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REVIEW ARTICLE

**ASSETS AND LIABILITIES OF SMALL FARMERS
IN RURAL HARYANA**

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Assets and liabilities of Small Farmers in Rural Haryana

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I. INTRODUCTION

The farm assets predominate in the value of the total assets in all the selected districts of the small farmers. The farm assets account for about 85 percent for an average household among the small farmer in rural Haryana. Percentage share of household durables at number second on the other hand, the livestock assets account for a respectively small share all the selected districts among the small farmers in rural Haryana.

It is essential to examine the composition of their assets and liabilities for small farmers to analyse the income and consumption behavior. Ownership of assets plays an important role in determining the level of living of forming households. The possession of productive assets directly affects their income and consumption level.

II OBJECTIVE OF THE STUDY

The present study is devoted to the analysis of the position of assets and liabilities of the small farm households across the districts. The aim objectives of the study are to estimate per household and per-capita value of assets of small farm households, to analyse the composition of assets of different stocks and to compare and contrast the differences across the districts. Further, to estimate the per household and per-capita liabilities of Small farm household.

III METHODOLOGY

Selection of the house holds

Taking into consideration the number of variables, the number of households with positive response and the degree of freedom in terms of time and resources we decided to take a sample of 300 S.F. households. In this way, 100 households were selected from each district i.e. Kurkshetra, Hissar and Rohtak.

In this method, a village is divided into various hamlets. Percentage number from total number of households are selected from each hamlet. This is

done to include the households from each and every corner of the village. Systematic random procedure is adopted for the final selection of the households.

No. of households, which should be taken for study, is also dependent on the source about the number of Small farmers in that village from Patwari of the village. These households have to be spread over the whole district and villages of Small farmers are representative a lot.

Data collection

The interview schedule has been used as the main two for data collection. An attempt was made to include, as far as possible, the structural questions so that the respondent could give answer without any difficulty. The schedule was protested before it was actually administered. Besides, personal interview method of observation was also used, both to supplement the information collected through interview and to compensate for the possible inaccuracies in the interview data.

The observation technique was very simple. It greatly helped in testing the truthfulness of the respondents statement and to arrive at more convincing results. So there is no chance that the obtained data can differ from the actual information or conditions.

IV RESULT AND DISCUSSION

An account of the district wise per household value of household durable assets of the Small farmers is given in Table 1.

Table 1

Estimated Value of Household Durable Assets of Small Farmers Per Household District wise Haryana

Sr. No.	Household Assets	Small	Hissar	Rohtak	Haryana
1	Dwelling house	500000	400000	517000	472333.33
2	Radio/Transistor	251	260.2	313	274.73
3	Fans	983	868	818.5	889.83
4	Furniture	120	308	419	282.33
5	Cycle	984	687.5	379	683.60
6	Two wheeler	1310	900	215-	808.33
7	Refrigerator	1090	322	424	612.00
8	T.V.	2267	752	1251	1423.33
9	Watches/Clocks	611	639.5	494	581.50
10	Cooker	167	97.5	147.5	133.33
11	Cois/Quilts	1212	1138	967	1105.66
12	Bedsheet & Khases	648	625.5	814.5	696.00
13	Utensils	915	831	858.5	868.16
14	Tool (Boxes, cots other material etc.)	9420	7712	18196	80442.66
15	Ornaments	15000	14400	12600	14000
16	Other assets	1070	1020	900	1003.33
	Total	472333	42961.50	545759	504026.66

Average per household value of durable assets is about 504026.66. There are considerable variations in this value across the districts and the mean values range between Rs 429615 to Rs 545759. Table 1 gives the district-wise relative shares of different constituents. Amongst the constituents, the value of dwelling house accounts for the major proportion (472333.33) for an average household of the-Small farmers (in rural Haryana) in all the selected districts. This, relative share is Rs.500000 for Small and Rs.400000 and Rs. 517000 for Hissar and Rohtak. Ornaments are the second important household durable assets for an average Small farm household. The relative share of ornaments for an average household of Small farmers in all the selected districts are As 15000, As 14400 and Rs 12600 respectively Small, Hissar and Rohtak. Next in order of magnitude are Tool, T.V. Cois-quilts, Fans, utensils and some other etc. However, the ranking of household durable assets is slightly different for the three districts. The value of Tool, TV and Cois-quilts respectively Rs.9420, Rs 2267 and Rs.1212 for Small district. Some other values of Fans, utensils and other assets are Rs. 983, Rs.915 and 1030 Runner up for district Small also. The value of Tool, T.V., Cois-Quilts, Fans utensils and others assets respectively is Rs. 7712, Rs. 752, Rs.1138, Rs.868, Rs.831 and as 1020for district Hissar. Rohtak has recorded the average value of above items is Rs.8196, Rs.1251, Rs.967, Rs.818.5, Rs.858.5, and Rs.900. It is-further observed from the table that the value of some of the household durable assets, such as cooker. Radio, Furniture, and watches accounts Rs.167, Rs.251, Rs.120, F.s.611, for a very small proportion for district Small. District Hissar and Rohtak have recorded the average value of the same items is (Rs.95.5 and 147.5), (Rs. 2.60 and 313.3), Rs.308 and Rs.419 Rs.639 and Rs.494 for a very small proportion.

