	5570	496
2.01 - 4.00	396	48	0	62	13	0	0	482	2324	1000	158	2324	149
4.01 - 10.00	7	0	832	0	0	0	0	161	174	1000	139	174	17
10.00+	-	-	-	-	-	-	-	-	-	-	-	-	0
all sizes	166	67	162	124	118	1	15	348	1000	1000	181	25040	2187
estd. no. of farmer hhs (00)	510	539	318	1360	448	25	267	1141		4536	x	x	x
sample no. of farmer hhs	52	60	29	123	46	3	22	99		425	x	x	x

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
< 0.01	411	27	16	48	185	8	211	93	1278	1000	338	1278	247
0.01 - 0.40	171	34	33	117	370	14	144	116	34912	1000	388	34912	2020
0.40 - 1.00	320	112	200	36	130	24	102	75	20860	1000	303	20860	815
1.01 - 2.00	403	191	29	9	119	0	59	190	9209	1000	233	9209	637
2.01 - 4.00	557	67	47	9	190	0	24	107	3475	1000	189	3475	196
4.01 - 10.00	194	37	0	407	362	0	0	0	887	1000	171	887	45
10.00+	679	47	0	0	14	260	0	0	182	1000	758	182	10
all sizes	308	86	76	64	229	23	102	112	70804	1000	330	70804	3970
estd. no. of farmer hhs (00)	4984	2878	1127	4986	4288	255	3992	2863		23383	x	x	x
sample no. of farmer hhs	254	143	78	293	237	11	232	166		1320	x	x	x

Table 2: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for each size class of land possessed by farmer household

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
< 0.01	0	471	0	0	0	0	0	0	529	1000	340	45	6
0.01 - 0.40	190	122	116	180	64	0	0	236	91	1000	317	4003	177
0.40 - 1.00	191	225	135	205	114	21	72	38	38	1000	369	9951	419
1.01 - 2.00	309	438	58	64	83	0	29	19	19	1000	463	7321	177
2.01 - 4.00	384	307	130	15	92	0	6	67	67	1000	406	4611	208
4.01 - 10.00	667	240	37	18	5	0	0	33	33	1000	537	1542	92
10.00+	482	518	0	0	0	0	0	0	0	1000	368	124	8
all sizes	403	300	82	67	64	3	34	47	47	1000	402	27598	1087
estd. no. of farmer hhs (00)	2947	4684	584	2499	933	63	569	701	701	11092	x	x	x
sample no. of farmer hhs	124	188	24	105	37	3	21	34	34	456	x	x	x

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
< 0.01	79	16	21	93	349	0	228	213	213	1000	403	2245	182
0.01 - 0.40	63	171	58	76	443	0	43	145	145	1000	398	7942	245
0.40 - 1.00	108	356	28	127	261	28	41	51	51	1000	446	10999	336
1.01 - 2.00	328	484	16	36	11	7	87	32	32	1000	560	7624	212
2.01 - 4.00	281	475	100	4	49	0	9	82	82	1000	712	5040	197
4.01 - 10.00	142	728	2	106	17	0	4	1	1	1000	712	3649	148
10.00+	331	575	0	0	0	0	0	94	94	1000	626	347	10
all sizes	203	503	39	63	102	5	30	56	56	1000	519	37845	1330
estd. no. of farmer hhs (00)	2643	11054	343	2475	2537	49	891	1509	1509	19644	x	x	x
sample no. of farmer hhs	113	317	22	94	84	2	37	60	60	661	x	x	x

NSS Report no. 498: Indebtedness of Farmer Households, 2003

Table 2: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for each size class of land possessed by farmer household

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
<0.01	200	19	46	91	344	0	150	149	1000	456	862	159	
0.01-0.40	166	50	50	116	232	0	71	314	1000	461	6821	230	
0.40-1.00	110	349	301	72	135	0	12	21	1000	433	4285	158	
1.01-2.00	351	260	64	66	207	0	1	51	1000	665	2838	102	
2.01-4.00	591	239	0	10	45	0	17	97	1000	698	2915	162	
4.01-10.00	352	420	0	10	150	0	0	68	1000	579	1574	103	
10.00+	565	421	0	2	11	0	0	0	1000	652	150	14	
all sizes	360	262	68	48	140	0	20	103	1000	531	19445	928	
estd. no. of farmer hhs (00)	3346	3659	386	2003	1411	0	377	1411	10330	x	x	x	
sample no. of farmer hhs	150	191	22	109	54	0	26	56	493	x	x	x	

Himachal Pradesh

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
<0.01	0	0	0	0	0	0	0	0	0	0	11	7	
0.01-0.40	50	27	289	87	160	23	47	316	1000	356	4170	545	
0.40-1.00	170	81	186	46	107	0	36	374	1000	291	2828	286	
1.01-2.00	41	250	214	82	39	0	8	366	1000	332	1425	224	
2.01-4.00	52	93	589	47	39	0	0	179	1000	367	521	74	
4.01-10.00	354	268	351	0	3	0	0	25	1000	567	100	17	
10.00+	0	0	0	0	0	0	0	0	0	0	5	1	
all sizes	94	101	290	66	102	9	29	309	1000	334	9061	1154	
estd. no. of farmer hhs (00)	436	326	405	889	591	20	240	685	3030	x	x	x	
sample no. of farmer hhs	57	40	57	118	71	5	27	96	398	x	x	x	

Table 2: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for each size class of land possessed by farmer household

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
< 0.01	0	0	0	0	0	0	0	0	0	0	0	1	2
0.01 - 0.40	19	47	468	286	86	0	0	0	94	1000	285	3772	346
0.40 - 1.00	63	0	234	146	132	0	57	368	1000	1000	312	3567	325
1.01 - 2.00	537	18	110	102	153	0	0	81	1000	1000	318	1296	164
2.01 - 4.00	730	80	75	104	0	0	0	10	1000	1000	537	702	69
4.01 - 10.00	1	0	111	888	0	0	0	0	1000	1000	278	94	11
10.00+	-	-	-	-	-	-	-	-	-	-	-	-	0
all sizes	260	32	241	183	93	0	20	171	1000	1000	318	9432	917
estd. no. of farmer hhs (00)	113	30	122	2546	80	0	7	161	3003	3003	x	x	x
sample no. of farmer hhs	19	8	14	104	13	0	1	17	163	163	x	x	x

Jammu & Kashmir

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
< 0.01	0	0	30	355	0	0	0	614	1000	1000	318	151	22
0.01 - 0.40	180	27	387	139	98	0	12	158	1000	1000	242	12332	638
0.40 - 1.00	144	63	126	128	109	0	11	419	1000	1000	168	9864	356
1.01 - 2.00	640	122	12	11	66	0	1	147	1000	1000	208	4417	277
2.01 - 4.00	400	114	87	77	322	0	0	1	1000	1000	157	1021	84
4.01 - 10.00	88	0	912	0	0	0	0	0	1000	1000	155	358	24
10.00+	1000	0	0	0	0	0	0	0	1000	1000	730	95	4
all sizes	272	53	248	105	98	0	9	216	1000	1000	209	28238	1405
estd. no. of farmer hhs (00)	1541	594	665	1502	562	0	288	872	5893	5893	x	x	x
sample no. of farmer hhs	83	34	36	65	29	0	13	45	298	298	x	x	x

Jharkhand

Table 2: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for each size class of land possessed by farmer household

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
< 0.01	121	40	2	539	51	73	0	175	1000	641	198	66	
0.01 - 0.40	135	217	61	191	117	0	8	272	1000	545	6368	318	
0.40 - 1.00	187	233	266	64	147	8	3	90	1000	606	14904	742	
1.01 - 2.00	247	499	55	54	71	5	0	70	1000	629	9022	286	
2.01 - 4.00	365	459	54	35	52	11	0	24	1000	656	6052	354	
4.01 - 10.00	413	446	0	30	12	3	1	95	1000	692	3353	215	
10.00+	689	290	1	21	0	0	0	0	1000	587	514	28	
all sizes	307	375	98	56	74	6	2	81	1000	616	40413	2009	
estd. no. of farmer hhs (00)	5133	12836	727	4773	1792	280	209	1735	24897	x	x	x	
sample no. of farmer hhs	248	547	54	236	90	11	13	104	1168	x	x	x	

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
< 0.01	136	0	512	39	13	65	234	0	1000	102	43	8	
0.01 - 0.40	70	29	181	148	127	8	37	401	1000	631	14817	1529	
0.40 - 1.00	88	161	244	76	107	32	19	272	1000	660	4608	463	
1.01 - 2.00	260	136	252	42	134	4	6	165	1000	729	1756	169	
2.01 - 4.00	207	251	301	44	18	6	8	165	1000	653	558	50	
4.01 - 10.00	27	381	575	0	0	0	0	17	1000	497	151	11	
10.00+	760	35	0	21	0	0	0	184	1000	1000	13	2	
all sizes	110	104	228	102	112	14	25	305	1000	644	21946	2232	
estd. no. of farmer hhs (00)	2273	2414	1634	3880	1706	501	1168	4824	14126	x	x	x	
sample no. of farmer hhs	233	215	177	428	181	41	96	491	1437	x	x	x	

NSS Report no. 498: Indebtedness of Farmer Households, 2003

Table 2: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for each size class of land possessed by farmer household

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
< 0.01	28	0	78	138	17	0	439	299	1000	493	234	43	
0.01 - 0.40	196	145	74	252	225	2	81	25	1000	330	7737	241	
0.40 - 1.00	378	117	34	140	217	3	68	43	1000	441	17905	739	
1.01 - 2.00	470	182	11	172	119	0	25	20	1000	522	16681	536	
2.01 - 4.00	399	243	9	59	242	0	31	16	1000	585	12661	384	
4.01 - 10.00	572	272	8	37	44	1	15	49	1000	655	6370	435	
10.00+	650	235	0	37	26	0	50	0	1000	766	1618	77	
all sizes	470	213	14	96	144	1	36	27	1000	508	63206	2455	
estd. no. of farmer hhs (00)	9666	13166	1183	8159	5340	112	1630	1408	32110	x	x	x	
sample no. of farmer hhs	402	529	60	293	164	6	64	65	1234	x	x	x	

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
< 0.01	92	74	245	245	111	0	114	121	1000	356	729	200	
0.01 - 0.40	116	160	88	99	135	1	69	332	1000	403	9992	456	
0.40 - 1.00	367	304	44	92	82	1	37	73	1000	476	18272	1073	
1.01 - 2.00	324	354	54	39	64	10	8	146	1000	551	17126	557	
2.01 - 4.00	419	445	17	34	22	1	8	54	1000	667	12615	518	
4.01 - 10.00	443	448	29	17	35	4	6	20	1000	725	6087	448	
10.00+	474	371	104	3	2	44	0	2	1000	859	996	60	
all sizes	379	375	48	42	49	9	15	83	1000	548	65817	3312	
estd. no. of farmer hhs (00)	10697	19252	1633	4696	1990	75	1557	2150	36098	x	x	x	
sample no. of farmer hhs	518	853	114	219	110	8	71	115	1705	x	x	x	

Table 2: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for each size class of land possessed by farmer household

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)				
<0.01	0	0	0	1000	0	0	0	0	1000	171	1	4	
0.01-0.40	6	32	199	111	48	45	53	504	1000	313	821	503	
0.40-1.00	0	2	0	95	120	145	425	214	1000	189	896	236	
1.01-2.00	8	100	200	203	179	52	153	104	1000	248	401	225	
2.01-4.00	0	119	478	19	0	0	0	385	1000	346	17	14	
4.01-10.00	0	0	0	0	0	0	0	1000	1000	98	10	4	
10.00+	-	-	-	-	-	-	-	-	-	-	-	0	
all sizes	4	30	124	113	93	87	220	331	1000	248	2146	986	
estd. no. of farmer hhs (00)	8	28	21	206	37	54	60	137	533	x	x	x	
sample no. of farmer hhs	7	11	15	103	11	19	27	72	257	x	x	x	

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)				
<0.01	0	0	0	0	0	0	0	0	0	0	1	5	
0.01-0.40	238	649	0	0	44	69	0	0	1000	22	332	141	
0.40-1.00	354	519	0	76	0	0	0	52	1000	57	1206	325	
1.01-2.00	270	299	0	248	0	0	0	184	1000	30	536	165	
2.01-4.00	0	0	0	1000	0	0	0	0	1000	32	366	63	
4.01-10.00	0	0	0	0	0	0	0	0	0	0	102	25	
10.00+	-	-	-	-	-	-	-	-	-	-	-	0	
all sizes	321	464	0	142	1	2	0	69	1000	40	2543	724	
estd. no. of farmer hhs (00)	36	31	0	26	1	1	0	7	103	x	x	x	
sample no. of farmer hhs	14	8	0	5	1	1	0	2	31	x	x	x	

Table 2: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for each size class of land possessed by farmer household

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
< 0.01	0	0	0	1000	0	0	0	0	1000	1000	0	0	1
0.01 - 0.40	0	0	8	988	0	0	0	4	1000	168	53	65	65
0.40 - 1.00	793	0	0	119	0	12	0	76	1000	240	408	269	269
1.01 - 2.00	906	0	6	75	0	0	0	1.4	1000	292	196	129	129
2.01 - 4.00	442	0	4	443	0	111	0	0	1000	185	109	32	32
4.01 - 10.00	0	0	0	0	0	0	0	0	0	0	9	3	3
10.00+	0	0	0	0	0	0	0	0	0	0	5	2	2
all sizes	807	0	2	126	0	12	0	53	1000	236	780	501	501
estd. no. of farmer hhs (00)	66	0	6	100	0	6	0	10	184	x	x	x	x
sample no. of farmer hhs	21	0	3	53	0	2	1	10	89	x	x	x	x

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
< 0.01	0	0	283	318	40	82	254	23	1000	337	17	40	40
0.01 - 0.40	0	0	0	772	0	44	47	138	1000	338	62	36	36
0.40 - 1.00	88	52	15	158	27	112	0	548	1000	368	443	195	195
1.01 - 2.00	205	98	118	108	87	63	15	306	1000	405	244	98	98
2.01 - 4.00	0	0	978	0	0	22	0	0	1000	125	39	15	15
4.01 - 10.00	-	-	-	-	-	-	-	-	-	-	-	0	0
10.00+	-	-	-	-	-	-	-	-	-	-	-	0	0
all sizes	115	60	189	127	44	81	8	376	1000	365	805	384	384
estd. no. of farmer hhs (00)	21	18	11	152	7	35	7	46	294	x	x	x	x
sample no. of farmer hhs	7	7	8	75	5	14	5	25	145	x	x	x	x

Table 2: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for each size class of land possessed by farmer household

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
< 0.01	79	47	497	36	208	0	31	103	1000	312	217	58	
0.01 - 0.40	230	175	171	165	98	0	55	106	1000	401	11881	797	
0.40 - 1.00	260	217	142	88	208	1	36	49	1000	487	19338	505	
1.01 - 2.00	342	241	55	171	99	6	5	81	1000	545	7645	368	
2.01 - 4.00	300	485	46	42	36	0	9	82	1000	558	2644	180	
4.01 - 10.00	642	326	0	32	0	0	0	0	1000	564	611	29	
10.00+	1000	0	0	0	0	0	0	0	1000	1000	5	1	
all sizes	289	244	115	114	140	1	29	69	1000	478	42341	1938	
estd. no. of farmer hhs (00)	5294	7297	1694	4221	1572	26	739	1672	20250	x	x	x	
sample no. of farmer hhs	205	338	89	204	75	3	34	95	923	x	x	x	

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
< 0.01	31	83	0	301	247	2	139	197	1000	601	548	176	
0.01 - 0.40	117	20	118	198	223	1	88	235	1000	548	8756	541	
0.40 - 1.00	398	316	5	109	118	0	0	55	1000	612	2131	100	
1.01 - 2.00	120	496	101	120	76	3	0	84	1000	758	2519	115	
2.01 - 4.00	289	491	49	16	63	0	12	81	1000	827	2473	186	
4.01 - 10.00	334	386	7	96	109	0	29	40	1000	836	1702	132	
10.00+	275	304	0	39	40	0	0	342	1000	839	314	29	
all sizes	264	360	44	85	102	0	26	120	1000	654	18442	1279	
estd. no. of farmer hhs (00)	2054	4492	557	3206	1708	90	536	1485	12069	x	x	x	
sample no. of farmer hhs	136	289	46	212	129	5	43	124	825	x	x	x	

Table 2: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for each size class of land possessed by farmer household

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)
	farm business					non-farm business							
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marrriages and ceremonies (6)	education (7)	medical (8)	other expenditure (9)	all (10)				
<0.01	59	46	34	94	460	1	61	246	1000	421	635	128	
0.01-0.40	196	86	94	147	403	0	19	55	1000	492	9876	362	
0.40-1.00	321	153	11	165	225	19	26	80	1000	500	14152	611	
1.01-2.00	348	210	24	168	161	6	26	56	1000	526	10460	543	
2.01-4.00	432	181	19	110	207	19	10	22	1000	568	8710	377	
4.01-10.00	452	259	13	116	70	0	44	46	1000	570	6896	478	
10.00+	382	245	0	154	80	0	137	2	1000	528	2351	97	
all sizes	375	197	22	138	176	8	39	44	1000	524	53080	2596	
estd. no. of farmer hhs (00)	7892	7975	899	8875	4564	163	1430	2198	27828	x	x	x	
sample no. of farmer hhs	409	411	70	407	233	10	78	101	1364	x	x	x	

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs (11)	estd. no. of farmer hhs (00) (12)	sample no. of farmer hhs (13)
	farm business					non-farm business							
	capital expenditure in farm business (2)	current expenditure in farm business (3)	non-farm business (4)	consumption expenditure (5)	marrriages and ceremonies (6)	education (7)	medical (8)	other expenditure (9)	all (10)				
<0.01	319	0	0	681	0	0	0	0	1000	256	1	10	
0.01-0.40	105	30	173	107	4	0	0	581	1000	366	158	163	
0.40-1.00	212	103	78	286	1	0	8	312	1000	322	264	219	
1.01-2.00	60	24	201	464	0	0	0	251	1000	304	84	95	
2.01-4.00	18	7	846	30	0	0	28	71	1000	240	22	58	
4.01-10.00	0	0	0	1000	0	0	0	0	1000	78	2	7	
10.00+	-	-	-	-	-	-	-	-	-	-	-	0	
all sizes	122	49	221	204	2	0	6	396	1000	328	531	552	
estd. no. of farmer hhs (00)	21	5	11	129	2	0	3	14	174	x	x	x	
sample no. of farmer hhs	22	7	13	131	2	0	4	19	183	x	x	x	

