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Inadequacies of Institutional Agricultural Credit System in Punjab State[1]

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Abstract

In spite of various measures to rejuvenate farm credit, the flow of credit to agriculture sector remained inadequate quantitatively and qualitatively. The study is based on a random sample of 600 farm households covering 11 districts in Punjab, comprising 107 marginal, 150 small, 53 semi-mediums, 87 medium and 103 large farmers and pertains to the year 2005-06. The total debt per sample farm household from both institutional and non-institutional sources has been found to be Rs 178934 in the year 2005-06. The institutional sources have contributed about 62 per cent to the total debt and non-institutional 38 per cent. Although the institutional credit has increased rapidly in recent years in Punjab, it still lacks behind the productive needs of the farmers in Punjab. A farmer on an average has to incur Rs 4016 for obtaining a loan from commercial banks, which amounts to 5 per cent of the total loan obtained by him. In the case of cooperatives, the transaction cost has been worked out to be 1.2 per cent of the loan and the cooperatives are located right in the villages. About 59 per cent farmers have reported the procedure to get loans from the institutional agencies to be complicated and time-consuming. On the contrary, availing non-institutional loan has been found easy and is the reason of preference given by 51 per cent farmers to it. Policy implications include issuing of a simple but comprehensive record book to farmers containing information relating to his land record and institutional transactions; computerization of land records by the state government; simplification of loan application form; and maintenance of proper records of loan applications and making disbursement of loan mandatory.

Introduction

The green revolution provided a breakthrough in agricultural production in India in general and the state of Punjab in particular. Provision for institutional credit to agriculture assumed growing significance in the agricultural growth model of the state. Agriculture has become highly capital-intensive in the state both in terms of long-term capital investment, such as in machinery (tractors) and irrigation in particular, and the current inputs, particularly fertilizers, chemicals and for machinery (fuel and lubricants for those who own and the hiring in costs for those who hire in machinery). These have enhanced the demand for agricultural credit manifold in the state. To meet the increased credit demand, a systematic expansion of the rural credit system has taken place in the state.

Since independence, cooperatives' loans were the major source of institutional agricultural credits in India as well as in Punjab. Fourteen major commercial banks after nationalization in 1969, were directed to advance loans to the agricultural and rural sector in a significant manner; another six commercial banks were added to this category in 1980. In spite of taking various measures to rejuvenate farm credit, the flow of credit to the agriculture sector remained inadequate quantitatively and qualitatively. The institutional source meets only 51 per cent of the credit requirement of the farm sector (Rao, 2003). Therefore, the non-institutional sources are largely approached by the farmers due to lack of their security assets, frequent needs, inadequate supply

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of institutional credit, undue delay, sophisticated procedure and malpractices adopted by the institutional lending agencies (Singh, 1971; Singh, H., 1971; Singh, 1973; Sharma, 1978; Nahatkar, 2002). The present study has examined the inadequacies of institutional credit systems by estimating the gap between the productive needs of farm households and institutional lending; the cost of obtaining the credit from institutional sources over and above the interest costs; problems faced by the farmers in obtaining institutional loan and preference of farmers for getting non-institutional loans in the state

Methodology

The state of Punjab was divided into three agro-climatic regions, viz. semi-hilly, central and south-western, which occupy 9 per cent, 65 per cent and 26 per cent of the total area of the state, respectively. Three-stage random sampling technique was used for the selection of sample households. At the first stage of sampling, a list of all the blocks from the three regions was prepared. A total of 20 blocks were selected randomly, in proportion to the net area sown in each region comprising, two blocks from the semi-hilly region, eleven blocks from the central region and seven blocks from the south-western region. Twenty villages/village clusters (depending upon the size of village) were randomly selected from each selected block at the second stage of sampling. The final stage was the selection of operational holdings within the selected villages.

The operational holdings were stratified as marginal (up to 1 ha), small (1.01- 2 ha), semi-medium (2.01 - 4 ha), medium (4.01- 6 ha) and large (> 6 ha). Then proportionate sample form each category comprising about 30 farmers from the selected villages/ village clusters were randomly selected. In this way, 60 farm households from the semi-hilly region, 340 from the central region and 200 from the south western-region were selected. Thus, a total of 600 operational holdings were selected, comprising 107 marginal, 150 small, 153 semi-medium, 87 medium and 103 large farm households. The field level data were collected through specially structured and pre-tested schedule by survey method during the period 2005-06.