Table No. 2

Percentage Share of Household Durables Assets District wise

Sr. No.	Household Assets	Small	Hissar	Rohtak	Haryana
1	Dwelling house	93.11	93.10	94.72	93.66
2	Radio/Transistor	0.046	0.06	0.05	0.19
3	Fans	0.18	0.20	0.14	0.17
4	Furniture	0.02	0.07	0.07	0.05
5	Cycle	0.18	0.17	0.07	0.13
6	Two wheeler	0.24	0.22	0.03	0.16
7	Refrigerator	0.20	0.08	0.07	0.12
8	T.V. Black/Colored	0.42	0.08	0.07	0.19
9	Watches/Clocks	0.11	0.16	0.08	0.12
10	Cooker	0.03	0.02	0.02	0.02
11	Cois/Quilts	0.22	0.28	0.16	0.22
12	Bedsheet & Khases	0.12	0.16	0.14	0.14
13	Utensils	0.16	0.20	0.14	0.13
14	Tool (Boxes, cots other material etc.)	1.75	1.79	3.33	2.29
15	Ornaments	2.79	3.35	2.30	2.81
16	Other assets	0.019	0.23	0.16	0.13
	Total	100%	100%	100%	100%

Table 2 shows district wise relative shares of different constituents of household durable assets. Amongst the constitutions, the value of dwelling house accounts for the major proportion (Rs.66.06%) for an average household of the Small farmers in the rural Haryana. This relative share is 67.02% for Small and 63.70% and 67.04% for Hissar and Rohtak Ornaments are second major household durable asset for an average Small farm household. The value of ornaments accounts for the second important proportion 15.37%for an average household of the Small farmers in rural Haryana. This relative share is 13.71% percent for Small and 17.98% and 14.42% for Hissar and Rohtak, Next in order of magnitude are tool, T.V, cois-couilts, two wheeler and other assets. However, the ranking of household durable asset is slightly different for the three districts. The percentage of T.V, Cois-couilts, two wheeler and other assets is respectively(8.6, 9.63,9.98), (2.07,0.93, 1.43),(1.1, 1.42, 1.11), (1.19, 1.12, 0.25) and (0.99,1.27,1.03) for district Small, that the value of some of the household durable assets, such as Radio, Furniture and cycle accounts for a very small percentage (0.22, 0.32,0.35), (0.10,0.38,0.48) and (0.89,0.85,0.43) for all related districts (Small, Hissar and Rohtak.)

Table 3 shows the per-capita estimated value of household durable assets detractive in Rupees. From an average household of the Small farmers in the rural Haryana is Rs. 19534.68. The per-capita value of household durable assets is about (Rs.21829.94) of

Table No. 3

Per-Capita estimated value of household durable assets in (Rs.) District wise

Sr. No.	Household Assets	Small	Hissar	Rohtak	Harvana
1	Dwelling house	14630.73	10897.43	13075.89	12906.13
2	Radio/Tran sistor	50.09	55.59	69.86	58.16
3	Fans	196.20	185.47	182.70	188.39
4	Furniture	23.95	65.81	93.52	59.77
5	Cycle	196.40	146.96	84.59	144.72
6	Two wheeler	261.47	192.30	47.99	191.13
7	Refrigerator	217.56	68.80	94.64	129.50
8	T.V. Black/Colo red	459.49	160.68	279.24	301.34
9	Watches/Cl ocks	121.95	136.64	110.26	123.li
10	Cooker	33.33	20.83	32.92	29.07
11	Cois/Quilts	241.91	243.16	215.84	234.08
12	Bedsheet & Khases	129.34	133.65	181.80	147.35
13	Utensils	182.63	177.56	191.62	183.80
14	Tool	1880.23	1647.86	1829.46	1787.43
15	Ornaments	2994.01	3076.92	2812.50	2964 00
16	Other assets	217.56	217.94	200.89	212.42
	Total	21829.94	17107.15	19503 79	19534.68