NSS Report no. 498: Indebtedness of Farmer Households, 2003

Table 2: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for each size class of land possessed by farmer household

size class of land possessed	Tamil Nadu											sample no. of farmer hhs	
	purpose of loan												
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		(12)
	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)		
<0.01	149	89	26	444	119	15	76	82	1000	600	913	600	353
0.01-0.40	137	89	151	214	136	47	54	172	1000	704	13462	1000	1292
0.40-1.00	159	264	36	159	78	22	60	223	1000	787	13990	1000	829
1.01-2.00	308	277	13	88	120	10	42	142	1000	787	5672	1000	437
2.01-4.00	352	376	17	70	59	7	15	103	1000	738	3650	1000	211
4.01-10.00	440	302	12	53	13	58	0	122	1000	604	1035	1000	59
10.00+	277	186	429	0	0	0	0	109	1000	785	158	1000	8
all sizes	243	251	55	131	87	26	41	166	1000	745	38880	1000	3189
estd. no. of farmer hhs (00)	5692	11037	1109	9746	2742	1003	2029	3389	28954	x	x	x	x
sample no. of farmer hhs	414	690	99	857	230	66	154	248	2254	x	x	x	x

size class of land possessed	Tripura											sample no. of farmer hhs	
	purpose of loan												
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		(12)
	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)		
<0.01	200	557	35	142	0	0	6	60	1000	566	21	1000	42
0.01-0.40	271	90	151	141	57	0	17	272	1000	513	900	1000	477
0.40-1.00	260	173	193	42	7	0	13	313	1000	488	1258	1000	433
1.01-2.00	267	250	44	24	351	0	55	8	1000	425	144	1000	63
2.01-4.00	0	0	0	0	0	0	0	0	0	0	9	0	4
4.01-10.00	0	0	0	0	0	0	0	0	0	0	2	0	2
10.00+	0	0	0	0	0	0	0	0	0	0	0	0	1
all sizes	263	157	171	68	42	0	17	281	1000	492	2333	1000	1022
estd. no. of farmer hhs (00)	168	113	130	416	33	0	24	285	1148	x	x	x	x
sample no. of farmer hhs	80	41	54	167	10	0	13	97	457	x	x	x	x

NSS Report no. 498: Indebtedness of Farmer Households, 2003

Table 2: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for each size class of land possessed by farmer household

size class of land possessed	Uttar Pradesh										sample no. of farmer hhs	
	purpose of loan											
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		(11)
estd. no. of farmer hhs (00)	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marrriages and ceremonies	education	medical	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
<0.01	201	62	138	279	155	0	121	43	1000	504	3376	495
0.01-0.40	159	114	103	127	241	2	130	125	1000	392	70328	2853
0.40-1.00	428	149	87	57	113	2	63	101	1000	370	53953	1405
1.01-2.00	350	383	23	52	89	2	60	41	1000	425	28307	1156
2.01-4.00	606	164	105	18	63	4	5	33	1000	462	11664	664
4.01-10.00	627	287	0	47	20	0	1	18	1000	666	3504	162
10.00+	729	265	0	6	0	0	0	0	1000	403	443	13
all sizes	403	206	70	68	118	2	61	71	1000	403	171575	6748
estd. no. of farmer hhs (00)	19134	19005	3690	12900	10218	377	7664	7017	69199	x	x	x
sample no. of farmer hhs	794	681	176	520	416	12	317	275	2762	x	x	x

size class of land possessed	Uttaranchal										sample no. of farmer hhs	
	purpose of loan											
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		(11)
estd. no. of farmer hhs (00)	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marrriages and ceremonies	education	medical	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
<0.01	1000	0	0	0	0	0	0	0	1000	35	70	11
0.01-0.40	244	82	92	16	90	0	38	437	1000	57	5101	228
0.40-1.00	339	418	0	61	181	0	0	0	1000	62	2837	114
1.01-2.00	75	200	318	196	0	0	8	203	1000	222	615	45
2.01-4.00	0	0	73	0	927	0	0	0	1000	116	327	13
4.01-10.00	0	0	0	0	0	0	0	0	0	0	13	1
10.00+	-	-	-	-	-	-	-	-	-	-	-	0
all sizes	184	158	173	92	74	0	22	297	1000	72	8962	412
estd. no. of farmer hhs (00)	122	187	107	96	57	0	37	106	644	x	x	x
sample no. of farmer hhs	12	13	6	6	4	0	3	5	43	x	x	x

Table 2: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for each size class of land possessed by farmer household

size class of land possessed	West Bengal										sample no. of farmer hhs	
	purpose of loan											
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		(11)
estd. no. of farmer hhs (00)	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marrriages and ceremonies	education	medical	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
<0.01	142	65	192	494	26	0	40	42	1000	461	529	113
0.01-0.40	145	164	151	102	135	6	92	205	1000	541	37309	2303
0.40-1.00	263	244	47	35	116	4	32	260	1000	459	22522	859
1.01-2.00	423	254	88	35	54	8	12	125	1000	441	6723	528
2.01-4.00	274	259	129	160	52	0	7	118	1000	441	1872	134
4.01-10.00	333	265	0	0	402	0	0	0	1000	479	270	21
10.00+	-	-	-	-	-	-	-	-	-	-	-	0
all sizes	244	213	103	72	111	5	51	201	1000	501	69226	3958
estd. no. of farmer hhs (00)	7618	11638	3252	8797	2499	212	2676	5321	34696	x	x	x
sample no. of farmer hhs	397	565	217	527	144	13	129	268	1882	x	x	x
size class of land possessed	Group of UTs										sample no. of farmer hhs	
	purpose of loan											
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		(11)
estd. no. of farmer hhs (00)	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marrriages and ceremonies	education	medical	other expenditure	all	no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
<0.01	0	114	59	807	0	0	0	20	1000	676	16	25
0.01-0.40	194	32	14	209	359	4	45	144	1000	543	354	240
0.40-1.00	30	66	21	85	4	0	3	791	1000	381	197	99
1.01-2.00	74	333	170	33	385	0	0	5	1000	540	79	64
2.01-4.00	137	231	222	87	0	0	0	323	1000	529	68	44
4.01-10.00	0	642	0	0	272	0	0	86	1000	836	14	10
10.00+	0	998	0	2	0	0	0	0	1000	1000	3	2
all sizes	90	171	56	123	190	1	14	353	1000	508	732	484
estd. no. of farmer hhs (00)	56	126	11	131	50	4	17	43	372	x	x	x
sample no. of farmer hhs	26	46	15	82	23	1	18	32	211	x	x	x

NSS Report no. 498: Indebtedness of Farmer Households, 2003

Table 2: Per 1000 distribution of outstanding loans (in Rs.) by purpose of loan for each size class of land possessed by farmer household

size class of land possessed	purpose of loan										no. per 1000 of indebted hhs	estd. no. of farmer hhs (00)	sample no. of farmer hhs
	capital expenditure in farm business	current expenditure in farm business	non-farm business	consumption expenditure	marriages and ceremonies	education	medical	other expenditure	all				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
< 0.01	151	57	77	212	224	3	130	147	1000	453	12594	2598	
0.01 - 0.40	133	95	123	146	201	10	72	220	1000	444	292867	19116	
0.40 - 1.00	241	227	103	105	133	13	41	137	1000	456	283610	13373	
1.01 - 2.00	326	320	46	87	99	5	24	93	1000	510	160600	8627	
2.01 - 4.00	388	347	47	50	89	7	13	59	1000	582	93504	4973	
4.01 - 10.00	411	398	23	59	50	5	12	41	1000	651	42581	2696	
10.00+	457	325	32	48	29	15	37	57	1000	664	7748	387	
all sizes	306	278	67	88	111	8	33	108	1000	486	893504	51770	
estd. no. of farmer hhs (00)	105262	158564	22222	101526	49556	3951	28467	45596	434242	x	x	x	
sample no. of farmer hhs	5453	7432	1598	6300	2666	275	1597	3001	23935	x	x	x	

Table 3: Per 1000 distribution of outstanding loans (in Rs.) by source of loan for each size class of land possessed by farmer households

size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<0.01	7	48	114	752	20	36	0	24	1000	201	84	
0.01-0.40	16	67	110	638	26	98	14	33	1000	9509	982	
0.40-1.00	18	74	159	599	37	67	2	45	1000	17871	614	
1.01-2.00	3	111	152	546	48	69	6	65	1000	10789	494	
2.01-4.00	13	152	250	502	54	10	2	16	1000	7485	362	
4.01-10.00	4	134	348	394	26	21	36	37	1000	3282	139	
10.00+	0	30	465	198	298	9	0	0	1000	356	15	
all sizes	10	104	200	534	48	53	9	41	1000	49493	2690	
estd. no. of farmer hhs (00)	1299	9963	15543	28195	4482	3017	523	2162	49493	x	x	
sample no. of farmer hhs	76	486	734	1587	207	202	31	129	2690	x	x	

Arunachal Pradesh

size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<0.01	0	0	0	0	0	0	922	0	78	1000	7	2
0.01-0.40	0	0	0	0	0	0	1000	0	0	1000	0	1
0.40-1.00	0	0	188	0	125	398	0	289	1000	13	7	7
1.01-2.00	86	0	148	0	14	727	0	25	1000	32	22	22
2.01-4.00	17	0	355	0	509	6	0	114	1000	20	13	13
4.01-10.00	-	-	-	-	-	-	-	-	-	-	-	0
10.00+	-	-	-	-	-	-	-	-	-	-	-	0
all sizes	61	0	208	0	159	507	0	65	1000	72	45	45
estd. no. of farmer hhs (00)	3	0	7	0	24	35	0	15	72	x	x	x
sample no. of farmer hhs	5	0	9	0	10	16	0	10	45	x	x	x

Table 3: Per 1000 distribution of outstanding loans (in Rs.) by source of loan for each size class of land possessed by farmer households

size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<0.01	0	0	0	0	124	18	827	0	31	1000	13	6
0.01-0.40	125	0	0	166	169	162	261	1	116	1000	1507	188
0.40-1.00	84	10	10	284	166	93	324	4	35	1000	1685	109
1.01-2.00	3	97	0	352	153	43	178	13	161	1000	940	91
2.01-4.00	56	0	0	408	149	30	255	0	102	1000	368	27
4.01-10.00	0	0	0	230	7	763	0	0	0	1000	24	4
10.00+	-	-	-	-	-	-	-	-	-	-	-	0
all sizes	70	27	278	155	120	247	5	99	1000	4536	425	
estd. no. of farmer hhs (00)	137	122	414	443	763	2460	31	280	4536	x	x	x
sample no. of farmer hhs	15	6	33	51	64	242	4	23	425	x	x	x

Bihar

size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<0.01	22	0	0	343	341	72	205	6	11	1000	432	107
0.01-0.40	9	15	15	184	434	13	140	16	189	1000	13534	764
0.40-1.00	45	27	27	398	313	13	143	7	54	1000	6324	225
1.01-2.00	5	53	9	603	198	4	78	18	40	1000	2146	162
2.01-4.00	66	0	0	559	227	0	54	0	85	1000	657	46
4.01-10.00	0	13	13	183	750	9	45	0	0	1000	152	10
10.00+	0	23	23	678	39	0	260	0	0	1000	138	6
all sizes	22	25	370	328	11	128	12	106	23383	1320	x	x
estd. no. of farmer hhs (00)	382	819	4049	10282	1170	6138	408	1523	23383	x	x	x
sample no. of farmer hhs	32	41	224	554	58	352	22	99	1320	x	x	x

Table 3: Per 1000 distribution of outstanding loans (in Rs.) by source of loan for each size class of land possessed by farmer households

Chhattisgarh		source of loan										no. of farmer hhs having outstanding loan	
		government	co-operative society	bank	agricultural/ professional money lender	trader	relatives & friends	doctor, lawyer and other professionals	others	all	estd. (00)	sample	
size class of land possessed	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
<0.01		0	471	0	0	0	529	0	0	1000	15	1	
0.01-0.40		68	26	172	445	119	84	3	83	1000	1269	60	
0.40-1.00		14	166	321	263	83	90	43	19	1000	3670	156	
1.01-2.00		22	241	541	98	34	56	0	8	1000	3391	88	
2.01-4.00		2	276	429	127	27	27	1	112	1000	1872	99	
4.01-10.00		3	164	718	34	24	58	0	0	1000	829	48	
10.00+		0	561	439	0	0	0	0	0	1000	45	4	
all sizes		13	206	505	130	42	63	7	35	1000	11092	456	
estd. no. of farmer hhs (00)		267	4086	2975	2169	1861	1367	222	552	11092	x	x	
sample no. of farmer hhs		12	164	123	90	79	56	10	23	456	x	x	
Gujarat		source of loan										no. of farmer hhs having outstanding loan	
		government	co-operative society	bank	agricultural/ professional money lender	trader	relatives & friends	doctor, lawyer and other professionals	others	all	estd. (00)	sample	
size class of land possessed	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
<0.01		2	32	67	137	67	646	49	0	1000	904	75	
0.01-0.40		0	78	270	110	191	313	0	37	1000	3164	99	
0.40-1.00		5	273	129	200	136	196	61	0	1000	4903	153	
1.01-2.00		0	413	239	70	18	254	4	2	1000	4269	115	
2.01-4.00		2	410	437	43	11	98	0	0	1000	3590	121	
4.01-10.00		14	597	191	17	5	154	0	21	1000	2598	93	
10.00+		0	575	425	0	0	0	0	0	1000	217	5	
all sizes		5	418	272	65	44	177	9	10	1000	19644	661	
estd. no. of farmer hhs (00)		56	7924	4477	1499	1945	5783	114	155	19644	x	x	
sample no. of farmer hhs		13	226	145	54	65	227	7	6	661	x	x	

Table 3: Per 1000 distribution of outstanding loans (in Rs.) by source of loan for each size class of land possessed by farmer households

size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	government	co-operative society	bank	agricultural/professional money lender	trader	relatives & friends	doctor, lawyer and other professionals	others	all	estd. (00)	sample	
<0.01	46	87	113	689	25	39	0	0	1000	393	82	
0.01-0.40	0	270	195	396	9	127	0	2	1000	3148	104	
0.40-1.00	2	188	520	218	40	32	0	0	1000	1856	66	
1.01-2.00	4	306	310	340	9	13	1	16	1000	1889	65	
2.01-4.00	1	269	594	99	13	19	5	0	1000	2036	103	
4.01-10.00	46	156	392	217	99	6	84	0	1000	911	62	
10.00+	38	110	599	197	55	0	2	0	1000	98	11	
all sizes	11	239	426	241	31	34	15	4	1000	10330	493	
estd. no. of farmer hhs (00)	181	4533	3084	2996	887	963	155	129	10330	x	x	
sample no. of farmer hhs	9	201	139	163	60	44	14	5	493	x	x	
Himachal Pradesh												
size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	government	co-operative society	bank	agricultural/professional money lender	trader	relatives & friends	doctor, lawyer and other professionals	others	all	estd. (00)	sample	
<0.01	0	0	0	0	0	0	0	0	0	0	0	
0.01-0.40	38	136	334	116	90	271	3	12	1000	1486	198	
0.40-1.00	109	96	573	37	35	146	0	5	1000	822	89	
1.01-2.00	21	95	678	75	33	71	2	25	1000	473	82	
2.01-4.00	119	115	314	26	33	99	0	294	1000	191	20	
4.01-10.00	0	136	787	0	18	25	0	34	1000	57	9	
10.00+	-	-	-	-	-	-	-	-	-	-	0	
all sizes	61	116	476	72	55	170	1	49	1000	3030	398	
estd. no. of farmer hhs (00)	146	737	846	157	666	983	50	115	3030	x	x	
sample no. of farmer hhs	18	104	114	18	85	126	5	14	398	x	x	

Table 3: Per 1000 distribution of outstanding loans (in Rs.) by source of loan for each size class of land possessed by farmer households

size class of land possessed		source of loan										no. of farmer hhs having outstanding loan	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
<0.01	0	0	0	0	0	0	0	0	0	0	0	0	
0.01-0.40	55	0	554	0	183	208	0	0	1000	1075	61	0	
0.40-1.00	314	2	300	29	195	154	0	6	1000	1112	48	0	
1.01-2.00	26	1	712	0	87	175	0	0	1000	412	31	0	
2.01-4.00	1	8	880	5	105	1	0	0	1000	377	20	0	
4.01-10.00	0	0	1	0	111	888	0	0	1000	26	3	0	
10.00+	-	-	-	-	-	-	-	-	-	-	0	0	
all sizes	131	2	543	11	155	155	0	2	1000	3003	163	0	
estd. no. of farmer hhs (00)	115	18	122	20	2631	137	0	3	3003	x	x	x	
sample no. of farmer hhs	12	3	23	3	106	26	0	1	163	x	x	x	

Jharkhand

size class of land possessed		source of loan										no. of farmer hhs having outstanding loan	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
<0.01	0	0	645	95	0	261	0	0	1000	48	8	0	
0.01-0.40	26	101	581	142	34	116	0	0	1000	2985	145	0	
0.40-1.00	9	0	336	364	5	249	0	36	1000	1658	54	0	
1.01-2.00	103	5	768	57	4	33	29	0	1000	917	64	0	
2.01-4.00	70	7	528	249	6	101	0	38	1000	160	18	0	
4.01-10.00	198	0	782	0	0	19	0	0	1000	55	7	0	
10.00+	0	0	1000	0	0	0	0	0	1000	69	2	0	
all sizes	39	45	557	190	17	136	4	12	1000	5893	298	0	
estd. no. of farmer hhs (00)	362	27	2225	1283	458	1623	50	54	5893	x	x	x	
sample no. of farmer hhs	21	4	117	59	23	79	1	3	298	x	x	x	