Results and Discussion

Estimates of Loans per Sample Farm Households

On the basis of field survey an estimate of the loans was made per sample farm household, region-wise and category-wise from different sources and the same have been presented in Tables 1 and 2.

The field survey showed that the total loan per farmer household in the state, as on 31 March 2006, was Rs 178934, comprising Rs 110828 (61.9 per cent) from institutional sources and Rs 68106 (38.1 per cent) from non-institutional sources. Among institutional sources, the commercial banks provided about 72 per cent and cooperatives provided about 28 per cent of the loan. Among different regions, the loan per household was highest in the south-western region (Rs 266637), followed by central region (Rs 152266) and semi-hilly region (Rs 37717). The institutional loans were Rs 145902, Rs 105545 and Rs 23850 for the respective regions. Among institutional sources, loans from commercial banks and cooperatives comprised

Table 1. Estimation of loan per sample household, source-wise and region-wise, Punjab: 2005-06

Region	Institutional sources			Loan from non-institutional sources	Total loan
	Commercial banks	Cooperatives	Total institutional loan		
Semi-hilly	6500	17350	23850 (63.2)	13867 (36.8)	37717
Central	77818	27727	105545 (69.3)	46721 (30.7)	152266
South-western	105481	40421	145902 (54.7)	120735 (45.3)	266637
Overall/State	79907	30921	110828 (61.9)	68106 (38.1)	178934

Note: Figures within the parentheses indicate percentages to the total.

Table 2. Structure of loan, farm size-wise, Punjab: 2005-06

Source/category	Farm size					
	Marginal	Small	Semi-medium	Medium	Large	All farms
			Institutional sources			
1.Commmercial banks	32103	52747	92349	84115	147085	79909
2. Co-operative banks	11770	20267	33392	48236	55636	30921
Sub-total	43873	73014	125741	123351	202721	110828
	(60.9)	(64.9)	(59.9)	(57.3)	(65.4)	(61.9)
			Non-institutional sources			
1.Commission agents	21710	35570	72025	71526	91573	57220
2.Landlords	2757	667	183	2437	2427	1475
3.Relatives & friends	561	697	6667	5276	3963	3523
4.Vilage, shopkeepers & others	3118	2493	5408	12701	8665	5888
Sub-total	28146	39427	84283	91940	107228	68106
	(39.1)	(35.1)	(40.1)	(42.7)	(34.6)	(38.1)
Total	72019	112441	210024	215291	309949	178934

Note: Figures within the parentheses indicate percentages to the total.

Rs 105481 and Rs 40421 for the south-western region; Rs 77818 and Rs 27727 for the central region, and Rs 6500 and 17350 for the semi-hilly region. The farm-size category-wise, the small and large farmers got 65 per cent of their loan form the institutional sources and semi-medium and medium farmers got less than 60 per cent of their loan from the institutional sources (Table 2). In fact, all the farm-size categories were almost equally served by these institutional credit agents.

Purpose of Loan

The purpose for which a loan is taken / spent is an important indication of its potential to be repaid. An average farm household in the state incurred Rs 133858 (74.8 per cent) on productive and Rs 45076 (25.2 per cent) on unproductive purposes (Table 3 and Annexure I). Productive loans included purchase of current agricultural inputs (seed, diesel/mobile oil and agro-chemicals), purchase of tractors, harvest combines and farm machinery and non-farm production activities (seed shop, spare parts shops, mini buses, etc.), whereas unproductive purpose included expenditure on house construction, including farm building and repairs, social festivity, domestic expenditure, education, health care, purchase of car/scooter, payments of old debts, litigation and sending the family members abroad, etc.

Table 3. Purpose of taking loan across farm households, region-wise, Punjab:2005-06

(Rs/farm)

Region	Purpose		
	Productive	Unproductive	Overall
Semi-hilly	20850	16867	37717
	(55.3)	(44.7)	(100.0)
Central	109353	42913	152266
	(71.8)	(28.2)	(100.0)
South-western	209419	57218	266636
	(78.5)	(21.5)	(100.0)
Overall/State	133858	45076	178934
	(74.8)	(25.3)	(100.0)

Note: Figures within the parentheses are percentages to the total.

However, there were some variations across agro-climatic regions of the state. The farmers of the south-western region had incurred the highest proportion (78.5 per cent) of their loan for productive purposes, followed by the farmers of central (71.8 per cent) and semi-hilly (55.3 per cent) regions of the state. It was observed that although 75 per cent of the loans were productive loans, the share of institutional sources was only 62 per cent, which clearly indicates the inadequacy of institutional lending in Punjab.