Small district, followed by Rohtak and Hissar which account Rs. 19503.79 and Rs. 1710.15. Dwelling house has recorded the highest per-capita value in all the selected districts. Per-capita value of dwelling house in district Small is about Rs. 14630.73 followed by Rohtak and Hissar is about Rs. 13075.89 and Rs. 10897.43 Minimum per-capita value of cooker, furniture and Radio etc. respectively is about Rs. 29.02, 51.51 and 61.09. An account of the district wise per household value of live-stock assets of the Small farmers is given in table 4. The value of livestock assets is about Rs. 18848 for an average household for all the selected districts. The average value of live - stock assets is the highest (Rs19745) for Rohtak, followed by district Hissar (Rs. 18853) and district Small (Rs. 17945) Since the per household value of livestock assets is different for the three districts, it becomes quite relevant to compare the relative shares of different constitutions of live-stock assets. Table 4 gives the relative shares of different constituents of live-stock assets in the individual districts. The table clearly depicts that amongst the constituents of livestock assets, the value of buffaloes accounts for a major proportion. This share has recorded an account of Rs, 17930 of district Rohtak followed by Hissar (Rs.

15025) and Small (Rs. 14898) . The value of male buffaloes and camels accounts for a small proportion (Rs.444,232,200) and (Rs.000,000,1460)in the total value of livestock assets in districts Small, Rohtak and Hissar.

Table No. 4

"Estimated value of live-stock assets of Small Farmers" Per-household district wise (Rs)

Sr. No.	Live-stock-Assets	Small	Hissar	Rohtak	Haryana
1	Working bullocks	152	581	400	377.66
2	Cows	951	287	273	503.66
3	Buffaloes	14898	16485	17930	16437.66
4	Male buffaloes	444	200	232	292.00
5	Camels	000	000	000	000
6	Others	1500	1300	1450	1416.66
	Total	1 7945	18853	19745	18847.66

Table No. 5 gives the relative shares of different constituent of livestock assets. In the individual districts, the table clearly depicts that amongst the constituents of live- stock assets, the value of buffaloes accounts the major percentage. It's relative share comes to 88.07% for Rohtak and Hissar at last number with 79.69 percentage. The value of others ranks second and the relative share is in the range of 6.89 to 8.35% in selected districts. The value of cows ranks third for an average household 5.29 percent in district Small recorded by 1.52% in Hissar and at last number district Rohtak accounts 1.38%

Table-No. 5

Percentage Share of Livestock Assets of Small Farmers (District wise)

Sr. No.	Live-Stock Assets	Small	Hissar	Rohtak	Haryana
1	Working bullocks	0.85	3.08	2.02	2.00
2	Cows	5.29	1.52	1.38	2.67
3	Buffaloes	83.02	87.43	8.8.07	86.17
4	Male buffaloes	2.48	1.06	1.27	1.54
5	Camels	0000	000	000	000
6	Others	8.36	6.89	7.34	7.51
	Total	100	100	100	100

The per-capita value of live- stocks assets given in the table no. 5 value of live-stock assets for an average household of the Small framers in the selected districts is Rs. 4005.86 The per capita value of livestock assets is different for all the districts. District Rohtak has recorded highest per capita value of livestock assets (Rs.4407.36) recorded by Hissar

(Rs. 4028.41) and third rank of Small (Rs.3581.83). In per capita value of livestock assets, a buffalo has an important account for all the selected districts with an average of Rs3355.27

Table-No. 6

Per capita estimated value of livestock assets of Small Farmers District Wise (Rs.)

Sr. No.	Livestock-Assets	Small	Hissar	Rohtak	Haryana
1	Working bullocks	30.33	124.14	89.28	79.95
2	Cows	189.82	61.32	60.93	106.63
3	Buffaloes	2973.65	3522.43	3881.69	3441.98
4	Male buffaloes	88.62	42.73	51.78	61.82
5	Camels	0000	000	000	000
6	Others	299.40	277.77	323.76	299.92
	Total	3581.83	4028.41	4407.36	4005.86

It is clear from value, percentage and per-capita value of livestock assets of all selected districts that the value of livestock assets is not positively correlated with the productivity level of selected districts. Last three tables show that Small has recorded high productively in all the districts of Haryana, but value of assets (live-stock) is low respectably district Hissar and Rohtak. District Rohtak has recorded highest value of livestock assets but productivity of Rohtak is low from District Hissar and Small. So there is inverse relationship between values of livestock's assets and productivity.

