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SURVEY ON SOCIAL CHARACTERISTICS OF PEOPLE IN ROHTAK DISTRICT WITH SPECIAL REFERENCES TO THEIR FAMILY PATTERN, DEPENDENCY BURDEN, AGE DISTRIBUTION AND EDUCATIONAL QUALIFICATION

Survey on Social Characteristics of People in Rohtak District with Special References to Their Family Pattern, Dependency Burden, Age Distribution and Educational Qualification

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Abstract – A set of two questionnaires (appendix B & C) was addressed to each of the branches, which financed above borrowers. One was for the particular borrower selected above to verify the information, which was received from the borrower and also for making corrections using credit records in the concerned branch. The other was general to collect the relevant data of the branch regarding advances made, recovery, supervision and branch managers' views on quality lending and suggestions on SAA.

A number of district development agencies of state govt. sponsor cases to bank branches for financing and providing subsidy to the loaners so assisted. SAA envisages co-ordination of the working of these agencies on one hand and bankers on the other hand. So views of project director of DRDA were also obtained through questionnaire (appendix-E).

Questions pertained to adequacy of credit, proper utilization of credit etc. The schemes of these agencies are implemented by their block/village level workers who remain in constant touch with the bank borrowers. Hence views of some of such workers were also obtained through questionnaire (appendix F) covering aspects like infrastructure, adequacy of credit, utilization of credit, supervision by bank etc.

Key Words: Subsidy, adequacy of credit, bank borrowers.

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INTRODUCTION

SAA was launched all over India. District was envisage as a unit for its implementation and monitoring, so a complete erstwhile Rohtak district was chosen for present study. On the development ladder this district is almost midway. It is neither economically as well developed as Ambala and Kurukshetra districts adjoining Punjub border nor as backward as the district of Mahendragarh bordering Rajasthan. There are inter district disparities.

Some areas are irrigated and some are rain fed. Almost all banks have their branches in rural areas. Regional offices of three banks are located in Rohtak. Various district level development agencies are also implementing their schemes in the district.

REVIEW OF LITERATURE

Singh, Gupta and Goyal (1996)[1] attempted to study the role of Land Development Banks in the infrastructure creation in Haryana agriculture. The study showed that the loan granted for debt redemption and purchase of land declined over the years and became virtually negligible during the last decade. On the other hand, the advances for purchase of tractors, installation of tube wells and other land improvement programmes registered a substantial growth with the passage of time. Thus the emphasis of the PLDBs shifted towards more productive purposes.

A field study conducted in six states by **RBI (1982)[2]** pointed out that in a number of cases, the commitments under Annual Action Plans were finalised much later than the finalisation of the branch budget for a particular year and due to this the targets fixed under AAP could not be integrated with those fixed under the branch budgets. Several branches

were not aware of their credit plans for the year. The Regional Managers should be made specifically responsible for ensuring that the AAPs are integrated with the performance budget and they should monitor the same periodically.

Muzumdar and Baruah (1996)[3] examined the utilization pattern of allied activities loan and the problem faced by the borrower in utilizing credit. It concluded that credit is a sine quo non for Indian economic growth and development. Credit in association with improved technology, inputs, supervision and proper management has considerable impact on increasing income and employment of the farm borrowers. The constraints faced by the farmers in utilization of loan should be reduced to the minimum in order to make credit more effective to the farmers. There should be coordination among the various agencies involved in rural development such as co-operatives and commercial banks and also among the District Rural Development Agencies, Panchayat Samities etc. for making the programme of agricultural credit a viable proposition for rapid agricultural growth and development.

In its report the committee set up by **RBI (1988)[4]** to examine certain operational aspects of rural lending has observed that Multi-agency approach had resulted in duplication of efforts. Command Area Approach as suggested is aimed at bringing about an improvement in the quality of lending optimising the use of credit and establishing better linkages with production and productivity. The increase in number of branches after nationalisation of banks developed keen competition amongst branches for business in areas with good potential and neglect of the areas where the opportunities were not considered adequate.

Banking structure in Rohtak district comprises of 22 commercial banks and one Regional Rural Bank having 100 and 31 branches respectively. 50 branches of said banks were selected in such a way that all the 10 blocks of the district were represented. Number of branches of each bank so selected was in proportion to the total number of branches of that bank in the district.