Transaction Costs

The formal institutions offer poor quality service through inadequately manned branches under a mandatory rural branch posting policy with a short-term stay, which gives little time to the banking staff to get knowledge about the area and the people. It was found that the loan approval took on an average about 33 weeks, which was too long and therefore, could not rely on this source of financing (Patil, 2008). The information relating to the number of trips made and money spent by the borrower farmers in connection with getting loans was ascertained from the sample farmers and the same has been given in Table 4 for cooperative society and commercial banks separately for different regions of the Punjab state. Information included the number of trips and money spent by the borrower starting from the stage of application form collection, filling of form, procurement of required documents, obtaining guarantee/witness, registration fee, lawyer's fee, submission of application form, answering of objections/queries, collection of sanctioned loan, bribe demanded by / paid to the bank officials/ agents, etc.

The number of trips made for getting loan from the cooperative society varied from 1 to 7 and were highest in the south-western region. The number of trips and money spent were both higher for commercial banks than cooperative societies. On an average, about 14 trips were made per borrower to get loan from the commercial banks.

It was estimated that the money spent for obtaining loans from the cooperative society varied from Rs 37 to Rs 427 across different regions of the state. On an average, a farmer spent Rs 368, made 5.4 trips for getting loan from the cooperative society in the Punjab state and it may be noted that these are located right in the villages. In the case of commercial banks, a farmer on an average spent Rs 4016 for getting the loan. The highest amount was spent by the borrowers of the south-western region (Rs 4830), followed by the central (Rs 2973) and semi-hilly (Rs 2570) regions.

The information relating to money paid by the borrowers to obtain land records from the Patwari and the bribe demanded by / paid to the bank official / commission agents was collected separately for cooperative societies and commercial banks and has been presented in Tables 5 and 6, respectively. In the case of cooperative societies, all the farmers of semi-hilly region paid Rs 100 to Patwari to get land documents, whereas 79 per cent farmers in the central region and 88 per cent farmers in the south-western region paid Rs 150 to Rs 300 to get the same documents (Table 5). In the central region, 4 per cent of the borrowers even paid bribe/commission of Rs 500 to get the loan from cooperative societies.

In the case of obtaining loan from commercial banks, the amount paid by the sample borrowers to Patwari for procuring land records varied across regions. It was Rs 100 in the semi-hilly region, Rs 100 to Rs 1500 for the central region, and Rs 100 to Rs 500 for south-western region (Table 6). Thirty-four per cent of the borrowers of central region paid Rs 250 to Rs 500 and 6 per cent paid even more than Rs1000 to obtain land documents from the Patwari. The commission/bribe given by the borrowers to agent/bank official varied across regions and was from Rs 1000 to Rs 20000. The percentage of farmers who paid commission/bribe for getting a loan was highest (31 per cent) in the south-western region, followed by the central region (19 per cent). It was found non-existent in the semi-hilly region. Fifteen per cent of the

Table 4. Transaction costs of borrowing across sample farmers from institutional sources: 2005-06

(per sample farmer)

Particulars	Regions			
	Semi-hilly	Central	South-western	Overall/ state
A. Cooperative society				
No. of trips	0.9	5.3	7.0	5.4
Money spent (Rs)	37.3	426.7	372.1	367.5
B. Commercial banks				
No. of trips	10.5	14.6	13.7	14.0
Money spent on formalities/bribe (Rs)	2570	2973	4830	4016

Table 5. Distribution of borrowers according to money paid to officials for obtaining loans from cooperative society, Punjab: 2005-06

(in per cent)

Particulars	Semi-hilly	Central	South-western	Overall/ state
A. Money paid to Patwari for procuring land records				
Up to Rs 100	100	17	8	14
Rs 150 – Rs 200	-	53	53	53
Rs 250 – Rs 300	-	26	35	29
Rs 350 – Rs 500	-	4	4	4
B. Money paid to bank official/agent				
Up to Rs 500	-	4	-	2

Table 6. Distribution of borrowers according to money paid to officials for obtaining loan from commercial banks: 2005-06

(in per cent)