Table 3: Per 1000 distribution of outstanding loans (in Rs.) by source of loan for each size class of land possessed by farmer households

size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Karnataka												
<0.01	8	117	31	838	0	6	0	0	0	1000	127	39
0.01 - 0.40	59	123	152	449	12	162	10	34	1000	3472	154	154
0.40 - 1.00	12	150	216	459	29	98	2	35	1000	9027	412	412
1.01 - 2.00	14	223	350	302	14	82	0	16	1000	5676	171	171
2.01 - 4.00	14	227	493	166	32	41	3	24	1000	3973	229	229
4.01 - 10.00	29	142	699	84	1	30	10	5	1000	2321	145	145
10.00+	0	29	941	21	9	0	0	0	1000	302	18	18
all sizes	19	169	501	200	19	68	4	21	1000	24897	1168	1168
estd. no. of farmer hhs (00)	437	5826	7866	8429	1224	2977	237	739	24897	x	x	x
sample no. of farmer hhs	26	279	390	371	60	158	5	34	1168	x	x	x
Kerala												
source of loan												
size class of land possessed	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<0.01	136	0	512	274	0	65	13	0	1000	4	4	4
0.01 - 0.40	79	287	113	79	27	72	17	11	1000	9347	993	993
0.40 - 1.00	37	334	497	61	4	50	7	9	1000	3043	289	289
1.01 - 2.00	2	293	634	13	9	46	0	3	1000	1281	112	112
2.01 - 4.00	0	119	845	0	13	23	0	0	1000	365	31	31
4.01 - 10.00	3	88	582	0	0	293	0	34	1000	75	6	6
10.00+	0	240	463	0	0	297	0	0	1000	13	2	2
all sizes	49	283	491	74	17	66	10	9	1000	14126	1437	1437
estd. no. of farmer hhs (00)	1076	6440	5989	2325	855	1757	117	713	14126	x	x	x
sample no. of farmer hhs	110	653	622	228	75	184	11	63	1437	x	x	x

Table 3: Per 1000 distribution of outstanding loans (in Rs.) by source of loan for each size class of land possessed by farmer households

size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	government	co-operative society	bank	agricultural/professional money lender	trader	relatives & friends	doctor, lawyer and other professionals	others	all	estd. (00)	sample	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
<0.01	0	0	104	580	24	293	0	0	1000	115	12	
0.01 - 0.40	6	138	210	388	146	80	1	31	1000	2555	98	
0.40 - 1.00	33	76	325	279	120	134	6	28	1000	7900	327	
1.01 - 2.00	10	135	382	211	142	104	6	9	1000	8714	267	
2.01 - 4.00	4	152	312	349	76	97	6	4	1000	7412	219	
4.01 - 10.00	3	212	516	108	51	105	5	2	1000	4175	257	
10.00+	88	333	418	64	39	59	0	0	1000	1240	54	
all sizes	19	169	381	226	90	101	5	8	1000	32110	1234	
estd. no. of farmer hhs (00)	1157	12011	7347	7043	7448	5334	571	667	32110	x	x	
sample no. of farmer hhs	36	500	326	278	215	216	24	29	1234	x	x	

size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	government	co-operative society	bank	agricultural/professional money lender	trader	relatives & friends	doctor, lawyer and other professionals	others	all	estd. (00)	sample	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
<0.01	60	143	380	194	12	86	0	124	1000	260	68	
0.01 - 0.40	8	612	212	45	15	74	3	31	1000	4027	164	
0.40 - 1.00	17	516	269	97	12	66	5	18	1000	8702	456	
1.01 - 2.00	5	458	325	70	7	74	7	53	1000	9429	307	
2.01 - 4.00	6	496	336	62	9	77	2	12	1000	8410	346	
4.01 - 10.00	28	443	416	61	6	31	2	13	1000	4413	315	
10.00+	1	508	402	58	0	29	0	2	1000	855	49	
all sizes	12	485	341	68	8	59	3	24	1000	36098	1705	
estd. no. of farmer hhs (00)	779	22035	10360	2569	2107	3882	732	1504	36098	x	x	
sample no. of farmer hhs	47	996	513	134	112	186	30	60	1705	x	x	

Table 3: Per 1000 distribution of outstanding loans (in Rs.) by source of loan for each size class of land possessed by farmer households

size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<0.01	0	0	0	0	0	0	1000	0	0	1000	0	1
0.01 - 0.40	2	363	0	214	31	382	0	0	9	1000	257	153
0.40 - 1.00	1	27	0	483	50	409	0	0	31	1000	170	51
1.01 - 2.00	73	0	0	182	43	530	0	0	172	1000	99	46
2.01 - 4.00	167	0	0	430	0	19	0	0	385	1000	6	5
4.01 - 10.00	0	0	0	1000	0	0	0	0	0	1000	1	1
10.00+	-	-	-	-	-	-	-	-	-	-	-	0
all sizes	15	0	0	329	40	401	0	0	49	1000	533	257
estd. no. of farmer hhs (00)	19	0	0	133	60	302	0	0	32	533	x	x
sample no. of farmer hhs	9	0	0	54	25	159	0	0	14	257	x	x

Meghalaya

size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<0.01	0	0	0	0	0	0	0	0	0	0	0	0
0.01 - 0.40	0	0	0	0	0	0	1000	0	0	1000	7	4
0.40 - 1.00	0	0	0	164	0	836	0	0	0	1000	68	16
1.01 - 2.00	368	0	0	19	18	594	0	0	0	1000	16	10
2.01 - 4.00	0	0	0	0	0	1000	0	0	0	1000	12	1
4.01 - 10.00	-	-	-	-	-	-	-	-	-	-	-	0
10.00+	-	-	-	-	-	-	-	-	-	-	-	0
all sizes	60	0	0	128	3	809	0	0	0	1000	103	31
estd. no. of farmer hhs (00)	2	0	0	6	0	94	0	0	0	103	x	x
sample no. of farmer hhs	2	0	0	4	1	24	0	0	0	31	x	x

Table 3: Per 1000 distribution of outstanding loans (in Rs.) by source of loan for each size class of land possessed by farmer households

size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<0.01	0	0	0	0	0	0	1000	0	0	1000	0	1
0.01 - 0.40	8	226	0	0	639	0	128	0	0	1000	9	7
0.40 - 1.00	376	38	446	0	25	115	0	0	0	1000	98	54
1.01 - 2.00	12	14	630	0	35	308	0	0	0	1000	57	21
2.01 - 4.00	4	0	442	0	1	553	0	0	0	1000	20	6
4.01 - 10.00	-	-	-	-	-	-	-	-	-	-	-	0
10.00+	-	-	-	-	-	-	-	-	-	-	-	0
all sizes	243	31	499	0	33	193	0	0	0	1000	184	89
estd. no. of farmer hhs (00)	18	3	38	0	56	68	0	0	0	184	x	x
sample no. of farmer hhs	11	4	11	0	28	34	1	0	0	89	x	x
Nagaland												
size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<0.01	15	0	0	0	0	166	818	0	0	1000	6	18
0.01 - 0.40	129	0	0	0	558	313	0	0	0	1000	21	13
0.40 - 1.00	114	77	421	0	158	231	0	0	0	1000	163	74
1.01 - 2.00	50	113	549	0	193	94	0	0	0	1000	99	38
2.01 - 4.00	0	0	978	22	0	0	0	0	0	1000	5	2
4.01 - 10.00	-	-	-	-	-	-	-	-	-	-	-	0
10.00+	-	-	-	-	-	-	-	-	-	-	-	0
all sizes	75	77	536	3	153	155	0	0	0	1000	294	145
estd. no. of farmer hhs (00)	13	7	42	1	151	81	0	0	0	294	x	x
sample no. of farmer hhs	6	3	18	1	70	48	0	0	0	145	x	x

Table 3: Per 1000 distribution of outstanding loans (in Rs.) by source of loan for each size class of land possessed by farmer households

size class of land possessed		source of loan										no. of farmer hhs having outstanding loan	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		government	co-operative society	bank	agricultural/professional money lender	trader	relatives & friends	doctor, lawyer and other professionals	others	all	estd. (00)	sample	
Orissa													
<0.01		415	78	154	286	9	59	0	0	1000	68	17	
0.01 - 0.40		37	138	449	244	13	105	0	13	1000	4768	328	
0.40 - 1.00		176	144	451	152	4	71	0	1	1000	9424	250	
1.01 - 2.00		178	208	335	130	15	96	4	34	1000	4166	209	
2.01 - 4.00		22	333	529	32	3	79	1	2	1000	1474	100	
4.01 - 10.00		0	355	614	0	0	32	0	0	1000	345	18	
10.00+		0	0	132	0	0	868	0	0	1000	5	1	
all sizes		130	181	437	148	8	84	1	10	1000	20250	923	
estd. no. of farmer hhs (00)		441	6093	7269	4736	861	3218	55	526	20250	x	x	
sample no. of farmer hhs		25	274	314	226	48	157	4	24	923	x	x	
Punjab													
size class of land possessed		government	co-operative society	bank	agricultural/professional money lender	trader	relatives & friends	doctor, lawyer and other professionals	others	all	estd. (00)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
<0.01	18	62	168	469	30	200	41	12	1000	329	109		
0.01 - 0.40	65	71	156	337	93	233	4	43	1000	4796	305		
0.40 - 1.00	25	251	380	145	65	112	23	0	1000	1304	58		
1.01 - 2.00	0	220	271	355	29	115	10	0	1000	1910	84		
2.01 - 4.00	26	217	369	311	58	10	9	0	1000	2045	140		
4.01 - 10.00	1	173	301	359	134	31	0	0	1000	1422	104		
10.00+	0	146	155	653	46	1	0	0	1000	263	25		
all sizes	19	176	284	363	82	63	6	7	1000	12069	825		
estd. no. of farmer hhs (00)	134	4631	2283	3319	2157	2528	143	238	12069	x	x		
sample no. of farmer hhs	14	306	155	249	140	169	9	15	825	x	x		

Table 3: Per 1000 distribution of outstanding loans (in Rs.) by source of loan for each size class of land possessed by farmer households

size class of land possessed		source of loan										no. of farmer hhs having outstanding loan		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Rajasthan														
<0.01	4	24	34	855	63	11	1	8	1000	267	64			
0.01 - 0.40	8	45	139	603	68	93	30	15	1000	4864	184			
0.40 - 1.00	28	52	144	465	202	88	13	7	1000	7082	306			
1.01 - 2.00	4	53	272	410	133	82	40	7	1000	5499	288			
2.01 - 4.00	10	50	341	369	158	49	0	22	1000	4943	212			
4.01 - 10.00	18	98	303	251	235	54	30	12	1000	3932	256			
10.00+	8	34	340	167	350	83	0	17	1000	1241	54			
all sizes	13	59	270	365	192	69	18	14	1000	27828	1364			
estd. no. of farmer hhs (00)	620	4244	5896	11004	6496	3778	684	502	27828	x	x			
sample no. of farmer hhs	37	224	349	536	309	163	34	28	1364	x	x			
Sikkim														
<0.01	0	0	0	0	372	319	0	309	1000	0	3			
0.01 - 0.40	645	0	207	13	93	19	0	23	1000	58	52			
0.40 - 1.00	43	0	379	98	349	123	0	8	1000	85	73			
1.01 - 2.00	108	0	129	258	395	109	0	1	1000	26	30			
2.01 - 4.00	307	2	41	11	153	43	0	442	1000	5	24			
4.01 - 10.00	0	0	0	0	1000	0	0	0	1000	0	1			
10.00+	-	-	-	-	-	-	-	-	-	-	0			
all sizes	348	0	230	73	221	67	0	61	1000	174	183			
estd. no. of farmer hhs (00)	11	0	21	6	122	25	0	3	174	x	x			
sample no. of farmer hhs	15	1	26	7	115	34	0	6	183	x	x			

Table 3: Per 1000 distribution of outstanding loans (in Rs.) by source of loan for each size class of land possessed by farmer households

size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<0.01	5	107	79	689	19	74	0	27	1000	548	214	
0.01 - 0.40	15	181	178	509	5	97	0	14	1000	9483	874	
0.40 - 1.00	21	235	204	494	3	32	1	10	1000	11014	627	
1.01 - 2.00	19	235	361	299	4	72	3	8	1000	4466	328	
2.01 - 4.00	37	325	290	286	8	47	0	6	1000	2695	161	
4.01 - 10.00	3	212	528	244	3	6	2	2	1000	625	44	
10.00+	0	114	715	63	0	0	0	109	1000	124	6	
all sizes	20	233	281	397	4	52	1	11	1000	28954	2254	
estd. no. of farmer hhs (00)	992	9448	6768	15050	518	3077	44	620	28954	x	x	
sample no. of farmer hhs	74	667	482	1165	58	261	7	74	2254	x	x	

Tripura

size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<0.01	626	57	90	39	56	133	0	0	1000	12	25	
0.01 - 0.40	93	17	634	27	66	124	0	40	1000	462	215	
0.40 - 1.00	173	36	604	16	30	119	0	22	1000	614	192	
1.01 - 2.00	336	0	523	25	20	96	0	0	1000	61	25	
2.01 - 4.00	-	-	-	-	-	-	-	-	-	-	0	
4.01 - 10.00	-	-	-	-	-	-	-	-	-	-	0	
10.00+	-	-	-	-	-	-	-	-	-	-	0	
all sizes	164	28	605	20	39	119	0	25	1000	1148	457	
estd. no. of farmer hhs (00)	130	37	366	23	338	227	0	44	1148	x	x	
sample no. of farmer hhs	52	22	142	14	127	84	0	20	457	x	x	

Table 3: Per 1000 distribution of outstanding loans (in Rs.) by source of loan for each size class of land possessed by farmer households

size class of land possessed		source of loan										no. of farmer hhs having outstanding loan	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Uttar Pradesh													
<0.01	4	6	192	428	17	335	4	15	1000	1702	221		
0.01 - 0.40	33	19	246	343	36	243	33	47	1000	27597	1149		
0.40 - 1.00	18	69	480	227	47	134	16	10	1000	19982	550		
1.01 - 2.00	39	80	566	143	24	128	14	5	1000	12019	462		
2.01 - 4.00	26	113	659	103	14	66	8	11	1000	5388	278		
4.01 - 10.00	1	86	798	15	9	43	25	23	1000	2332	96		
10.00+	0	32	950	6	12	0	0	0	1000	179	6		
all sizes	24	67	512	191	29	138	19	20	1000	69199	2762		
estd. no. of farmer hhs (00)	2496	9149	21062	17783	6405	19457	2379	2677	69199	x	x		
sample no. of farmer hhs	102	359	815	729	247	773	91	114	2762	x	x		
Uttaranchal													
size class of land possessed		source of loan										no. of farmer hhs having outstanding loan	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<0.01	0	0	0	0	1000	0	0	0	1000	2	1		
0.01 - 0.40	241	22	524	112	12	72	0	18	1000	292	21		
0.40 - 1.00	0	314	415	0	0	209	0	61	1000	175	9		
1.01 - 2.00	492	22	253	8	21	203	0	0	1000	137	10		
2.01 - 4.00	0	0	73	0	0	927	0	0	1000	38	2		
4.01 - 10.00	-	-	-	-	-	-	-	-	-	-	0		
10.00+	-	-	-	-	-	-	-	-	-	-	0		
all sizes	315	48	398	59	17	149	0	14	1000	644	43		
estd. no. of farmer hhs (00)	50	110	257	45	30	161	0	46	644	x	x		
sample no. of farmer hhs	4	6	18	5	4	9	0	2	43	x	x		

Table 3: Per 1000 distribution of outstanding loans (in Rs.) by source of loan for each size class of land possessed by farmer households

size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<0.01	89	129	16	491	176	51	0	49	1000	244	42	
0.01 - 0.40	84	228	115	156	161	214	15	28	1000	20200	1110	
0.40 - 1.00	165	232	234	59	148	143	1	19	1000	10334	400	
1.01 - 2.00	54	469	278	69	58	57	1	14	1000	2963	254	
2.01 - 4.00	30	465	259	135	26	40	8	36	1000	825	68	
4.01 - 10.00	132	23	58	17	222	549	0	0	1000	130	8	
10.00+	-	-	-	-	-	-	-	-	-	-	0	
all sizes	103	285	192	107	130	154	7	23	1000	34696	1882	
estd. no. of farmer hhs (00)	3408	7687	6461	10154	5373	7970	668	1305	34696	x	x	
sample no. of farmer hhs	188	403	293	601	292	411	34	73	1882	x	x	

size class of land possessed	source of loan										no. of farmer hhs having outstanding loan	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<0.01	432	0	0	453	29	86	1	0	1000	11	16	
0.01 - 0.40	18	135	31	93	191	532	0	0	1000	192	104	
0.40 - 1.00	802	24	37	61	48	25	0	3	1000	75	33	
1.01 - 2.00	0	236	318	2	61	383	0	0	1000	43	28	
2.01 - 4.00	86	335	121	8	264	185	0	0	1000	36	22	
4.01 - 10.00	8	362	629	0	0	0	0	0	1000	12	6	
10.00+	0	0	998	2	0	0	0	0	1000	3	2	
all sizes	307	136	147	61	103	245	0	1	1000	372	211	
estd. no. of farmer hhs (00)	33	68	55	32	111	114	0	2	372	x	x	
sample no. of farmer hhs	20	40	19	25	47	84	1	3	211	x	x	

Table 3: Per 1000 distribution of outstanding loans (in Rs.) by source of loan for each size class of land possessed by farmer households