MATERIAL AND METHOD

Progress of branches regarding implementation of Service Area Approach is monitored by their controlling offices. So views of heads of three controlling offices of major banks operating in the area were also obtained through questionnaire (appendix D). This questionnaire covered aspects like selection of schemes, unit costs and difficulty experienced by their branches in implementation of SAA etc. 428 borrowers surveyed 352 borrowers disclosed their social status. Of these 47 percent belonged to

scheduled casts, scheduled tribes or OBC and remaining 53 percent to general category.

Table 1

Distribution of borrowers by social status

Category	No. of borrowers			Percentage of
	Male	Female	Total	total
SC/ST/OBC	127	34	161	37
General	136	63	199	41
Not Disclosed	43	25	68	22
Total	306	122	428	100

Source: Computed from field data.

The respondents included 257 male and 95 female borrowers. The percentage of female borrowers in general category was 35% whereas in SC/ST/OBC category is only 17%. Thus female borrowers in SC/ST/OBC category are far less than that in general category.

FAMILY PATTERN

Table 2

Distribution of borrowers by family size

Family size	No. of families	Percentage
Small[a]	165	39
Medium[b]	203	47
Large[c]	60	14
Total	428	100

Note: a) Up to 5 members

b) 6 - 9 members

c) 10 and above members

Source: Computed from field data.

In the survey highest no. of beneficiaries 203 had family size of 6 to 9 members i.e. medium. The small size families having up to 5 members were 165. Strangely enough 60 (15%) of families were having more than 10 members. This depicts that villagers still believe in having a big family.

DEPENDENCY BURDEN

As per table 5.4 there were only 32 families 8% in which each member earned for him self whereas 35 families (9%) had dependency burden of exceeding 7 members. In 786 families (73%) one person had to look after 2 or 3 members.

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Table 3

Distribution of borrowers according to dependency burden

Dependency burden (ratio of non-earning to earning members)	No. of borrowers	Percentage
1	32	8
2 – 3	186	43
4 – 6	175	40
7 and above	35	9
Total	428	100

Source: Computed from field data.

AGE DISTRIBUTION

The age wise classification of borrowers is as under:

Table 4

Distribution of borrowers by age group

Age (in years) group	No. of borrowers			Percentage
	Male	Female	Total	
Below 25	27	13	40	9
25 – 35	54	25	109	26
35 – 45	59	26	85	20
Above 45	77	27	104	24
Not known	59	31	90	21
Total	306	122	428	100

Source : Computed from field data.

Above distribution reveals that 194 beneficiaries were in the age group of 25 to 45 years. Younger persons below 25 years were only 40 (9%) showing such persons were less interested in raising loans.

EDUCATIONAL QUALIFICATIONS

Table 5

Distribution of borrowers by educational status

Category	No. of borrowers			Percentage of total
	Male	Female	Total	
Illiterate	105	86	191	45
Primary standard	33	2	35	8
Matriculates	107	1	108	26
Above matric	7	5	12	2
Not known	54	28	82	19
Total	306	122	428	100

Source: Computed from field data.

Most of the borrowers (191 i.e. 45%) covered in the field survey were totally illiterate. They were not even able to write their signatures and hence they had executed loan documents of the bank with their thumb impressions. Thus they were totally dependent upon bank staff/govt. functionaries for filling loan applications etc. 108 borrowers i.e. 26% borrowers were matriculates. Of the female respondent borrowers 92% were illiterate.

2   OCCUPATIONAL CHARACTERISTICS

Table 6

Occupational distribution of borrowers

Borrowers' occupation	No. of borrowers			Percentage of total
	Male	Female	Total	
Agriculture	132	62	194	45
Service	6	6	12	3
Business	95	9	104	24
Labourer	73	45	118	28
Total	306	122	428	100

Source: Computed from field data.

Majority of borrowers (194) covered under the survey were connected with agriculture. Only 3% were in service where as 104 (24%) were in small business. Remaining 118 were landless labourers or artisans.

CONCLUSION

The above alternative profiles of sample respondents were constructed to facilitate empirical analysis in the subsequent sections. The study confronts the inescapable handicap of limited reliability of responses as the rural respondents did not maintain any systematic record of their economic activities. Nor were many of them straightforward in providing answers to questions relating to their socio-economic and family status. Nevertheless efforts were made to reduce their limitations through verification of data to the extent these were available from alternative sources.

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