Particulars	Semi-hilly	Central	South-western	Overall/ state
A. Money paid to Patwari for procuring land record				
Up to Rs 100	100	19	11	24
Rs 150 - Rs 200	-	4	32	13
Rs 250 - Rs 300	-	18	41	24
Rs 350 - Rs 500	-	16	16	14
Rs 1000 - Rs 1500	-	6	-	3
B. Money paid to bank official/agent				
Up to Rs 1000	-	15	7	11
Rs 2000-Rs 5000	-	4	12	6
Rs 10000-Rs 20000	-	-	12	4

borrowers in the central region and 7 per cent in the south-west region paid Rs 1000 for this purpose. In the south-western region, 12 per cent borrowers paid more than Rs 10,000, even up to Rs 20,000 as bribe/ commission to get a loan from a commercial bank. Certainly, payment of this much amount is under the distress situation.

The transaction costs to farmers for getting loan were also estimated and have been presented in Table 7. The total transaction costs per borrower were found to be much higher in the case of commercial banks (Rs 4016) than cooperative societies (Rs 368).

Across regions, the total transaction costs per borrower were highest in south-western region (Rs 4830), followed by central (Rs 2793) and semi-hilly

Table 7. Transaction costs of farmers for getting loan from the institutional sources, Punjab: 2005-06

(Rs/ borrower)

Particulars	Commercial banks	Cooperatives
Average loan	79907	30921
Average transaction costs	4016	368
Burden of transaction costs, %	5.0	1.2

(Rs 2570) regions. These transaction costs were also found to be related to the socio-economic characteristics (Annexure II) of borrower across regions, such as level of education (inverse relationship), amount of loan (positive relationship), proportion of dairy income, proportion of income from other sources (inverse relationship), etc. The burden of transaction costs, which has been estimated at 1.2 per cent for loan from cooperative and 5.0 per cent for the commercial bank per borrower is certainly a deterrent in addition to the other hassles that a farmer has to undergo. Also, these costs were over and above the interest cost that a borrowing farmer had to pay even before the loan was obtained.

Thus, in spite of significant increase in institutional lending, the mal-practices prevailing in the system make the borrowing more cumbersome and costly to a farmer. Therefore, the farmers had to resort to non-institutional sources to get the loan.

Farmers' Perception Regarding Institutional Borrowing

In Punjab, farm households in their zest to make high capital investments to sustain high output growth rate and incomes for maintaining their improved living and social standards intended to borrow from both institutional as well as non-institutional sources. They had their own perceptions about the source of borrowing, problems they face in availing the institutional loans and why they prefer non-institutional loans. They also made some suggestions to improve the institutional credit delivery system.

Problems Faced by Farmers in Availing Institutional Credit

The farmers faced numerous problems in availing institutional credit, as enumerated in Table 8. Based

Table 8 . Problems faced by the farmers in availing institutional credit, Punjab: 2005-06

[Percentage of farmers (multiple responses)]

S. No.	Problems	Farm size					
		Marginal	Small	Semi-medium	Medium	Large	Overall
1	Complicated and time-consuming procedure	47.1	60.0	66.9	61.8	54.1	58.8
2	Bribe to Patwari, agents and officials	19.5	26.1	24.3	21.0	40.6	24.5
3	High rate of interest	12.7	10.4	13.2	27.6	13.5	14.7
4	No problem	19.5	14.8	11.0	15.8	12.5	14.3
5	Illiteracy and less links with bank officials	6.9	16.5	8.8	10.5	14.6	11.6
6	No bank at village level	4.6	7.8	8.8	19.7	12.5	10.2
7	Untimely availability and poor quality of inputs	15.0	13.9	5.1	5.3	3.1	8.4
8	No loan without surety/security	9.2	4.3	7.3	13.2	7.3	7.9
9	High transaction costs	4.6	6.1	8.8	2.6	9.4	6.7
10	Unapproachable for tenants and small farmers	8.0	5.2	2.9	3.9	7.3	5.3
11	Large number of trips to get loan	0.0	0.0	0.7	1.3	5.2	1.4

on the survey reports, problems have been discussed for different categories of farm-size holdings.