All India	source of loan										no. of farmer hhs having outstanding loan	
	size class of land possessed	government	co-operative society	bank	agricultural/professional money lender	trader	relatives & friends	doctor, lawyer and other professionals	others	all	estd. (00)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
<0.01	19	53	154	473	40	231	10	20	1000	5708	1220	
0.01 - 0.40	40	145	248	318	49	149	14	37	1000	130112	8538	
0.40 - 1.00	38	170	320	308	46	91	7	20	1000	129211	5702	
1.01 - 2.00	17	205	354	259	42	88	8	26	1000	81920	3906	
2.01 - 4.00	15	226	410	234	47	51	4	14	1000	54409	2676	
4.01 - 10.00	13	230	445	167	61	56	15	12	1000	27734	1633	
10.00+	17	232	427	172	106	40	0	6	1000	5148	260	
all sizes	25	196	356	257	52	85	9	21	1000	434242	23935	
estd. no. of farmer hhs (00)	14769	114785	117100	125000	53902	77602	7181	14605	434242	x	x	
sample no. of farmer hhs	992	5844	6296	6919	3018	4528	345	872	23935	x	x	

Table 4: Average amount of outstanding loan per farmer household by MPCE class

Social group: ST	States	outstanding loan (Rs.) per household by MPCE class														no. of farmer hhs having outstanding loan	
		outstanding loan (Rs.) per household by MPCE class														estd (00)	sample
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
	0 -225	225 -255	255 -300	300 -340	340 -380	380 -420	420 -470	470 -525	525 -615	615 -775	775 -950	> 950	all classes	estd (00)	sample		
Andhra Pradesh	13882	19779	9885	8719	9076	9318	21529	7389	10731	6656	18488	99353	12760	5332	230		
Assam	109	0	17	116	68	0	505	595	41	1160	106	130	265	35	28		
Bihar	454	0	120	29	113	71	22	363	501	678	13633	0	391	322	31		
Chhattisgarh	3044	7032	594	254	429	4186	5637	236	3284	9902	22045	0	3619	670	31		
Gujarat	635	1749	1538	3323	1858	1651	1514	900	1328	321	392	0	1545	3417	139		
Haryana	2964	3378	10740	3303	3542	6100	5073	4159	15759	4545	33233	45232	7981	4485	149		
Himachal Pradesh	0	0	0	22685	28220	0	7611	0	113214	0	0	0	23555	48	5		
Jammu & Kashmir	0	0	1908	9765	9452	1127	1010	3808	6509	14346	1815	1415	5308	202	31		
Jharkhand	1332	1709	351	677	207	226	223	2	1174	57	0	0	746	1409	62		
Karnataka	2680	8197	11433	5709	7757	16774	8364	9511	15756	17561	44879	25373	11259	2447	113		
Kerala	0	35	0	0	4440	6088	2524	28315	6548	16911	3318	25569	10832	225	27		
Madhya Pradesh	3514	3032	5808	3318	3980	8245	3941	5248	7554	2985	9584	18813	4812	5116	208		
Maharashtra	5057	3277	2760	2677	6994	6556	18343	20782	9047	10315	7152	11927	6379	3356	164		
Manipur	0	1495	1364	194	352	510	813	607	350	1284	75	0	536	121	57		
Meghalaya	0	0	0	9	47	28	211	38	117	19	39	0	71	95	28		
Mizoram	1401	15164	8031	7920	169	199	58	151	561	2910	132	76	1937	184	89		
Nagaland	0	0	0	0	141	144	675	1365	505	1029	1551	1249	1078	285	135		
Orissa	1459	2263	2387	13932	4892	608	45	6503	4946	4192	24888	0	2360	4714	165		
Punjab	0	0	0	0	0	0	3270	0	0	688364	48519	0	118495	25	4		
Rajasthan	1690	1488	7313	11499	11290	4226	20359	12799	16779	27408	8145	45776	12018	5787	228		
Sikkim	0	4365	611	841	48	682	2062	564	1219	184	30460	27679	2790	46	52		
Tamil Nadu	25000	3625	10747	42123	10845	44085	9911	46932	14019	18939	2712	27067	21023	1208	80		
Tripura	4880	3024	1681	1519	2965	4978	2306	2658	3783	574	2134	0	2656	475	150		
Uttar Pradesh	3369	15118	3208	3289	1734	18544	2589	11178	4472	10721	3795	0	6706	1230	58		
Uttaranchal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
West Bengal	1707	1236	2599	1660	939	4027	1232	452	2087	12084	6781	2878	2349	1971	117		
Group of Uts	14	52	970	4618	2699	1671	999	18753	2003	33337	5144	5701	4931	97	83		
All India	2410	3639	4195	5290	4334	5556	7435	6485	8319	11025	12784	21320	5506	43304	2465		
estd. no. of farmer hhs(00)	22842	9211	16361	13786	12599	10551	8733	6929	8251	5211	2856	1912	119241	x	x		
sample no. of farmer hhs	880	441	827	767	797	724	731	681	798	681	353	316	7996	x	x		

Table 4: Average amount of outstanding loan per farmer household by MPCE class

Social group: SC	States	outstanding loan (Rs.) per household by MPCE class														no. of farmer hhs having outstanding loan	
		outstanding loan (Rs.) per household by MPCE class														estd (00)	sample
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
	0 - 225	225 - 255	255 - 300	300 - 340	340 - 380	380 - 420	420 - 470	470 - 525	525 - 615	615 - 775	775 - 950	> 950	all classes	estd (00)	sample		
Andhra Pradesh	7378	12550	13351	17908	7077	8361	10397	14324	21837	22083	11613	24259	12720	8338	547		
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
Assam	253	613	628	294	1255	941	1259	1992	4102	49	0	0	1141	454	48		
Bihar	4592	1820	2994	2548	3037	1722	3186	6002	2352	5912	0	150	3161	3960	259		
Chhattisgarh	4555	2427	5488	3643	3625	2177	2124	3174	14033	147702	0	3625	5386	1857	72		
Gujarat	3278	1797	3214	6311	5422	4811	19643	11341	14496	20715	6633	410	9175	1290	47		
Haryana	194	3061	4676	17453	18612	9551	13076	23757	19449	12093	5612	6323	13341	2249	111		
Himachal Pradesh	485	1496	2140	4469	10560	6529	8592	9809	13587	15708	3265	51474	11427	842	108		
Jammu & Kashmir	0	0	316	580	2501	700	3377	162	206	470	323	0	931	567	27		
Jharkhand	4034	1840	1471	4122	841	291	11462	0	1555	910	0	0	2992	920	51		
Karnataka	5434	7697	4803	5897	4481	4493	5627	10716	3858	11059	21737	9808	6405	2682	153		
Kerala	12749	0	6792	6882	4853	13091	10722	7601	29770	14305	31881	13560	13308	633	120		
Madhya Pradesh	7614	5498	10097	9667	16851	4684	11132	3837	5977	10959	16045	6491	8910	5973	191		
Maharashtra	2008	1812	5092	4696	9235	13471	6908	14642	12186	8987	6081	32672	8845	3096	148		
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
Orissa	4597	2449	5697	7718	2576	2282	7086	6864	2692	4366	2132	0	4850	2870	147		
Punjab	3008	7311	9038	6396	12840	7079	7037	8834	12503	14075	18163	2422	10399	3153	259		
Rajasthan	11173	12950	10288	13773	14359	12074	14226	22976	20464	30330	19946	24398	16708	4598	271		
Sikkim	0	0	0	284	230	1773	0	804	0	0	0	0	586	8	8		
Tamil Nadu	8470	5809	14710	10752	8251	32955	11548	12182	4107	17198	15072	8885	12786	6346	537		
Tripura	0	20630	2908	3031	4566	1839	1563	2827	4595	3820	5747	0	3239	195	85		
Uttar Pradesh	3016	3180	5373	4003	5258	4772	4548	6896	7871	7313	7468	4492	4893	17755	718		
Uttaranchal	0	0	163	423	70	962	804	86	353	6718	0	221	951	234	15		
West Bengal	2331	3177	3558	2580	3096	2911	4546	3164	6818	7768	9430	21749	4298	10265	572		
Group of Utis	0	0	5000	0	1311	14034	11898	968	1566	4340	9270	0	6411	36	21		
All India	4682	4425	6119	6150	6583	6780	7264	8581	10404	13273	11112	13442	7167	78323	4515		
estd. no. of farmer hhs(00)	17414	11338	23972	19292	17689	15146	14583	10130	11622	8612	3933	2194	155926	x	x		
sample no. of farmer hhs	853	642	1238	1091	1026	897	861	700	765	592	255	169	9089	x	x		

Table 4: Average amount of outstanding loan per farmer household by MPCE class

States	outstanding loan (Rs.) per household by MPCE class																no. of farmer hhs having outstanding loan	
																	estd (00)	(15)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(16)			
Andhra Pradesh	22636	13403	20729	20286	21639	20841	20029	22965	30063	26092	15138	71748	23697	23601	1275			
Arunachal Pradesh	474	437	234	128	443	450	1624	41	765	403	1924	814	598	968	82			
Assam	2204	3203	4594	3751	3657	3955	3971	3231	5504	11354	9510	4500	4010	13956	784			
Bihar	3873	3203	3041	4678	10767	4273	6143	15906	8157	10939	13907	11500	5944	5456	224			
Chhattisgarh	4740	6217	7326	6859	3440	11481	8291	16536	18766	20962	25169	20145	13800	7105	251			
Gujarat	13235	4686	29220	21315	25308	17208	8413	38678	8711	30081	38785	25915	26226	3373	158			
Haryana	0	5497	349	0	12995	35949	3207	16347	38113	10699	17825	11087	16405	536	72			
Himachal Pradesh	0	0	0	4573	48	340	3586	167	635	60	3487	0	1029	139	23			
Jammu & Kashmir	1157	1275	2618	4463	1962	1746	4567	1572	4000	2773	100603	569	3181	2826	150			
Jharkhand	14389	7664	11192	11255	11087	16100	23526	12365	30764	39119	9073	33074	17210	10709	465			
Karnataka	6062	4540	18520	20060	12233	16465	38698	18448	24958	32690	33192	71750	33116	7014	776			
Kerala	7636	13262	16642	12434	10962	18197	18527	24765	30261	12714	28407	22536	15628	15364	611			
Madhya Pradesh	6308	5065	13650	8890	11316	20854	21088	25559	25931	21530	24295	44433	18205	12444	588			
Maharashtra	803	8160	456	613	3003	2346	1560	5196	5994	3762	4546	19312	3978	303	143			
Manipur	0	0	0	0	0	0	0	0	0	235	0	0	61	3	1			
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Nagaland	3645	5636	4851	7223	17890	7981	9719	20515	5652	29478	10857	10589	7845	8922	416			
Orissa	0	14145	35952	6362	48407	19943	17511	37515	10465	9323	22561	52629	21862	1909	127			
Punjab	12902	21955	23260	20909	19624	12969	19131	24795	18947	19994	33867	46575	22009	13080	650			
Rajasthan	1406	808	860	2863	281	662	325	2400	1176	5578	98	9278	1543	60	59			
Sikkim	14949	23393	23678	20690	15418	19812	23620	30779	25435	34007	46276	49713	27355	21095	1602			
Tamil Nadu	3886	5820	7593	8165	4564	9284	6907	9636	10003	7655	6819	10978	7280	38508	1483			
Tripura	0	0	0	4388	2428	1991	1153	5960	35945	3763	0	0	4184	122	11			
Uttar Pradesh	3432	525	2101	3390	2993	12078	2232	4606	14731	5572	15342	2902	5816	2557	110			
Uttaranchal	8000	0	1219	500	1910	40	57383	12388	6368	11734	42018	15887	19986	191	58			
West Bengal	5409	7475	10202	10204	9960	12315	13344	17480	18189	19561	25560	41097	13489	190467	10202			
Group of Uts	32008	22779	47838	45754	40490	34624	33468	29106	31799	29052	12853	10659	370430	x	x			
estd. no. of farmer hhs(00)	1411	1089	2265	2264	2106	1931	1902	1633	1984	1818	836	780	20019	x	x			
sample no. of farmer hhs																		

Table 4: Average amount of outstanding loan per farmer household by MPCE class

Social group: Others	States	outstanding loan (Rs.) per household by MPCE class														no. of farmer hhs having outstanding loan	
																estd (00)	sample
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
	0 - 225	225 - 255	300 - 340	340 - 380	380 - 420	420 - 470	470 - 525	525 - 615	615 - 775	775 - 950	> 950	all classes	estd (00)	sample			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
Andhra Pradesh	19616	42085	32614	17486	26113	34692	40339	34518	44212	34583	55385	50235	37802	12222	638		
Arunachal Pradesh	60	3178	0	191	643	3723	0	230	15183	422	0	6119	1973	37	17		
Assam	373	583	223	550	896	1149	554	942	2190	1831	2512	3129	971	2792	264		
Bihar	3881	7323	5856	10876	14139	3946	5425	2680	1655	10193	744	1686	6814	4756	244		
Chhattisgarh	4642	13920	113	34153	3517	3886	3661	3072	437	7175	8308	15906	8816	361	21		
Gujarat	11637	5973	16104	9140	20328	7295	20516	23802	26728	28513	43286	37511	26333	6764	214		
Haryana	0	1139	12210	29848	4347	6306	40159	26507	26498	43726	37058	28833	31548	4661	219		
Himachal Pradesh	9615	163	3404	1430	9238	4266	9241	12695	4553	6542	13106	8770	7662	1450	187		
Jammu & Kashmir	0	0	0	1568	1606	448	4234	2452	1598	835	6490	6298	2346	2296	113		
Jharkhand	3924	325	772	2503	4516	4558	3168	691	4819	10929	1981	8741	3304	738	35		
Karnataka	9270	2982	24419	10178	6673	15627	21298	38509	22941	42740	44276	152024	24901	9059	437		
Kerala	7145	38876	27546	14604	32541	30161	21796	35943	33448	35884	36021	48721	38013	6255	514		
Madhya Pradesh	11853	9504	40664	22885	31334	3327	42713	16423	28678	52788	56712	149947	25411	5656	224		
Maharashtra	3226	8220	15784	11860	22864	12844	12360	21675	30149	35515	43287	30282	21417	17202	805		
Manipur	0	262	0	1597	854	2774	1146	3881	1561	12609	1395	14206	3923	104	55		
Meghalaya	0	0	0	0	0	0	0	430	57	0	0	0	98	5	2		
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
Nagaland	0	0	0	0	0	0	0	0	0	170	110	400	132	1	3		
Orissa	5805	5359	9208	5651	6865	12891	10908	23957	15681	15977	5820	60678	10439	3744	195		
Punjab	109838	0	3944	18430	29189	28227	78109	54762	51958	53148	88820	84501	66147	6982	435		
Rajasthan	22287	10045	19270	7801	17360	22646	27607	13228	17759	16590	21809	19427	18538	4363	215		
Sikkim	795	2780	2860	2439	2365	1953	3423	3624	839	838	1531	1039	2192	60	64		
Tamil Nadu	0	0	0	3012	24151	20000	6016	13284	26377	5390	67149	23207	23782	304	35		
Tripura	2173	3886	1907	2809	2000	3095	4457	1964	2167	2307	3514	4197	2718	307	149		
Uttar Pradesh	3303	5497	9481	8495	7058	6600	11659	22044	11679	18290	9781	21485	11290	11633	499		
Uttaranchal	0	0	317	0	0	0	2599	0	441	1122	2588	3755	914	287	17		
West Bengal	4286	2470	3105	4702	4433	5701	7711	4679	5796	9650	10053	22018	6118	19888	1082		
Group of Uts	0	0	0	500	6093	2715	710	7862	3865	10176	1920	27323	7920	47	49		
All India	5615	7647	11542	9301	12086	8953	17234	17511	19539	25175	36455	43743	18118	122014	6743		
estd. no. of farmer hhs(00)	9881	7853	18828	22298	23497	22787	26227	25817	29091	30481	15485	14639	246884	x	x		
sample no. of farmer hhs	524	452	1040	1201	1310	1195	1507	1522	1747	1947	1055	1085	14585	x	x		

Table 4: Average amount of outstanding loan per farmer household by MPCE class

Social group: All States	outstanding loan (Rs.) per household by MPCE class																no. of farmer hhs having outstanding loan		
																	estd (00)	(15)	(16)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)			
Andhra Pradesh	16727	17809	17801	17412	18091	18232	25071	23400	33748	27413	35115	61307	23965	49493	2690				
Arunachal Pradesh	93	731	15	129	155	494	453	517	834	1043	95	897	493	72	45				
Assam	385	516	259	396	748	707	827	694	1488	1165	2861	1794	813	4536	425				
Bihar	3035	3845	4399	5197	5692	3529	4299	3216	4142	10492	5443	2923	4476	23383	1320				
Chhattisgarh	2076	2573	2580	5358	6133	2897	3350	7913	6093	15203	9176	4117	4122	11092	456				
Gujarat	4579	4390	9934	5681	6483	8131	12891	15718	20665	22143	34606	31188	15526	19644	661				
Haryana	4489	2701	14812	23237	16629	10764	25159	32248	20195	35289	34586	26109	26007	10330	493				
Himachal Pradesh	2264	1837	2196	3553	9896	8542	6748	11807	11422	9241	11233	15058	9618	3030	398				
Jammu & Kashmir	0	0	110	1474	1424	517	3939	1893	1334	624	4764	5194	1903	3003	163				
Jharkhand	1773	1484	1564	2925	1204	1179	3751	805	2680	3541	52017	1096	2205	5893	298				
Karnataka	9140	6776	14996	9556	8151	14205	17588	21512	24631	36391	32734	89208	18135	24897	1168				
Kerala	6201	18473	19672	17568	17050	19521	28549	24726	28517	33126	34544	56634	33907	14126	1437				
Madhya Pradesh	6305	9437	15322	11434	16067	9479	20889	17313	24338	22311	26690	52418	14218	32110	1234				
Maharashtra	4496	5218	10748	8185	15069	14889	15444	22348	24956	28196	31636	33590	16973	36098	1705				
Manipur	257	1378	949	368	880	1369	1133	2918	3447	5620	3097	16366	2269	533	257				
Meghalaya	0	0	0	9	45	27	188	54	109	27	39	0	72	103	31				
Mizoram	1401	10876	8031	7920	153	199	54	150	548	2832	128	72	1876	184	89				
Nagaland	0	0	0	0	141	144	675	1347	475	996	1434	1229	1030	294	145				
Orissa	2665	3456	4677	7756	11260	6529	8777	17489	7960	17445	11414	46846	5871	20250	923				
Punjab	35077	9009	12287	6845	24045	14086	33254	37699	28649	41333	71187	77797	41576	12069	825				
Rajasthan	7204	11741	14716	15656	16066	12138	20349	19986	18514	21499	27275	36503	18372	27828	1364				
Sikkim	1074	2028	1745	1606	602	1228	1757	2272	1043	1903	7265	14256	2053	174	183				
Tamil Nadu	13124	16325	20858	19167	13667	23837	19434	27494	21200	30633	42246	43311	23963	28954	2254				
Tripura	3404	12443	1833	2532	3165	3070	2690	2289	4927	1599	4029	2385	2977	1148	457				
Uttar Pradesh	3508	5215	7012	7046	5077	8007	7613	12314	9836	10712	7689	13941	7425	69199	2762				
Uttaranchal	0	0	247	319	35	627	1618	142	1979	2079	2247	3164	1108	644	43				
West Bengal	3222	2492	3117	3618	3591	5074	5953	4119	6282	8856	10078	19820	5237	34696	1882				
Group of Uts	973	50	1337	3610	2443	3062	28151	12687	3828	12590	22103	18452	10931	372	211				
All India	4446	6127	8591	8544	9100	9510	12873	15178	16529	20537	27630	39058	12585	434242	23935				
estd. no. of farmer hhs(00)	82147	51251	107190	101336	94324	83247	83098	72029	80848	73401	35225	29408	893504	x	x				
sample no. of farmer hhs	3669	2630	5379	5334	5244	4755	5008	4544	5306	5045	2503	2353	51770	x	x				