Table No. 7

Estimated Value of Farm Assets of Small Farmers, per Household (District wise)

Sr. No.	Farm Assets	Small	Hissar	Rohtak	Haryana
1.	Land	8750000	8000000	91666661	8638888
2.	Farm Mouse	2132	0000	3790	8370.00
3	Wells	0000	8175	0000	2725.00
4	Tractor	5000	2000	9000	5333.33
5	Farm Machinery	2500	2300	2000	2266.66
6	Fodder cutter etc.	2670	1506	2000	2065.33
7	Bullock/camels carts	2600	4000	3002	3200.666
8	Other tools	1200	680	500	593.33
	Total	8785310	8018661	9186958	8663643
	Total without land	35310	18661	20292	24754.33

An. account of the farm assets is given in table 7 The per household value of farm assets of all the selected districts with land is about Rs.552221 and without land about Rs.24754.33. It is the highest for Small (Rs. 779060) followed by Hissar (Rs 499061) and Rohtak (Rs 478542). Table shows the relative shares of different constituents of farm assets of Small farmers.

Amongst the constituents, the. value of land accounts for the largest proportion.

The second important farm asset is tube-well. District Small has recorded the highest value of land and tube-well (Rs 643750 and Rs21320) District Hissar has not recorded any value of tube-well and district Small and Rohtak have not recorded any value of wells. The third value of tractor in all the selected districts Rohtak has recorded(Rs 9000) and average value of tractor followed by the Small (Rs. 5000) and Hissar (Rs. 2000) average value of all the selected district for tractor is (Rs. 5333.33). Percentage of Farm assets of Small farmers households, districts- wise is given in table 3. Amongst the constituents of farm assets, the value of agricultural land accounts for the largest proportion the relative share of land comes to 95.60 per cent for an average Small farm household in the rural Haryana. District Hissar has recorded highest percentage of land asset from total farm assets followed by Rohtak and Small. Across the districts, it ranges between 94 and 96 per cent. The relative share of pump- sets (Tube-wells) comes to second position about 3.13 per cent in district Small and well comes to second in district Hissar in about 1.63 per cent followed by second position in district Rohtak in Tractor. It is further observed that this relative share is comparatively high in the high productivity district. But in land position, there is an inverse relationship between high productivity district and percentage share in land position. The relative share of these individual constituents of farm assets shows a different pattern across the districts, though variations are minor.

Table No. 8

Percentage of Farm Assets of Small Famers Per Household - District Wise

Sr. No.	Farm Assets	Small	Hissar	Rohtak	Haryana
1.	Land	99.59	99.76	99.77	99.70
2.	Tube wells/ Farm House	60.7 0.24	00.00 00.00	18.67 0.05	0.10
3	Wells	00.00 00.00	43.808 0.10	00.00 00.00	0.033
4	Tractor	14.16 0.06	10.717 0.02	44.352 0.10	0.06
5	Farm Machinery	7.08 0.02	12.325 0.03	9.856 0.02	0.025
6	Fodder cutter etc.	7.61 0.03	08.070 0.02	9.856 0.02	0.025
7	Bullock/came ls carts	7.36 0.03	21.435 0.05	14.794 0.03	0.45
8	Other tools	3.39 0.02	03.643 0.01	2.464 0.01	0.10
	Total without land	100%	100%	100%	100%

Table 9 shows the Per-capita value of farm assets of Small farmers per household district-wise in rural Haryana. District Small has recorded the highest per capita value of farm assets (Rs. 135490.89) followed by Rohtak (Rs106817.36) and Hissar (Rs.

106636.94). The per-capita value of farm assets of Small farmers per- capita value of land is highest in Small district, (Rs 128493.01) followed by Hissar (Rs. 102649.54) and Rohtak (Rs. 102287.94). Tube-well and well have recorded the second highest per capita value in district Small, Rohtak and Hissar. The per Capita value of farm assets of the Small farmers is closely related to the per- hectare productivity across the three districts liabilities of Small farmers.