About 59 per cent farmers reported the complicated and time-consuming procedure as the main problem. The farmers of semi-medium category (2 – 4 ha) were the worst sufferers with 67 per cent reporting problems; their investment pattern was unique in terms of their preference to have more of their own capital investment (machinery) rather than hiring and sometimes, even outstripping the absorption capacity of the basic limited land resource. Overall, as many as 25 per cent farmers reported the bribe as a common complaint; the large farmers' group was the most complaining (41 per cent) in this regard. The high rate of interest was the common grudge of all the farm-size groups and was reported by about 15 per cent farmers. The illiteracy of farmers making them hesitant to approach the banks for loans, was reported by 12 per cent farmers and 8 per cent reported that the loan was not available without surety /security. As many as 10 per cent farmers reported about bank branch not being in the village and medium and large farmers felt the non-existence of a bank branch more severely. Interestingly, about 14 per cent farmers and almost in equal proportion across all farm-size groups reported that there was 'no problem' in availing the institutional loans.

Preference of Farmers for Non-institutional Loans

Various reasons reported by the farmers behind approaching the non-institutional agencies for meeting their deficit requirements have been listed in Table 9. The non-institutional loan was 'easier to avail', as reported by 51 per cent farmers, and 'no formality was needed' was opined by 21 per cent farmers. Since small and medium categories of farmers lack in providing security/surety, about 18 per cent of them reported 'surety/security not needed' as the reason for approaching non-institutional sources for loans. 'No transaction costs', 'low credit limit of commercial banks', and 'no bribe/commission' were the other reasons reported for preference to non-institutional loans.

Farmers' Suggestions for Improving Institutional Credit Delivery System

The farmers' suggestions for improving the institutional credit delivery system were also revealing (Table 10). Fifty per cent farmers felt that the loan procedures should be simplified; it included 59 per cent of the semi-medium farmers. About 19 per cent farmers suggested that loan sanctioning should be quicker, preferably on the spot and the village Panchayat may be involved for this purpose. The 'subsidized loans for the small farmers' was vouched by all the farm-size group farmers (14 per cent) and 'reduction in the number of trips and transaction costs' was demanded by 12 per cent farmers.

About 28 per cent farmers suggested that the rate of interest should be brought down and all the farm size-group farmers equally advocated this suggestion. The credit limit should be increased and made more

Table 9. Reasons for preference of non-institutional loans

[Percentage of respondent farmers (multiple responses)]

S. No.	Reason for preference	Farm-size					
		Marginal	Small	Semi-medium	Medium	Large	Overall
1	Easy to avail	42.5	46.1	64.7	50.0	47.9	51.4
2	No formality needed	17.2	19.1	18.4	32.9	19.8	20.8
3	No surety and security needed	14.9	18.3	12.5	17.1	8.3	14.1
4	Low credit limit in commercial banks	0.0	4.3	5.9	15.8	12.5	7.2
5	No transaction costs	0.0	3.5	8.8	17.1	3.1	6.3
6	No bribe/commission to any official	2.3	4.4	7.4	9.2	8.3	6.3

Table 10. Farmers' suggestions for improving the performance of institutional credit delivery system, Punjab: 2005-06

[Percentage of respondent farmers (multiple responses)]

S. No.	Farmers suggestions	Farm-size					
		Marginal	Small	Semi-medium	Medium	Large	Overall
1	Simplified loan procedure	43.7	47.0	58.8	48.7	47.9	50.0
2	Reduce rate of interest on loan	28.7	27.8	22.8	32.9	30.2	27.8
3	Sanction of loan on the spot (through Panchayat)	9.2	16.5	23.5	27.6	18.7	19.2
4	Increase credit limits	8.1	15.6	11.0	19.7	19.8	14.5
5	Subsidized loans for small farmers	18.4	13.9	15.5	10.5	9.4	13.7
6	Lessen the paper work	17.2	15.6	11.0	10.5	14.6	13.7
7	Reduce number of trips and other transaction costs	6.9	9.5	13.2	17.1	11.4	11.6
8	Bank branches in every village	8.0	7.8	11.8	18.4	12.5	11.4
9	Waive off old debt	19.5	14.8	10.3	3.9	6.2	11.2
10	Availability of land record on internet	2.3	3.5	5.1	4.0	2.1	3.5
11	Provision of loans to tenants	4.6	3.5	2.2	2.6	0.0	2.5

liberal was suggested by 15 per cent farmers and it had positive association with farm size. The suggestion of waiving of old debts was inversely related to the farm-size, and 20 per cent of the marginal farmers vouched for it.