Table 5: Average amount of outstanding loan per farmer household by size class of land possessed

state	outstanding loan (Rs.) per household by size class of land possessed (in ha)										no. of farmer hhs having outstanding loan		
	< 0.01	0.01 - 0.40	0.41 - 1.00	1.01 - 2.00	2.01 - 4.00	4.01 - 10.00	10.00 +	all sizes	estd. (00)	percentage of hh	sample		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
Andhra Pradesh	12362	12192	18163	33043	29981	44865	103817	23965	49493	82.0	2690		
Arunachal Pr.	40	0	138	1047	674	0	0	493	72	5.9	45		
Assam	347	866	570	907	1138	4620	0	813	4536	18.1	425		
Bihar	3464	3706	4055	6220	7479	2924	69144	4476	23383	33.0	1320		
Chhattisgarh	32154	1777	1746	3916	5356	21737	7386	4122	11092	40.2	456		
Gujarat	4529	7343	6584	11976	30169	47718	84326	15526	19644	51.9	661		
Haryana	8890	11225	18249	35300	50511	51978	93467	26007	10330	53.1	493		
Himachal Pr.	0	8173	7831	11133	20859	41660	0	9618	3030	33.4	398		
Jammu & Kashmir	0	1242	1808	2128	5250	3934	0	1903	3003	31.8	163		
Jharkhand	1107	2205	1886	1928	2647	6918	27300	2205	5893	20.9	298		
Karnataka	8090	7962	13310	14559	26334	44763	80442	18135	24897	61.6	1168		
Kerala	2077	24910	42458	61122	86029	156858	24860	33907	14126	64.4	1437		
Madhya Pradesh	5100	3335	7323	12467	19256	29642	61800	14218	32110	50.8	1234		
Maharashtra	8374	6848	8914	15890	18901	40038	125913	16973	36098	54.8	1705		
Manipur	171	2553	2279	1472	8108	116	0	2269	533	24.8	257		
Meghalaya	0	18	116	56	22	0	0	72	103	4.1	31		
Mizoram	400	229	2510	1933	430	0	0	1876	184	23.6	89		
Nagaland	346	174	910	1197	3012	0	0	1030	294	36.5	145		
Orissa	2165	3938	5955	6898	9681	11858	115304	5871	20250	47.8	923		
Punjab	8967	12892	16949	27543	94344	132907	267601	41576	12069	65.4	825		
Rajasthan	13206	9010	10565	15264	26715	31802	49630	18372	27828	52.4	1364		
Sikkim	1087	3065	1264	1811	5331	93	0	2053	174	38.8	183		
Tamil Nadu	6088	13827	22109	31514	40382	87175	90892	23963	28954	74.5	2254		
Tripura	1644	2105	3635	3098	0	0	0	2977	1148	49.2	457		
Uttar Pradesh	5833	4368	5753	8628	17748	51293	12689	7425	69199	40.3	2762		
Uttaranchal	348	964	314	6435	442	0	0	1108	644	7.2	43		
West Bengal	1770	4035	5325	9572	12329	13684	0	5237	34696	50.1	1882		
Group of UTs	11786	6763	14387	16338	8203	40635	48103	10931	372	50.8	211		
All-India	6121	6545	8623	13762	23456	42532	76232	12585	434242	48.6	23935		
estd. no. of farmer hhs (00)	12594	292867	283610	160600	93504	42581	7748	893504	x	x	x		
sample no. of farmer hhs	2598	19116	13373	8627	4973	2696	387	51770	x	x	x		

APPENDIX – B

Sample Design and Estimation Procedure

1. Geographical coverage: The survey covered rural areas of the whole of the Indian Union *except* (i) Leh (Ladakh) and Kargil districts of Jammu & Kashmir, (ii) interior villages of Nagaland situated beyond five kilometres of the bus route and (iii) villages in Andaman and Nicobar Islands which remain inaccessible throughout the year. Urban areas were wholly excluded from this survey.

2. Period of survey: The survey period of the 59th round was January to December, 2003.

3. Sub-rounds: The survey period was divided into two sub-rounds. Sub-round one consisted of the first half of the survey period of each visit while sub-round two consisted of the remaining period. Equal numbers of sample FSU's are allotted to each sub-round and an FSU is normally surveyed in the sub-round to which it is allotted. Because of arduous field conditions, this restriction was not strictly enforced in Andaman and Nicobar Islands, Lakshadweep, and rural areas of Arunachal Pradesh and Nagaland.

4. Visits: There were four subjects of enquiry in the 59th round of NSS: Land and Livestock Holdings (Sch.18.1), Debt and Investment (Sch.18.2), Consumer Expenditure (Sch.1.0), and Situation Assessment Survey of Farmers (Sch.33). Only the situation assessment survey was restricted to rural India; the others covered both rural and urban areas of the country. With the exception of consumer expenditure, all the enquiries required two visits to each sample household for collection of data: one during January to August and the other during September to December. Accordingly, each sample first stage unit (village or block) was visited twice by the investigator to whom it was allotted. A small proportion of households could not be surveyed a second time due to varying reasons; for these, only one set of data could be collected. Some items of information were in any case collected in the first visit only; these included general household characteristics, age, sex, educational level and other characteristics of household members, awareness of certain aspects of farming, loans, access to modern technology etc. Canvassing of the listing schedule (Sch. 0.0) and selection of the sample households was carried out in the first visit only.

5. Participation of States: Situation Assessment Survey of Farmers was conducted in the Central sample for all the States/UTs. In the State sample, Andhra Pradesh, Chandigarh, Gujarat, Maharashtra, Meghalaya, Orissa and Tripura participated.

6. Sample Design

6.1 Broad design: A stratified multi-stage design was adopted for the 59th round survey. The first stage unit (FSUs) were the census villages in the rural sector (panchayat wards in Kerala). The ultimate stage units (USUs) were households. Hamlet-groups constituted the intermediate stage whenever these were formed in the selected village.

6.2 Sampling frame for First Stage Units: The list of villages (panchayat wards for Kerala) as per Population Census 1991 was used as sampling frame.

6.3 Stratification (Rural Sector) : Two *special strata* have been formed at the State/ UT level, viz.,

Stratum 1: all FSUs with population between 0 and 50 and

Stratum 2: FSUs with population more than 15,000.

Special stratum 1 was formed whenever at least 50 such FSUs were found in a State/UT. Similarly, special stratum 2 was formed if at least 4 such FSUs were found in a State/UT. Otherwise, such FSUs were merged with the general strata.

From FSUs other than those covered under special strata 1 and 2, *general strata* were formed and its numbering started from 3. Each district of a State/UT was normally treated as a separate stratum. However, if the census rural population of the district was greater than or equal to 2 million as per population census 1991 or 2.5 million as per population census 2001, the district was split into two or more strata by grouping contiguous tehsils. However, in Gujarat, some districts were not wholly included in an NSS region. In such cases, the part of the district falling in an NSS region constituted a separate stratum.

6.4 Total sample size (FSUs) and allocation to States and UTs: 10608 FSUs were allocated at all-India level on the basis of investigator strength to different States/UTs for Central sample. The total number of sample FSUs has then been allocated to the States and UTs in proportion to provisional population as per Census 2001 subject to the availability of investigators ensuring more or less uniform work-load.

6.5 Allocation of State/UT Level Sample to Rural and Urban Sectors: State/UT level sample size was allocated between the two sectors in proportion to provisional population as per *Census 2001* with 1.5 weightage to urban sector subject to the restriction that the urban sample size for bigger states like Maharashtra, Tamil Nadu etc. would not exceed the rural sample size. Thus, a total of 6784 villages were to be selected in the rural sector all over the country.

6.6 Allocation to Strata: Within each sector of a State/UT, the respective sample size was allocated to the different strata in proportion to the stratum population as per Census 2001. Allocations at stratum level were adjusted to a multiple of 2 with a minimum sample size of 2. However, a multiple of 4 FSUs was allocated to a stratum wherever possible.

6.7 Selection of FSUs: FSUs were selected with Probability Proportional to Size With Replacement (PPSWR), size being the population as per Population Census 1991 in all the strata for the rural sector except for stratum 1. In stratum 1 of the rural sector, selection was done using Simple Random Sampling Without Replacement (SRSWOR). Samples were drawn in the form of two independent sub-samples.

7. Selection of Hamlet-groups and Households

7.1 Formation of Hamlet-group: Large villages having approximate *present population* 1200 or more are divided into a suitable number of hamlet-groups (hg's) as given below:

approximate present population of the sample village	no. of hamlet-groups (hg's) to be formed
less than 1200	1 (i.e. no hg formation)
1200 to 1799	3
1800 to 2399	4
2400 to 2999	5
3000 to 3599	6
.....and so on	

For rural areas of Himachal Pradesh, Sikkim, Nagaland and Poonch, Rajouri, Udhampur, Doda districts of Jammu and Kashmir, the number of hamlet-groups (hg's) formed was as follows.

Approximate present population of the sample village	no. of hamlet-groups (hg's) to be formed
less than 600	1 (i.e. no hg formation)
600 to 899	3
900 to 1199	4
1200 to 1499	5
.....and so on	

Hamlet-groups were formed by more or less equalising population. Two hamlet-groups were selected from a large village by SRSWOR. Listing and selection of the households was done independently in the two selected hamlet-groups so formed.

8. Formation of Second Stage Strata (SSS): After listing of the households in a village or in each of the two selected hamlet-groups in the village, the households were divided into suitable number of second stage strata.

8.1 Schedule 33: Situation Assessment Survey (SAS): Four different second stage strata were formed. The demarcation of the second stage strata (SSS) was as follows:

For the purpose of stratification, only a particular set of rural households i.e. the set of **farmer households** were considered. By farmer household it is meant a household that possessed some land and was engaged in some farming activity during the last 365 days. Now SSS 1 was formed by all the farmer households possessing land less than 0.005 hectares. SSS 2, 3 and 4 were formed by the farmer households possessing land equal to 0.005 hectares or more. They were determined as under:

From the data of NSS 48th round, households having land area 0.005 hectares or more were considered. Two cut-off points, X and Y, were determined at State/UT level in such a way that 40% of these households possessed land area less than X, 40% possessed land area between X & Y and 20% possessed land area greater than Y. State-wise the values of X and Y are shown in the Table 1A.

Listed farmer households with land less than X formed SSS 2, those with land between X and Y constituted SSS 3 and those with land more than Y were in SSS 4.

Thus, the detailed constitution of the second stage strata for Schedule 33 was :

- SSS 1: households possessing land less than 0.005 ha and engaged in farming activity during the last 365 days
- SSS 2: households possessing land equal to or more than 0.005 ha but less than X and engaged in farming activity during the last 365 days
- SSS 3: households possessing land equal to or more than X but less than Y and engaged in farming activity during the last 365 days
- SSS 4: households possessing land equal to or more than Y and engaged in farming activity during the last 365 days

Table 1A: The values of cut-off points X & Y of land possessed (in hectares) for each State/UT

State/UT	X	Y
(1)	(2)	(3)
Andhra Pradesh	0.223	1.574
Arunachal Pradesh	1.255	2.024
Assam	0.405	1.214
Bihar	0.154	0.979
Chattisgarh	0.809	2.149
Goa	0.125	0.712
Gujarat	0.773	2.930
Haryana	0.494	2.469
Himachal Pradesh	0.389	1.214
Jammu & Kashmir	0.575	1.566
Jharkhand	0.405	1.307
Karnataka	0.805	2.432
Kerala	0.069	0.445
Madhya Pradesh	1.052	3.752
Maharashtra	0.817	3.246
Manipur	0.299	1.052
Meghalaya	0.538	1.348
Mizoram	0.567	1.214
Nagaland	0.688	1.214
Orissa	0.401	1.352
Punjab	0.024	2.141
Rajasthan	1.085	4.152
Sikkim	0.607	1.862
Tamil Nadu	0.032	0.830
Tripura	0.162	0.728
Uttar Pradesh	0.348	1.384
Uttaranchal	0.283	0.809
West Bengal	0.138	0.850
A & N Islands	0.073	2.024
Chandigarh	0.125	1.251
D & N Haveli	0.506	1.085
Daman & Diu	0.182	0.971
Delhi	0.016	0.417
Lakshadweep	0.081	0.182
Pondicherry	0.016	0.421

9. Allocation and selection of sample households: Two households were selected from each second-stage stratum, which means an allocation of 8 sample households to each sample FSU. In case of hamlet-group formation, one household was selected from each SSS of each hamlet-group. Sample households were selected by SRSWOR in each SSS of each hamlet-group.

10. Estimation Procedure

10.1 Notations:

s = subscript for stratum

m = subscript for sub-sample (m = 1, 2)

i = subscript for FSU [village (panchayat ward)]

d = subscript for a hamlet-group (d = 1, 2)

j = subscript for second stage stratum of an FSU/hg

k = subscript for sample household under a particular second stage stratum within an FSU/ hg

D = total number of hg's formed in the sample village (panchayat ward for Kerala)

$D^* = 1$ if $D = 1$

$= D / 2$ for FSUs with $D > 1$

N = total number of FSUs in rural stratum 1

Z = total size of a rural stratum other than stratum 1 (= sum of sizes for all the FSUs of a rural stratum other than stratum 1)

z = size of sample village used for selection.

n = number of sample villages surveyed including zero cases but excluding casualties for a particular sub-sample and stratum.

H = total number of households listed in a second-stage stratum of a hamlet-group of sample FSU

h = number of households surveyed in a second-stage stratum of a hamlet-group of sample FSU

x, y = observed value of characteristics x, y under estimation

\hat{X} , \hat{Y} = estimate of population total X, Y for the characteristics x, y

In terms of the above symbols,

y_{smidjk} = observed value of the characteristic y for the k-th household in the j-th second stage stratum of the d-th hg (d = 1, 2) of the i-th FSU belonging to the m-th sub-sample for the s-th stratum;

However, for ease of understanding, a few symbols have been suppressed in the following paragraphs where they are obvious.

10.2 Formulae for estimation of aggregates for a particular sub-sample and stratum in rural sector (Schedule 33 was canvassed in rural sector only):

(a) Estimation formula for stratum 1:

(i) For households selected in j-th second stage stratum:

$$\hat{Y}_j = \frac{N}{n_j} \sum_{i=1}^{n_j} D_i^* \left[\frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{i1j}} y_{i1jk} + \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{i2j}} y_{i2jk} \right]$$

(ii) For all selected households: $\hat{Y} = \sum_j \hat{Y}_j$

(b) Estimation formula for other strata:

(i) For households selected in j-th second stage stratum:

$$\hat{Y}_j = \frac{Z}{n_j} \sum_{i=1}^{n_j} \frac{1}{z_i} D_i^* \left[\frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{i1j}} y_{i1,jk} + \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{i2j}} y_{i2,jk} \right]$$

(ii) For all selected households:

$$\hat{Y} = \sum_j \hat{Y}_j$$

10.3 Overall estimate for aggregates:

Overall estimate for aggregates for a stratum (\hat{Y}_s) based on two sub-samples is obtained as:

$$\hat{Y}_s = \frac{1}{2} \sum_{m=1}^2 \hat{Y}_{sm}$$

10.4 Overall estimate of aggregates at State/UT/all-India level:

The overall estimate \hat{Y} at the State/ UT/ all-India level is obtained by summing the stratum estimates \hat{Y}_s over all strata belonging to the State/ UT/ all-India.

10.5 Estimates of ratios:

Let \hat{Y} and \hat{X} be the overall estimate of the aggregates Y and X for two characteristics y and x respectively at the State/ UT/ all-India level.

Then the combined ratio estimate (\hat{R}) of the ratio ($R = \frac{Y}{X}$) is obtained as

$$\hat{R} = \frac{\hat{Y}}{\hat{X}}$$

10.6 Estimates of error:

The variances of the above estimates are estimated as follows:

A) For aggregate \hat{Y} :

$$V\hat{a}r(\hat{Y}) = \sum_s V\hat{a}r(\hat{Y}_s)$$

where $V\hat{a}r(\hat{Y}_s)$ are as given below.

a) For strata with PPSWR selection at first stage (i.e. for all rural strata except stratum 1):

$$V\hat{a}r_{ppswr}(\hat{Y}_s) = \sum_j V\hat{a}r(\hat{Y}_{sj})$$

$$\text{where } V\hat{a}r_{ppswr}(\hat{Y}_{sj}) = \frac{1}{n_{sj}(n_{sj} - 1)} \left[\sum_{i=1}^{n_{sj}} \frac{Z_s^2 \hat{Y}_{sij}^2}{z_{si}^2} - n_{sj} \hat{Y}_{sj}^2 \right],$$

$$\hat{Y}_{sij} = D_{si}^* \left[\frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{i1j}} y_{i1jk} + \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{i2j}} y_{i2jk} \right]$$

b) For strata with SRSWOR selection at first stage (i.e. for rural stratum 1):

$$V\hat{a}r_{srswor}(\hat{Y}_s) = \frac{1}{4} (\hat{Y}_{s1} - \hat{Y}_{s2})^2,$$

where \hat{Y}_{s1} and \hat{Y}_{s2} are the estimates for sub-sample 1 and sub-sample 2 respectively for stratum 's'.