Table No. 9

Per-Capita Value of Farm Assets of M.F. Per-Household. - District –Wise

Sr. No.	Farm Assets	Small	Hissar	Rohtak	Haryana
1	Land	176506.99	1709401.71	2046130.80	1834012.93
2	Tube-well/house	4255.48	0000	845.98	1772.05
3	Wells	0000	1746.79	0000	576.92
4	Tractor	998.00	427.35	2008.92	1129.14
5	Farm machinery	449.00	491.45	446.42	479.88
6	Fodder cutters etc.	536.92	321.79	446.42	437.26
7	Bullock/camels cart	518.96	854.70	670.08	677.62
8	Other tools	239.52	145.29	111.60	167.95
	Total No.	17304.87	1713389.08	2050700.22	1839198.06

Small farm households in district Hissar and Rohtak incur deficits but in Small district Income is higher than expenditure. Due to some reason, Small farm households are under debt, but comparably less than other districts. These households take to borrowing to meet their needs of production and consumption, house construction and major repairs and repayment of old debts, to fulfill the requirement of expenditure on social, religious and some other activities.

Table No. 10

"Average value of assets of Small farmers in rural Haryana District wise" in Rs.

Sr. No.	Items	Small	Hissar	Rohtak	Haryana
1	Value of household durables	109368	80061.5	87377	92268.66
2	Live stock	17945	18853	19745	18847.66
3	Farm assets	8785310	8018661	918658	8663643
	Total	891263	8117575.5	9294080	8774759.5

Table 10 shows the average value of assets of Small farmers district wise in rural Haryana. Rs. 693337.33 is the average value of assets among the Small farmers in rural Haryana. District Small records highest average value of assets and district Rohtak records lowest average value of assets. In selected districts , farm assets accounts major proportion than other assets. In the same way district Small accounts highest value of farm assets also.

Table No. 11

Percentage share of assets of Small farmers districts wise in rural Haryana

Sr. No.	Items	Small	Hissar	Rohtak	Haryana
1	Value of household durables	1.22	0.98	0.94	1.05
2	Live stock	0.20	0.24	0.22	0.22
3	Farm assets	98.57	98.78	98.84	98.73
	Total	100%	100%	100%	100%

Table no. 11 contains the percentage share of assets of Small farmers in rural Haryana. It is clear from the above table that district Hissar recorded highest percentage share of farm assets, followed by Rohtak and Hissar 84.99 percentage share of farm assets among the Small farmers is in rural Haryana and lowest live-stock assets

Table 12 contains the per-capita value of district wise assets in rural Haryana among the Small farmers. Per capita value of assets is Rs 141305.16 in rural Haryana. District

Table No. 12

No. of Small farm households not under debt in rural Haryana - District wise

Item	Small	Hissar	Rohtak	Haryan
Total No. Of	40%	24%	10%	24.66%
Percentage of	40%	24%	10%	24.66%
Percentage of	60%	76%	90%	75.33%

Table No. 12 shows that 24.66 houses are not under debt in all selected districts in Haryana. High productivity and low per-capita value of loans, district Small accounts highest numbers of houses (40) these are not taken loan from any source. District Rohtak accounts 10 households and Hissar 24 households are not under debt on the uses of the

selected district, 24.66 percentage houses are not indebted in rural Haryana among the Small farmers. It can possible that some of the Small farmers refused to give information about the reality of indebtedness due to social reputation etc.

V CONCLUSION

In conclusion, the per-capita value of the farm assets across the districts follows more or less the average patterns. Although there are considerable variations in the family size, the per-capital value of farm assets is positively correlated with the value of products of the district among the small farmers in rural Haryana. The relative shares of different constituents of the household durable assets show that the dwelling house accounts for the major share in selected districts. Ornaments are the second important durable assets for an average small farm household. Then there are Tool, T.V. cois/quilts, Fans, Utensils and other assets in order of magnitude. The per-capita value of the household durable assets across the districts follows more or less average pattern. Although there are considerable variations in the family size, the per- capita value of household durables assets is the highest of high productively districts.

Amongst the constituents of live-stock assets, buffaloes and buffaloes not in milks account major proportion (83.67 percent). The second important component of live-stock assets is cow, followed by camels and working bullocks. District Rohtak recorded highest percentage of buffaloes and district Small is at top position of cows and male buffaloes.

Although there are considerable variations in the family size across the districts, the per-capita value of the livestock assets is inversely correlated with productivity of the selected districts in rural Haryana. High productivity district Kurukshetra recorded lowest, Rohtak accounts the highest per capita value of live-stock.

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