Conclusions and Policy Implications

The study has concluded that although the institutional credit for agriculture has increased rapidly in recent years in Punjab, it still lacks behind the productive needs of the Punjab farmers. They have to resort to non-institutional sources to meet part of their productive as well as un-productive needs. There are several irritating and bureaucratic hassles in obtaining an institutional credit. A farmer on an average has to incur Rs 4016 for obtaining a loan from a commercial bank, which amounts to about 5 per cent of his total loan. In the case of cooperatives, the transaction costs have been worked out to be much lower, around 1.2 per cent of the loan and cooperatives are located right in the villages. In spite of significant increase in institutional lendings, the mal-practices prevailing in the system make this lending more cumbersome and costly. Therefore, it is high time to address these inadequacies of the institutional sources.

Some important policy implications emerging from the study are: (i) The simple but comprehensive record book should be issued to every farmer containing information on land records and institutional transactions. This record book should be made a valid document for presentation to banks and other institutions for availing the necessary services. (ii)

Computerization of land records by the state government will facilitate institutional lendings. (iii) Application form should be made simple and in the local language, (iv) All banks should fix one day in a week to deal with and help the farmers in filling up of the application form and completing the formalities, and (v) To minimize the time gap between date of applying for loan and its disbursement, proper maintenance of records with respect to receipt of applications and disbursement of loan should be made mandatory.

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Annexure I

Purpose of loan among farm households, region-wise, Punjab: 2005-06

(Rs/farm)

Purposes	Semi-hilly	Central	South-western	Overall/State
Productive purposes				
Tractor/Combine/implements	-	17405	38323	22637
		(11.40)	(14.40)	(12.70)
Agricultural inputs	17350	64624	121955	79007
	(46.0)	(42.5)	(45.7)	(44.1)
Irrigation structure	1000	4694	4775	4352
	(2.7)	(3.1)	(1.8)	(2.4)
Dairy/poultry	2500	5120	5805	5086
	(6.6)	(3.4)	(2.2)	(2.8)
Purchase of land	-	3265	9825	5125
		(2.1)	(3.7)	(2.9)
Small business	-	14245	28736	17651
		(9.4)	(10.8)	(9.9)
Sub-total	20850	109353	209419	133858
	(55.3)	(71.8)	(78.5)	(74.8)
Non-productive purposes				
Marriage	3500	10589	22175	13742
	(9.3)	(7.0)	(8.3)	(7.7)
House construction/repair	-	24375	14120	18519
		(16.0)	(5.3)	(10.3)
Domestic expenditure	33	4044	12129	6335
	(0.1)	(2.7)	(4.5)	(3.5)
Education	-	1176	500	833
		(0.8)	(0.2)	(0.5)
Medicine and health care	-	-	4118	1373
			(1.5)	(0.8)
Scooter/Car	-	470	3935	1578
		(0.3)	(1.5)	(0.9)
Repayment of old debts, litigation and others	13334	2259	250	4059
	(35.4)	(1.5)	(0.1)	(1.5)
Sub-total	16867	42913	57218	45076
	(44.7)	(28.2)	(21.5)	(25.2)
Grand total	37717	152266	266636	178934
	(100.0)	(100.0)	(100.0)	(100.0)

Notes: Others include foreign migration, commission/bribe to get loan.
Figures within the brackets denote percentages to total .

Annexure II

Socio-economic profile of sample farmers across different regions of Punjab: 2005-06

Sl No.	Particulars	Semi-hilly	Central	South-western	Overall
1	Sample size (No.)	60	340	200	600
2	Age of family-head (years)	49.3	49.1	46.4	48.2
3	Education of family-head				
	(i) No. of years in school	7.0	6.1	5.4	5.9
	(ii) Farm families with education for 12 years and more (%)	0.0	7.6	3.5	5.5
4	Family size				
	(i) Number	5.4	5.5	5.9	5.6
	(ii) Farm families with 6 or more members (%)	38.3	42.3	50.0	44.5
5	Members working on the farm/dairying				
	(i) Male (No.)	1.7	1.9	1.9	1.9
	(ii) Female (No.)	1.6	0.6	1.6	1.0
6	Permanent servant				
	(i) No.	0.1	0.4	0.3	0.3
	(ii) Average salary (Rs)	2013	10109	7309	836
7	Size of operational holdings (ha)	2.05	3.48	4.05	3.57
	Owned holdings (%)	92.1	85.7	89.8	87.6
9	Holdings with tractors (%)	5	51	56	48
10	Total family income (Rs)	90662	222943	188155	198119
11	Share of non-farm income (%)	26.6	7.1	5.4	7.5
12	Share of livestock in total family income (%)	27.4	20.9	19.4	20.6