B) For ratio \hat{R} :

$$M\hat{S}E(\hat{R}) = \frac{1}{(\hat{X})^2} \left[\sum_s M\hat{S}E_s(\hat{R}) + \sum_{s'} M\hat{S}E_{s'}(\hat{R}) \right]$$

where s, s' indicate respectively the strata with PPSWR and SRSWOR selection at first stage.

a) For strata with PPSWR selection at first stage (i.e. for all rural strata except stratum 1):

$$M\hat{S}E_s(\hat{R}) = \frac{1}{n_s(n_s - 1)} \sum_{i=1}^{n_s} \left[\frac{Z_s}{z_{si}} (\hat{Y}_{si} - \hat{R}\hat{X}_{si}) - \frac{1}{n_s} \sum_{i=1}^{n_s} \frac{Z_s}{z_{si}} (\hat{Y}_{si} - \hat{R}\hat{X}_{si}) \right]^2$$

where

$$\hat{Y}_{si} = \sum_j \hat{Y}_{sij}, \quad \hat{X}_{si} = \sum_j \hat{X}_{sij},$$

$$\hat{Y}_{sij} = D_{si}^* \left[\frac{H_{si1j}}{h_{si1j}} \sum_{k=1}^{h_{si1j}} y_{si1jk} + \frac{H_{si2j}}{h_{si2j}} \sum_{k=1}^{h_{si2j}} y_{si2jk} \right],$$

$$\hat{X}_{sij} = D_{si}^* \left[\frac{H_{si1j}}{h_{si1j}} \sum_{k=1}^{h_{si1j}} x_{si1jk} + \frac{H_{si2j}}{h_{si2j}} \sum_{k=1}^{h_{si2j}} x_{si2jk} \right]$$

b) For strata with SRSWOR selection at first stage (i.e. for rural stratum 1):

$$M\hat{S}E_{s'}(\hat{R}) = \frac{1}{4} \left[(\hat{Y}_{s'1} - \hat{Y}_{s'2})^2 + \hat{R}^2 (\hat{X}_{s'1} - \hat{X}_{s'2})^2 - 2\hat{R}(\hat{Y}_{s'1} - \hat{Y}_{s'2})(\hat{X}_{s'1} - \hat{X}_{s'2}) \right]$$

c) Estimates of RSE:

$$R\hat{S}E(\hat{Y}) = \frac{\sqrt{V\hat{a}r(\hat{Y})}}{\hat{Y}} \times 100$$

$$R\hat{S}E(\hat{R}) = \frac{\sqrt{M\hat{S}E(\hat{R})}}{\hat{R}} \times 100$$

11. Multipliers:

The formulae for multipliers for a sub-sample under Schedule 33 are given below:

stratum	formula for multipliers	
	hg 1	hg 2
rural stratum 1	$\frac{N_s}{n_{smj}} \times D_{smi}^* \times \frac{H_{smi1j}}{h_{smi1j}},$ j = 1, 2, 3, 4	$\frac{N_s}{n_{sm}} \times D_{smi}^* \times \frac{H_{smi2j}}{h_{smi2j}},$ j = 1, 2, 3, 4
all other rural strata	$\frac{Z_s}{n_{sm}} \times \frac{1}{z_{smi}} \times D_{smi}^* \times \frac{H_{smi1j}}{h_{smi1j}},$ j = 1, 2, 3, 4	$\frac{Z_s}{n_{sm}} \times \frac{1}{z_{smi}} \times D_{smi}^* \times \frac{H_{smi2j}}{h_{smi2j}},$ j = 1, 2, 3, 4

Note: (i) For estimating any characteristic for any domain not specifically considered in sample design, indicator variable is used.

(ii) Multipliers are computed on the basis of information available in the listing Schedule 0.0 irrespective of any misclassification observed between the listing schedule and the detailed enquiry schedule (i.e. Schedule 33).

12. Treatment for zero cases, casualty cases etc.:

12.1 While counting the number of FSUs surveyed (n_{sm}) in a stratum, all the FSUs with survey codes 1 to 6 in Schedule 0.0 are considered. In addition, if no household is available in the frame then also that FSU is treated as surveyed. However, if the households of Schedule 33 are available in the frame of the FSU but none of these could be surveyed then that FSU has to be treated as casualty and it is not treated as surveyed.

12.2 *Casualty cases*: FSUs with survey code 7 as per Schedule 0.0 are treated as casualties. In addition to this, an FSU, although surveyed, may have to be treated as casualty for Schedule 33 and a particular *second stage stratum* as given in the following paragraph:

12.2.1 FSUs with survey codes 1 and 4 as per Schedule 0.0 having number of households in the frame of j-th second stage stratum greater than 0 but number of households surveyed according to data file, considering both hg together, as nil (i.e. $H_{i1j} + H_{i2j} > 0$ but $h_{i1j} + h_{i2j} = 0$) will be taken as casualties for j-th second stage stratum.

All the FSUs with survey codes 1 to 6 as per Schedule 0.0 minus the number of casualties as identified above are taken as the number of surveyed FSUs (n_{smj}) for that stratum \times second stage stratum.

When casualty for j-th second stage stratum occurs for a particular hg but not for the other hg, the FSU is not treated as casualty but some adjustments in the value of H for the other hg are done as follows:

- (i) Suppose for hg 1, $H_{i1j} > 0$ but $h_{i1j} = 0$ while for hg 2, $H_{i2j} > 0$ and $h_{i2j} > 0$. In that case $D_i^* \times H_{i2j}$ is replaced by $H_{i1j} + D_i^* \times H_{i2j}$ in the formula for multiplier of segment 2.
- (ii) Suppose for hg 1, $H_{i1j} > 0$ and $h_{i1j} > 0$ while for hg 2, $H_{i2j} > 0$ but $h_{i2j} = 0$. In that case H_{i1j} is replaced by $H_{i1j} + D_i^* \times H_{i2j}$ in the formula for multiplier of hg 1.

It may be noted that n_{smj} is same for hg 1 & 2 of an FSU.

13. Treatment in cases of void second-stage strata/ sub-strata/ strata/ NSS region at FSU or household level

13.1 A stratum may become void through all the FSUs belonging to the stratum being casualties. This may occur in one sub-sample or in both the sub-samples. If it relates to only one sub-sample, then estimate for the void stratum is replaced by the estimate as obtained from the other sub-sample for the same stratum.

13.2 When a stratum is void in both the sub-samples, the following procedure is followed:

Case(I): Stratum void cases at FSU level (i.e. all FSUs having survey code 7):

- i) If a rural stratum, except stratum 1, is void then it is merged with a similar stratum within the same NSS region. However, if rural stratum 1 is void for any State/UT, it is not merged with other stratum.

- ii) If all the strata within an NSS region is void, it is excluded from the coverage of the survey. The state level estimates are based on the estimates of NSS regions for which estimates are available.

Case (II): Stratum void case at second stage stratum level (i.e. all the FSUs are casualties for a particular second stage stratum):

An FSU may be a casualty for a particular *second stage stratum* although the survey code is not 7. If all the FSUs of a stratum become casualties in this manner for a particular *second stage stratum*, the stratum will become void. The adjustment for this type of stratum void case is done according to the following guidelines.

The adjustment is made involving other strata (within NSS region) of the State/UT. Suppose A, B, C, and D are the four strata in the State/ UT/ region and stratum C is void for j-th *second stage stratum*. If \hat{Y}_{aj} , \hat{Y}_{bj} and \hat{Y}_{dj} are the aggregate estimates for the strata A, B and D respectively, then the estimate \hat{Y}_{cj} for stratum C is obtained as $\left(\frac{\hat{Y}_{aj} + \hat{Y}_{bj} + \hat{Y}_{dj}}{Z_a + Z_b + Z_d} \times Z_c \right)$, where Z_a , Z_b , Z_c and Z_d are the sizes of strata A, B, C and D respectively.

Appendix - C

RURAL

CENTRAL

**GOVERNMENT OF INDIA
NATIONAL SAMPLE SURVEY ORGANISATION
SOCIO-ECONOMIC SURVEY
FIFTY-NINTH ROUND: JANUARY - DECEMBER 2003
SCHEDULE 33: SITUATION ASSESSMENT SURVEY OF FARMERS**

VISIT 1

[0] descriptive identification of sample household	
1. state/u.t.:	5. hamlet name:
2. district:	6. name of head of household:
3. tehsil:	7. name of informant:
4. village name:	

[1] identification of sample household							
item no.	item	code		item no.	item	code	
1.	sl. number of sample village/ block			11.	FOD sub-region		
2.	round number	5	9	12.	sample hamlet-group number		
				13.	second stage stratum		
3.	schedule number	3	3	14.	visit number	1	
4.	sample (central-1, state-2)	1		15.	sample household number		
5.	sector (rural - 1, urban - 2)	1		16.	sl. no. of informant (as in col.1, block 4)		
6.	state-region			17.	response code		
7.	district			18.	survey code		
8.	stratum number			19.	reason for substitution of original household		
9.	sub-round						
10.	sub-sample						

CODES FOR BLOCK 1

item 17: response code : co-operative and capable - 1, co-operative but not capable - 2, busy - 3, informant reluctant - 4, others - 9.

item 18: survey code : original - 1, substitute - 2, casualty - 3.

item 19: reason for substitution of original household : informant busy-1, members away from home-2, informant non-co-operative-3, others-9.

[2] particulars of field operation												
sl. no.	item	investigator			assistant superintendent			superintendent				
(1)	(2)	(3)			(4)			(5)				
1.	i) name (block letters)											
	ii) code											
2.	date(s) of :	DD	MM	YY	DD	MM	YY	DD	MM	YY		
	(i) survey/inspection											
	(ii) receipt											
	(iii) scrutiny											
	(iv) despatch											
3.	number of addl. sheets attached											
4.	total time taken to canvass schedule 33 (in minutes)											
5.	signature											

[23] remarks by investigator

[24] remarks by supervisory officer(s)

[3] household characteristics										
1.	household size					13.	dwelling unit code (<i>owned -1, hired -2, no dwelling unit -3, others -9</i>)			
2.	principal industry (NIC - 1998)	description:				14.	type of structure (<i>katcha-1, semi-pucca-2, pucca-3</i>)			
		code (5-digit)					15.	principal source of drinking water (code)		
3.	principal occupation (NCO - 1968)	description:				16.	distance from the principal source of drinking water (code)			
		code (3-digit)					17.	principal source of income (code)		
4.	household type (code)					18.	whether any member of the family fell ill during the last 365 days? (yes - 1, no - 2)			
5.	social group (code)									
6.	whether household owns any land? (yes - 1, no - 2)									
7.	if '1' in item 6, type of land owned (code)					19.	if '1' in item 18, treatment (code)			
8.	land as on date of survey (ha 0.000)	owned				20.	if '7' in item 19, reason therefor (code)			
9.		leased-in								
10.		neither owned nor leased-in				21.	no. of operational holdings during the agricultural year 2002 - 03			
11.		leased-out				22.	whether land holding(s) has been consolidated? (yes - 1, no - 2)			
12.		total possessed (8+9+10-11)								

CODES FOR BLOCK 3

item 4: **household type**: self-employed in non-agriculture-1, agricultural labour-2, other labour-3, self-employed in agriculture-4, others-9.

item 5: **social group**: scheduled tribe-1, scheduled caste-2, other backward class-3, others-9.

item 7: **type of land owned**: homestead only - 1, homestead and other land - 2, other land only - 3.

item 15: **principal source of drinking water**: tap -1, tubewell / handpump -2, well -3, tank/pond reserved for drinking -4, other tank/pond -5, river/canal/lake -6, spring-7, tanker - 8, others -9.

item 16: **distance from the principal source of drinking water**: within dwelling -1, outside dwelling but within premises -2, outside premises at a distance: < 0.2 km - 3, 0.2 - 0.5 km - 4, 0.5 - 1.0 km - 5, 1.0 - 2.0 km - 6, 2.0 km or more -7.

item 17: **principal source of income** : cultivation - 1, farming other than cultivation - 2, other agricultural activity - 3, wage/salaried employment - 4, non-agricultural enterprises - 5, pension - 6, remittances - 7, interest and dividends - 8, others - 9.

item 19: **treatment** : sub-centre/dispensary - 1, primary health centre - 2, community health centre/government hospital - 3, private clinic/doctor - 4, traditional treatment - 5, other treatment - 6, no treatment - 7.

item 20 : **reason** : non-availability of medical facility - 1, financial constraint - 2, not required - 3, others (specify.....) - 9.

[4] demographic and other particulars of household members

sl. no.	name of member	relation to head (code)	sex (male -1, female-2)	age (years)	marital status (code)	general education (code)	whether attended any formal training in agriculture? (yes - 1, no - 2)	whether engaged in farming during last 365 days? (yes-1, no-2)	if code '1' in col. 9, nature of work during last 365 days (code)		current weekly activity		wages and salary earnings (received or receivable) for the work done during last 7 days (Rs)			
									(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)

CODES FOR BLOCK 4

Col. (5) : **relation to head:** self-1, spouse of head-2, married child-3, spouse of married child-4, unmarried child-5, grandchild-6, father/mother/father-in-law/mother-in-law-7, brother/sister/brother-in-law/sister-in-law/other relatives-8, servants/employees/other non-relatives-9.

Col.(6) : **marital status code:** never married - 1, currently married - 2, widowed - 3, divorced/separated - 4.

Col. (7) : **general education code :** not literate - 01, literate without formal schooling - 02, literate but below primary - 03, primary - 04, middle - 05, secondary - 06, higher secondary - 07, diploma/certificate course - 08, graduate - 10, post graduate and above -11.

Cols. (10), (11), (12): **nature of work :** working in cultivation: supervision - 01, ploughing -02, sowing -03, transplanting -04, weeding -05, harvesting -06, other cultivation activities - 07; manual work in other agricultural activities: forestry -08, plantation -10; working in : dairy -11, poultry - 12, piggery -13, duckery -14, fishery -15, bee-keeping -16, others -99.

Col.(13): **status code:** worked in hh enterprise (self-employed): own account worker - 11, employer - 12, worked as helper in hh enterprise (unpaid family worker) - 21, worked as regular salaried/wage employee - 31, worked as casual wage labour: in public works -41, in other types of work - 51, had work in hh enterprise but did not work due to: sickness - 61, other reasons - 62; had regular salaried/wage employment but did not work due to: sickness - 71, other reasons - 72; did not work but sought work - 81, did not seek but was available for work - 82, attended educational institution - 91, attended domestic duties only - 92, attended domestic duties and was also engaged in free collection of goods (vegetables, roots, firewood, cattle feed, etc.), sewing, tailoring, weaving, etc. for household use - 93, rentiers, pensioner, remittance recipients, etc. - 94, not able to work due to disability - 95, beggars, prostitutes - 96, others - 97, did not work due to temporary sickness (for casual workers only) -98.

[5] perception of household regarding sufficiency of food			
1.	do all members of your household 'get enough food everyday'?		
	<i>(yes: every month of the year-1, some months of the year -2; no: no month of the year-3)</i>		
2.	if code is 2 in item 1, during which calendar months did any member of the household not 'get enough food everyday'?		
	<i>(applicable month codes may be recorded in the box spaces: Jan-01, Feb-02, Mar-03, Apr-04, May-05, Jun-06, Jul-07, Aug-08, Sep-09, Oct-10, Nov-11, Dec-12)</i>		
3.	whether information on item 1 was actually obtained from the informant? (yes-1, no-2)		

[6] general awareness/perceptions and other aspects of farming		
1.	are you aware of Minimum Support Price? (yes-1, no-2)	
2.	if '1' in item 1, are you aware of procurement agency? (yes-1, no-2)	
3.	did you have your crop insured at any time? (yes-1, no-2)	
4.	if '2' in item 3, reason therefor (not aware -1, not interested-2, insurance facility not available-3, lack of resources for premium payment-4)	
5.	services availed from cooperatives (not availed because of non-membership - 1, member but not availed - 2; availed for: credit - 3, seeds/fertilisers-4, agricultural implements-5, marketing-6, inputs-7, consumer goods-8)	
6.	what is the usual source of your seeds? (farm saved - 1, exchange - 2, purchase - 3)	
7.	how often do you replace seed varieties? (generally replacing every year-1, replacing every alternate year-2, replacing after three years-3, replacing after four years or more-4)	
8.	whether any member of the household is a member of registered farmers organisation? (yes-1, no-2)	
9.	whether any member of the household is a member of self help group? (yes - 1, no - 2)	
10.	are you aware of bio-fertilisers? (yes - 1, no - 2)	
11.	are you aware of World Trade Organisation (WTO)? (yes-1, no-2)	
12.	do you like farming as a profession? (yes - 1, no - 2)	
13.	if '2' in item 12, reasons therefor (not profitable - 1, lack of social status - 2, risky - 3, others (specify.....) - 9)	

[7] particulars of land possessed during kharif						(in 0.000 ha)	
sl. no.	crop/allied	owned and possessed	leased-in	otherwise possessed	total (3+4+5)		
(1)	(2)	(3)	(4)	(5)	(6)		
1.	cultivation						
2.	orchards and plantation						
3.	allied (other than animal farming)						
4.	dairy						
5.	farming of goat, sheep etc.						
6.	piggery						
7.	poultry/ duckery						
8.	fishery						
9.	bee-keeping						
10.	farming of other animals						
11.	total (1 to 10)						

[8] area under irrigation during kharif							
sl. no.	crop item	description code	area (0.000 ha) under irrigation for crop				device used
			(3)	(4)	(5)	(6)	
source of irrigation							
1.	river/spring						
2.	canal						
3.	reservoir						
4.	tank						
5.	tube well						
6.	well						
7.	others						
8.	all						
9.	whether extent of irrigation is adequate? (yes-1, no-2, not required - 3)						
10.	if code 2 against sl. no. 9, reason therefor (code)						

CODES FOR BLOCK 8

cols. 3 - 7: **crop**: cereal- 01, pulses -02, oilseeds - 03 mixed crop - 04, sugarcane - 05, other crop - 06, vegetables - 07, fruits and nuts - 08, plantation - 09, fibre crop - 10, fodder - 11, others - 99.

col. 8: **device used**: pump (electric) -1, pump (diesel) -2, persian wheel -3, others -9.

sl. no. 10: **reason for inadequacy**: shortage of: water - 1, fund -2, power - 3, device - 4; others (specify)- 9.

[9] some particulars of farming resources used for cultivation during kharif							
sl. no.	resource	distance (code)	whether used? (yes-1, no-2)	if 1 in column (4)			whether testing facility available? (yes-1, no-2, not known - 3)
				whether available in time? (code)	whether adequately available? (yes-1, no-2)	quality (good-1, satisfactory -2, poor-3)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	fertiliser						
2	organic manure						
3	improved seeds						
4.	pesticide						
5	veterinary service						

CODES FOR BLOCK 9

col.3: **distance** : within village - 1; outside village: less than 2 km - 2, 2 to 5 km - 3, 5 to 10 km - 4, 10 km to 20 km - 5, 20 km or more - 6.

col 5: **whether available in time**: available in time-1, available but not in time -2, not available -3

[10] use of energy during last 365 days				
sl. no.	activity	primary source of energy (code)	whether primary source is adequate? (yes-1, no-2)	secondary source of energy (code)
(1)	(2)	(3)	(4)	(5)
1.	ploughing			
2.	irrigation			
3.	harvesting			
4.	threshing			
5.	cane crushing			
6.	transport			
7.	cooking			
8.	lighting			

CODES FOR BLOCK 10

col.(3)/(5): **primary/secondary source of energy**: electricity - 1, diesel/petrol/kerosene - 2, solar - 3, LPG - 4, gobar gas - 5, dung cake - 6, firewood - 7, animal power - 8, others (specify) - 9.

[12] access to modern agricultural technology									
sl. no.	source	whether accessed? (yes-1, no-2)	if '1' in col. (3), frequency of contact (code)	type of information received (code)	quality of information received (good - 1, satisfactory - 2, poor - 3)	whether received information was tried? (yes - 1, no - 2)	whether recommended practice has been adopted? (yes - 1, no - 2)	if '2' in col.(8), reasons for not adopting (code)	suggestions for improvement in extension services (code)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	participation in training programme								
2.	krishi vigyan kendra								
3.	extension worker								
4.	television								
5.	radio								
6.	newspaper								
7.	village fair								
8.	government demonstration								
9.	input dealer								
10.	other progressive farmers								
11.	farmers study tour								
12.	para technician/ private agency/NGO								
13.	primary cooperative society								
14.	output buyers/food processor								
15.	credit agency								
16.	others								

CODES FOR BLOCK 12

col.(4): **frequency of contact:** daily - 1, weekly - 2, monthly - 3, seasonally - 4, need based - 5, casual contact - 6.

col. (5): **type of information received:** cultivation: improved seed/variety - 11, fertilizer application - 12, plant protection (pesticide etc.) - 13, farm machinery - 14, harvesting/marketing - 15, others - 19.

animal husbandry : breeding - 21, feeding - 22, health care - 23, management - 24, others - 29.

fishery: seed production - 31, harvesting - 32, management and marketing - 33, others - 39.

col.(9): **reasons for not adopting:** lack of financial resources - 1, non-availability of input and physical resources - 2, lack of technical advice for follow-up - 3, difficulty in storage, processing and marketing of products - 4, not useful - 5, others - 9.

col.(10): **suggestions for improvement in extension services:** improvement in quality and reliability of information - 1, timeliness of information - 2, increase in frequency of demonstration - 3, improvement of quality of presentation - 4, improvement of professional competence of information provider - 5, others - 9.

[13] purchase and sale of productive assets during July to December 2002						
sl. no.	item	no. possessed on the date of survey	expenditure incurred (Rs)		income from sale (Rs)	total (Rs) (4+5-6)
			purchase	major repair		
(1)	(2)	(3)	(4)	(5)	(6)	(7)
for farm business						
1.	land					
2.	improvement of land					
3.	building for farm business					
4.	fish tank					
5.	cattle					
6.	buffalo					
7.	other large heads					
8.	sheep, goats, pigs & rabbits					
9.	poultry/duckery					
10.	other livestock					
11.	livestock and poultry (5 to 10)					
12.	sickle, chaff-cutter, axe, spade & chopper					
13.	plough					
14.	harrow, seed-drill, sprayer & duster					
15.	power tiller					
16.	tractor					
17.	thresher					
18.	canecrusher : power operated					
19.	canecrusher : others					
20.	oil crusher					
21.	pump : electric					
22.	pump : diesel, etc.					
23.	other water lifting equipment					
24.	others					
25.	agricultural machinery and implements (12 to 24)					
26.	total productive assets (1+2+3+4+11+25)					
for non-farm business						
27.	land and building for non-farm business					
28.	machinery and equipment					
29.	others					
30.	residential building including land					
31.	total (26+27+28+29+30)					

[14] expenses and receipts for cultivation during July to December 2002

crop		expenses (Rs)										receipts												
		land (0.000 ha)	seeds	pesti- cides /insec- ticides	fertil iser /man ure	irri- ga- tion	minor repair and mainte- nance of machinery and equipment	inte- rest	lease rent for land	labour	other ex- penses	total ex- penses (4 to 13)	output	sale of produce	value of by- pro- ducts (Rs)	total (16+19) (Rs)								
s.l. no.	code	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	regular	(12)	(11)	(13)	(14)	quan- tity (kg)	(15)	quan- tity (kg)	(17)	(18)	(19)	(20)			
1.																								
2.																								
3.																								
4.																								
5.																								
6.																								
7.																								
8.																								
9.																								
10.																								
99.	all																							

CODES FOR BLOCK 14

column (2): crop code:

paddy	0101	papaya	0615	sunflower.....	1007
jowar	0102	guava.....	0616	safflower.....	1008
bajra	0103	almond.....	0617	soyabean.....	1009
maize	0104	walnut.....	0618	nigerseed.....	1010
ragi	0105	cashewnuts.....	0619	oil palm.....	1011
wheat	0106	apricot.....	0620	other oilseeds.....	1088
barley	0107	jackfruit.....	0621	cotton.....	1101
small millets	0108	lichi.....	0622	jute.....	1102
other cereals	0188	pineapple.....	0623	mesta.....	1103
gram	0201	watermelon.....	0624	sunhemp.....	1104
tur (arhar)	0202	musk melon.....	0625	other fibres.....	1188
urad	0203	bread fruits.....	0626	indigo.....	1201
moong	0204	ber.....	0627	other dyes & tan.	1288
masur	0205	bel.....	0628	materials.....	
horsegram	0206	mulberry (sahatoot).....	0629	opium.....	1301
beans (pulses)	0207	aonla (amla).....	0630	tobacco.....	1302
peas (pulses)	0208	other fruits.....	0688	other drugs & narcotics	1388
other pulses	0288	potato.....	0701	guar.....	1401
sugarcane	0401	tapioca (cassava).....	0702	oats.....	1402
palmvriah	0402	sweet potato.....	0703	green manures.....	1403
other sugar crops	0488	yam.....	0704	other fodder crops.....	1488
pepper (black)	0501	elephant foot yam.....	0705	tea.....	1501
chillies	0502	colocasia/arum.....	0706	coffee.....	1502
ginger.....	0503	other tuber crop.....	0707	rubber.....	1503
turmeric.....	0504	onion.....	0708	other plantation crops...	1588
cardamom (small).....	0505	carrot.....	0709	orchids.....	1601
cardamom (large).....	0506	radish.....	0710	rose.....	1602
betelnuts (arecanuts)..	0507	beetroot.....	0711	gladiolus.....	1603
garlic.....	0508	turnip (shalgam).....	0712	carnation.....	1604
coriander.....	0509	tomato.....	0713	marigold.....	1605
tamarind.....	0510	spinach.....	0714	other flowers.....	1688
cumin seed.....	0511	amaranths (chaulai).....	0715	asgandh.....	1701
fennel / anise seed.....	0512	cabbage.....	0716	isabgol.....	1702
nutmeg.....	0513	other leafy vegetable.....	0717	sena.....	1703
fenugreek.....	0514	brinjal.....	0718	moosli.....	1704
cloves.....	0515	peas (vegetable) (green)	0719	other medicinal plant...	1705
cinnamon.....	0516	lady's finger (bhindi)....	0720	lemon grass.....	1711
cocoa.....	0517	cauliflower.....	0721	mint.....	1712
kacholam.....	0518	cucumber.....	0722	menthol.....	1713
beetlvine.....	0519	bottle gourd (lauki).....	0723	eucalyptus.....	1714
other condi. & spices..	0588	pumpkin.....	0724	other aromatic plant.....	1715
mangoes.....	0601	bitter gourd.....	0725	canes.....	1801
orange and kinu.....	0602	other gourds.....	0726	bamboos.....	1802
mosambi.....	0603	vench (guar).....	0727	other non-food crops...	1888
lemon / acid lime.....	0604	beans (green).....	0728		
other citreous fruits...	0605	drumstick.....	0729		
banana.....	0606	green chillies.....	0730		
table grapes.....	0607	other vegetables.....	0788		
wine grapes (black)....	0608	other food crop.....	0801		
apple.....	0609	groundnut.....	1001		
pear.....	0610	castorseed.....	1002		
peaches.....	0611	sesamum (til)	1003		
plum.....	0612	rapeseed & mustard	1004		
kiwi fruit.....	0613	(toria/ taramira)			
chiku	0614	linseed	1005		
		coconut.....	1006		

[15] expenses and receipts on farming of animals during last 30 days										
sl. no.	item	activity								
		dairy	sheep, goat, etc.	pig-gery	poul-try	duck-ery	fishery	bee-keep-ing	other live-stock	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
expenses (Rs)										
1.	cost of seeds/ animals other than for productive purposes									
2.	feed									
3.	veterinary charges									
4.	interest									
5.	lease rent for land									
6.	labour charges	regular								
7.		casual								
8.	other expenses									
9.	total expenses (1 to 8)									
receipts										
10.	output	quan-tity	milk (lt)							
11.			egg (no)							
12.			fish (kg)							
13.			meat (kg)							
14.			wool (kg)							
15.			honey (kg)							
16.		value (Rs)	milk							
17.			egg							
18.			fish							
19.			meat							
20.	wool									
21.	honey									
22.	by-products (hide, bones, manure, etc.) (Rs)									
23.	sale of animal not used for productive purposes (Rs)									
24.	other receipts (Rs)									
25.	total receipts (16 to 24) (Rs)									

[16] expenses for non-farm business during last 30 days		
sl. no	item	expenses (Rs) during last 30 days
(1)	(2)	(3)
1.	NIC – 98 (two-digit code):	
2.	raw materials used for manufacturing	
3.	materials used for other activities	
4.	cost of commodities traded	
5.	articles used for food & drink preparation	
6.	petrol, diesel, lubricants, etc.	
7.	minor repair and maintenance of transport, machinery , equipment, building, furniture and fixtures and other fixed assets	
8.	electricity charges	
9.	fuel other than electricity	
10.	rent payable on machinery and equipment (other than land and building)	
11.	travelling, freight and cartage expenses	
12.	communication expenses (telephone, telegram, fax, postal, courier, e-mail, etc.)	
13.	consumable stores, packing materials , etc.	
14.	paper, printing and stationery expenses	
15.	service charges for work done by other establishments (e.g. legal, audit, advertising and other accounting services; warehousing expenses, etc.)	
16.	cost of own construction on building, furniture and fixtures, etc.	
17.	rent on land and building	
18.	interest	
19.	wages and salaries	
20.	other expenses	
21.	total expenses (2 to 20)	

[17] receipts for non-farm business during last 30 days		
sl. no	item	receipts (Rs) during last 30 days
(1)	(2)	(3)
1.	products and by-products manufactured	
2.	sale value of commodities traded	
3.	amounts receivable from contractor	
4.	receipts from sale of prepared food, refreshment and drinks	
5.	earnings from goods and passenger traffic	
6.	STD/courier, fax, etc. charges receivable from customers	
7.	receipts for educational activity like tuition fees, examination fees, capitation fees, etc.	
8.	receipts from consultation fees and medical services	
9.	receipts from services provided to others including commission charges	
10.	market value of own construction on building, furniture and fixtures, etc.	
11.	value of consumption of goods/services produced or traded for own use	
12.	rent receivable on plant and machinery and other fixed assets	
13.	other receipts	
14.	total receipts (1 to 13)	

[18] consumption of food, pan, tobacco and intoxicants during the last 30 days ended						
on						
code	item	quantity* (0.00)		value (Rs 0.00)		source code [§]
(1)	(2)	(3)		(4)		(5)
1	rice					
2	chira, khoi, lawa, muri, other rice products					
3	wheat					
4	atta, maida, suji, rawa, sewai, bread, other wheat products					
5	jowar					
6	jowar products					
7	bajra					
8	bajra products					
9	maize					
10	maize products					
11	barley					
12	barley products					
13	small millets					
14	small millets products					
15	ragi					
16	ragi products					
17	cereal: s.t. (1-16)					
18	cereal substitutes					
19	gram (full grain)					
20	gram products					
21	pulses					
22	pulse products (besan, other products, etc.)					
23	milk: liquid (litre)					
24	butter & ghee					
25	other milk products					
26	edible oil					
27	egg (no.)		00			
28	fish					
29	meat					
30	vegetables					
31	fresh fruits					
32	dry fruits					
33	sugar, gur, candy, honey					
34	salt					
35	spices (gm)		00			
36	beverages					
37	cooked meals					
38	other processed food & refreshments		×			

*Unit is kg unless otherwise specified

§Source code: only purchase -1, only home-grown stock -2, both purchase and home-grown stock -3, only free collection -4, others -9.

[18] consumption of food, pan, tobacco and intoxicants during the last 30 days ended on						
code	item	quantity* (0.00)		value (Rs 0.00)		source code ^s
(1)	(2)	(3)		(4)		(5)
39	food: s.t. (17 + total of items 18-38)	×				
40	pan (leaf and finished) (no.)		00			
41	supari, lime, katha and other ingredients for pan, and pan masala (gm)		00			
42	tobacco : leaf and hookah (gm)		00			
43	other tobacco products e.g. bidi, cigarettes, snuff etc.	×				
44	intoxicants		00			
45	food, pan, tobacco and intoxicants: s.t. (39 - 44)	×				
46	fuel and light	×				

* Unit is kg unless otherwise specified

^s Source code: only purchase -1, only home-grown stock -2, both purchase and home-grown stock -3, only free collection -4, others -9.

[19] consumption of clothing and footwear during the last 365 days ended on		
code	item	value (Rs)
(1)	(2)	(3)
47	clothing	
48	footwear	

[20] expenditure on education and medical (institutional) goods and services during the last 365 days ended on		
code	item	value (Rs)
(1)	(2)	(3)
49	education	
50	medical - institutional	

[21] expenditure on miscellaneous goods and services including medical (non-institutional), rents and taxes during the last 30 days ended on		
code	item	value (Rs)
(1)	(2)	(3)
51	medical - non-institutional	
52	entertainment	
53	goods for personal care and effects	
54	toilet articles	
55	sundry articles	
56	consumer services excluding conveyance	
57	conveyance	
58	rent	
59	consumer taxes and cesses	
60	misc. goods & services: s.t. (51 - 59)	

[22] expenditure for purchase and construction (including repair and maintenance) of durable goods for domestic use during the last 365 days ended on					
item		first-hand purchase		second-hand purchase	total expenditure (Rs) [(3)+(4)+(5)]
		value (Rs)	cost of raw materials and services for construction and repair (Rs)	value (Rs)	
code	description				
(1)	(2)	(3)	(4)	(5)	(6)
61	furniture & fixtures				
62	goods for recreation				
63	jewellery and ornaments				
64	crockery & utensils				
65	cooking and household appliances				
66	personal transport equipment				
67	therapeutic appliances				
68	other personal goods				
69	residential building, land and other durables				
70	durable goods : s.t. (61 - 69)				

Appendix – C (contd..)

RURAL

CENTRAL

**GOVERNMENT OF INDIA
NATIONAL SAMPLE SURVEY ORGANISATION
SOCIO-ECONOMIC SURVEY
FIFTY-NINTH ROUND: JANUARY - DECEMBER 2003
SCHEDULE 33: SITUATION ASSESSMENT SURVEY OF FARMERS**

VISIT 2

[0] descriptive identification of sample household	
1. state/u.t.:	5. hamlet name:
2. district:	6. name of head of household:
3. tehsil:	7. name of informant:
4. village name:	

[1] identification of sample household							
item no.	item	code		item no.	item	code	
1.	sl. number of sample village/ block			11.	FOD sub-region		
2.	round number	5	9	12.	sample hamlet-group number		
				13.	second stage stratum		
3.	schedule number	3	3	14.	visit number	2	
4.	sample (central-1, state-2)	1		15.	sample household number		
5.	sector (rural - 1, urban - 2)	1		16.	sl. no. of informant (as in col.1, block 4)		
6.	state-region			17.	response code		
7.	district			18.	survey code		
8.	stratum number			19.	reason for casualty of household		
9.	sub-round			20.	no. of partitioned households, if partitioned after visit 1		
10.	sub-sample						

CODES FOR BLOCK 1

item 17: response code : co-operative and capable - 1, co-operative but not capable - 2, busy - 3, informant reluctant - 4, others - 9.

item 18: survey code : original - 1, casualty - 3.

item 19: reason for casualty of household : informant busy-1, members away from home-2, informant non-co-operative-3, others-9.

[2] particulars of field operation												
sl. no.	item	investigator			assistant superintendent			superintendent				
(1)	(2)	(3)			(4)			(5)				
1.	i) name (block letters)											
	ii) code											
2.	date(s) of :	DD	MM	YY	DD	MM	YY	DD	MM	YY		
	(i) survey/inspection											
	(ii) receipt											
	(iii) scrutiny											
	(iv) despatch											
3.	number of addl. sheets attached											
4.	total time taken to canvass schedule 33 (in minutes)											
5.	signature											

[23] remarks by investigator

[24] remarks by supervisory officer(s)

[4] demographic and other particulars of household members

sl. no.*	name of member*	relation to head (code)	sex* (male-1, female-2)	age* (years)	marital status (code)	general education (code)	whether attended any formal training in agriculture? (yes - 1, no - 2)	whether engaged in farming during last 365 days* (yes-1, no-2)	if code '1' in col. 9, nature of work during last 365 days (code)		current weekly activity	wages and salary earnings (received or receivable) for the work done during last 7 days (Rs)				
									(10)	(11)		(12)	(13)	(14)	(15)	(16)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)

* same as visit 1

CODES FOR BLOCK 4

- Col. (3) : **relation to head:** self-1, spouse of head-2, married child-3, spouse of married child-4, unmarried child-5, grandchild-6, father/mother/father-in-law/mother-in-law-7, brother/sister/brother-in-law/sister-in-law/other relatives-8, servants/employees/other non-relatives-9.
- Col.(6) : **marital status code:** never married - 1, currently married - 2, widowed - 3, divorced/separated - 4.
- Col. (7) : **general education code :** not literate - 01, literate without formal schooling - 02, literate but below primary - 03, primary - 04, middle - 05, secondary - 06, higher secondary - 07, diploma/certificate course - 08, graduate - 10, post graduate and above -11.
- Cols. (10), (11), (12): **nature of work :** working in cultivation: supervision - 01, ploughing - 02, sowing - 03, transplanting - 04, weeding - 05, harvesting - 06, other cultivation activities - 07; manual work in other agricultural activities: forestry - 08, plantation - 10; working in : dairy - 11, poultry - 12, piggy - 13, duckery - 14, fishery - 15, bee-keeping - 16, others - 99.
- Col.(13): **status code:** worked in hh enterprise (self-employed): own account worker - 11, employer - 12, worked as helper in hh enterprise (unpaid family worker) - 21, worked as regular salaried/wage employee - 31, worked as casual wage labour: in pub
- lic works - 41, in other types of work - 51, had work in hh enterprise but did not work due to: sickness - 61, other reasons - 62; had regular salaried/wage employment but did not work due to: sickness - 71, other reasons - 72; did not work but sought work - 81, did not seek but was available for work - 82, attended educational institution - 91, attended domestic duties only - 92, attended domestic duties and was also engaged in free collection of goods (vegetables, roots, firewood, cattle feed, etc.), sewing, tailoring, weaving, etc. for household use - 93, remitters, pensioner, remittance recipients, etc. - 94, not able to work due to disability - 95, beggars, prostitutes - 96, others - 97, did not work due to temporary sickness (for casual workers only) - 98.

[7] particulars of land possessed during rabi						(in 0.000 ha)	
sl. no.	crop/allied	owned and possessed		leased-in	otherwise possessed	total (3+4+5)	
(1)	(2)	(3)		(4)	(5)	(6)	
1.	cultivation						
2.	orchards and plantation						
3.	allied (other than animal farming)						
4.	dairy						
5.	farming of goat, sheep etc.						
6.	piggery						
7.	poultry/ duckery						
8.	fishery						
9.	bee-keeping						
10.	farming of other animals						
11.	total (1 to 10)						

[8] area under irrigation during rabi								
sl. no.	crop item	description code	area (0.000 ha) under irrigation for crop					device used
			(3)	(4)	(5)	(6)	(7)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
source of irrigation								
1.	river/spring							
2.	canal							
3.	reservoir							
4.	tank							
5.	tube well							
6.	well							
7.	others							
8.	all							
9.	whether extent of irrigation is adequate? (yes-1, no-2, not required - 3)							
10.	if code 2 against sl. no. 9, reason therefor (code)							

CODES FOR BLOCK 8

cols. 3 - 7: **crop:** cereal- 01, pulses -02, oilseeds - 03 mixed crop - 04, sugarcane - 05 , other crop - 06, vegetables - 07, fruits and nuts - 08, plantation - 09, fibre crop - 10, fodder - 11, others - 99.

col. 8: **device used:** pump (electric) -1, pump (diesel) -2, persian wheel -3, others -9.

sl. no. 10: **reason for inadequacy:** shortage of: water - 1 , fund -2, power - 3, device - 4; others (specify) - 9.

[9] some particulars of farming resources used for cultivation during rabi							
sl. no.	resource	distance (code)	whether used? (yes-1, no-2)	if 1 in column (4)			whether testing facility available? (yes-1, no-2, not known - 3)
				whether available in time? (code)	whether adequately available? (yes-1, no-2)	quality (good-1, satisfactory -2, poor-3)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	fertiliser						
2	organic manure						
3	improved seeds						
4.	pesticide						
5	veterinary service						

CODES FOR BLOCK 9

col.3: **distance** : within village – 1; outside village: less than 2 km – 2, 2 to 5 km – 3, 5 to 10 km – 4, 10 km to 20 km – 5, 20 km or more – 6.

col 5: **whether available in time**: available in time-1, available but not in time -2, not available -3

[13] purchase and sale of productive assets during January to June 2003						
sl. no.	item	no. possessed on the date of survey	expenditure incurred (Rs)		income from sale (Rs)	total (Rs) (4+5-6)
			purchase	major repair		
(1)	(2)	(3)	(4)	(5)	(6)	(7)
for farm business						
1.	land					
2.	improvement of land					
3.	building for farm business (0.000 ha)					
4.	fish tank					
5.	cattle					
6.	buffalo					
7.	other large heads					
8.	sheep, goats, pigs & rabbits					
9.	poultry/duckery					
10.	other livestock					
11.	livestock and poultry (5 to 10)					
12.	sickle, chaff-cutter, axe, spade & chopper					
13.	plough					
14.	harrow, seed-drill, sprayer & duster					
15.	power tiller					
16.	tractor					
17.	thresher					
18.	canecrusher : power operated					
19.	canecrusher : others					
20.	oil crusher					
21.	pump : electric					
22.	pump : diesel, etc.					
23.	other water lifting equipment					
24.	others					
25.	agricultural machinery and implements (12 to 24)					
26.	total productive assets (1+2+3+4+11+25)					
for non-farm business						
27.	land and building for non-farm business					
28.	machinery and equipment					
29.	others					
30.	residential building including land					
31.	total (26+27+28+29+30)					

[14] expenses and receipts for cultivation during January to June 2003

crop		expenses (Rs)										receipts									
		land (0.000 ha)	seeds	pesti- cides /insec- ticides	fertil iser /man ure	irri- ga- tion	minor repair and mainte- nance of machinery and equipment	inte- rest	lease rent for land	labour		other ex- penses	total ex- penses (4 to 13)	output		sale of produce		value of by- pro- ducts (Rs)	total (16+19) (Rs)		
s.l. no.	code	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	regular	(11)	(12)	(13)	(14)	quan- tity (kg)	(15)	quan- tity (kg)	(17)	(18)	(19)	(20)
1.																					
2.																					
3.																					
4.																					
5.																					
6.																					
7.																					
8.																					
9.																					
10.																					
99.	all																				

CODES FOR BLOCK 14

column (2): crop code:

paddy	0101	papaya	0615	sunflower.....	1007
jowar	0102	guava.....	0616	safflower.....	1008
bajra	0103	almond.....	0617	soyabean.....	1009
maize	0104	walnut.....	0618	nigerseed.....	1010
ragi	0105	cashewnuts.....	0619	oil palm.....	1011
wheat	0106	apricot.....	0620	other oilseeds.....	1088
barley	0107	jackfruit.....	0621	cotton.....	1101
small millets	0108	lichi.....	0622	jute.....	1102
other cereals	0188	pineapple.....	0623	mesta.....	1103
gram	0201	watermelon.....	0624	sunhemp.....	1104
tur (arhar)	0202	musk melon.....	0625	other fibres.....	1188
urad	0203	bread fruits.....	0626	indigo.....	1201
moong	0204	ber.....	0627	other dyes & tan.	1288
masur	0205	bel.....	0628	materials.....	
horsegram	0206	mulberry (sahatoot).....	0629	opium.....	1301
beans (pulses)	0207	aonla (amla).....	0630	tobacco.....	1302
peas (pulses)	0208	other fruits.....	0688	other drugs & narcotics	1388
other pulses	0288	potato.....	0701	guar.....	1401
sugarcane	0401	tapioca (cassava).....	0702	oats.....	1402
palmvriah	0402	sweet potato.....	0703	green manures.....	1403
other sugar crops	0488	yam.....	0704	other fodder crops.....	1488
pepper (black)	0501	elephant foot yam.....	0705	tea.....	1501
chillies	0502	colocasia/arum.....	0706	coffee.....	1502
ginger.....	0503	other tuber crop.....	0707	rubber.....	1503
turmeric.....	0504	onion.....	0708	other plantation crops...	1588
cardamom (small).....	0505	carrot.....	0709	orchids.....	1601
cardamom (large).....	0506	radish.....	0710	rose.....	1602
betelnuts (arecanuts)..	0507	beetroot.....	0711	gladiolus.....	1603
garlic.....	0508	turnip (shalgam).....	0712	carnation.....	1604
coriander.....	0509	tomato.....	0713	marigold.....	1605
tamarind.....	0510	spinach.....	0714	other flowers.....	1688
cumin seed.....	0511	amaranths (chaulai).....	0715	asgandh.....	1701
fennel / anise seed.....	0512	cabbage.....	0716	isabgol.....	1702
nutmeg.....	0513	other leafy vegetable.....	0717	sena.....	1703
fenugreek.....	0514	brinjal.....	0718	moosli.....	1704
cloves.....	0515	peas (vegetable) (green)	0719	other medicinal plant...	1705
cinnamon.....	0516	lady's finger (bhindi)....	0720	lemon grass.....	1711
cocoa.....	0517	cauliflower.....	0721	mint.....	1712
kacholam.....	0518	cucumber.....	0722	menthol.....	1713
beetlvine.....	0519	bottle gourd (lauki).....	0723	eucalyptus.....	1714
other condi. & spices..	0588	pumpkin.....	0724	other aromatic plant.....	1715
mangoes.....	0601	bitter gourd.....	0725	canes.....	1801
orange and kinu.....	0602	other gourds.....	0726	bamboos.....	1802
mosambi.....	0603	vench (guar).....	0727	other non-food crops...	1888
lemon / acid lime.....	0604	beans (green).....	0728		
other citreous fruits...	0605	drumstick.....	0729		
banana.....	0606	green chillies.....	0730		
table grapes.....	0607	other vegetables.....	0788		
wine grapes (black)....	0608	other food crop.....	0801		
apple.....	0609	groundnut.....	1001		
pear.....	0610	castorseed.....	1002		
peaches.....	0611	sesamum (til)	1003		
plum.....	0612	rapeseed & mustard	1004		
kiwi fruit.....	0613	(toria/ taramira)			
chiku	0614	linseed	1005		
		coconut.....	1006		

[15] expenses and receipts on farming of animals during last 30 days										
sl. no.	item	activity								
		dairy	sheep, goat, etc.	pig-gery	poultry	duck-ery	fishery	bee-keeping	other live-stock	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
expenses (Rs)										
1.	cost of seeds/ animals other than for productive purposes									
2.	feed									
3.	veterinary charges									
4.	interest									
5.	lease rent for land									
6.	labour charges	regular								
7.		casual								
8.	other expenses									
9.	total expenses (1 to 8)									
receipts										
10.	output	quantity	milk (lt)							
11.			egg (no)							
12.			fish (kg)							
13.			meat (kg)							
14.			wool (kg)							
15.			honey (kg)							
16.		value (Rs)	milk							
17.			egg							
18.			fish							
19.			meat							
20.			wool							
21.	honey									
22.	by-products (hide, bones, manure, etc.) (Rs)									
23.	sale of animal not used for productive purposes (Rs)									
24.	other receipts (Rs)									
25.	total receipts (16 to 24) (Rs)									

[16] expenses for non-farm business during last 30 days		
sl. no	item	expenses (Rs) during last 30 days
(1)	(2)	(3)
1.	NIC – 98 (two-digit code):	
2.	raw materials used for manufacturing	
3.	materials used for other activities	
4.	cost of commodities traded	
5.	articles used for food & drink preparation	
6.	petrol, diesel, lubricants, etc.	
7.	minor repair and maintenance of transport, machinery , equipment, building, furniture and fixtures and other fixed assets	
8.	electricity charges	
9.	fuel other than electricity	
10.	rent payable on machinery and equipment (other than land and building)	
11.	travelling, freight and cartage expenses	
12.	communication expenses (telephone, telegram, fax, postal, courier, e-mail, etc.)	
13.	consumable stores, packing materials , etc.	
14.	paper, printing and stationery expenses	
15.	service charges for work done by other establishments (e.g. legal, audit, advertising and other accounting services; warehousing expenses, etc.)	
16.	cost of own construction on building, furniture and fixtures, etc.	
17.	rent on land and building	
18.	interest	
19.	wages and salaries	
20.	other expenses	
21.	total expenses (2 to 20)	

[17] receipts for non-farm business during last 30 days		
sl. no	item	expenses (Rs) during last 30 days
(1)	(2)	(3)
1.	products and by-products manufactured	
2.	sale value of commodities traded	
3.	amounts receivable from contractor	
4.	receipts from sale of prepared food, refreshment and drinks	
5.	earnings from goods and passenger traffic	
6.	STD/courier, fax, etc. charges receivable from customers	
7.	receipts for educational activity like tuition fees, examination fees, capitation fees, etc.	
8.	receipts from consultation fees and medical services	
9.	receipts from services provided to others including commission charges	
10.	market value of own construction on building, furniture and fixtures, etc.	
11.	value of consumption of goods/services produced or traded for own use	
12.	rent receivable on plant and machinery and other fixed assets	
13.	other receipts	
14.	total receipts (1 to 13)	

[18] consumption of food, pan, tobacco and intoxicants during the last 30 days ended						
on						
code	item	quantity* (0.00)		value (Rs 0.00)		source code ^s
(1)	(2)	(3)		(4)		(5)
1	rice					
2	chira, khoi, lawa, muri, other rice products					
3	wheat					
4	atta, maida, suji, rawa, sewai, bread, other wheat products					
5	jowar					
6	jowar products					
7	bajra					
8	bajra products					
9	maize					
10	maize products					
11	barley					
12	barley products					
13	small millets					
14	small millets products					
15	ragi					
16	ragi products					
17	cereal: s.t. (1-16)					
18	cereal substitutes					
19	gram (full grain)					
20	gram products					
21	pulses					
22	pulse products (besan, other products, etc.)					
23	milk: liquid (litre)					
24	butter & ghee					
25	other milk products					
26	edible oil					
27	egg (no.)		00			
28	fish					
29	meat					
30	vegetables					
31	fresh fruits					
32	dry fruits					
33	sugar, gur, candy, honey					
34	salt					
35	spices (gm)		00			
36	beverages					
37	cooked meals					
38	other processed food & refreshments		×			
39	food: s.t. (17 + total of items 18-38)		×			

*Unit is kg unless otherwise specified

^sSource code: only purchase -1, only home-grown stock -2, both purchase and home-grown stock -3, only free collection -4, others -9.

[18] consumption of food, pan, tobacco and intoxicants during the last 30 days ended on					
code	item	quantity* (0.00)		value (Rs 0.00)	source code [§]
(1)	(2)	(3)		(4)	(5)
40	pan (leaf and finished) (no.)		00		
41	supari, lime, katha and other ingredients for pan, and pan masala (gm)		00		
42	tobacco : leaf and hookah (gm)		00		
43	other tobacco products e.g. bidi, cigarettes, snuff etc.	×			
44	intoxicants		00		
45	food, pan, tobacco and intoxicants: s.t. (39 - 45)	×			
46	fuel and light	×			

* Unit is kg unless otherwise specified

§ Source code: only purchase -1, only home-grown stock -2, both purchase and home-grown stock -3, only free collection -4, others -9.

[19] consumption of clothing and footwear during the last 365 days ended on		
code	item	value (Rs)
(1)	(2)	(3)
47	clothing	
48	footwear	

[20] expenditure on education and medical (institutional) goods and services during the last 365 days ended on		
code	item	value (Rs)
(1)	(2)	(3)
49	education	
50	medical - institutional	

[21] expenditure on miscellaneous goods and services including medical (non-institutional), rents and taxes during the last 30 days ended on		
code	item	value (Rs)
(1)	(2)	(3)
51	medical - non-institutional	
52	entertainment	
53	goods for personal care and effects	
54	toilet articles	
55	sundry articles	
56	consumer services excluding conveyance	
57	conveyance	
58	rent	
59	consumer taxes and cesses	
60	misc. goods & services: s.t. (51 - 59)	

[22] expenditure for purchase and construction (including repair and maintenance) of durable goods for domestic use during the last 365 days ended on					
item		first-hand purchase		second-hand	total expenditure (Rs) [(3)+(4)+(5)]
		value (Rs)	cost of raw materials and services for construction and repair (Rs)	purchase value (Rs)	
code	description				
(1)	(2)	(3)	(4)	(5)	(6)
61	furniture & fixtures				
62	goods for recreation				
63	jewellery and ornaments				
64	crockery & utensils				
65	cooking and household appliances				
66	personal transport equipment				
67	therapeutic appliances				
68	other personal goods				
69	residential building, land and other durables				
70	durable goods : s.t. (61 - 69)				